

MORTENSEN PETER  
Form 4  
February 10, 2003

OMB APPROVAL
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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549**

**FORM 4**

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

**Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935  
or Section 30(h) of the Investment Company Act of 1940**

- Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b)

<b>1. Name and Address of Reporting Person* (Last, First, Middle)</b>  Mortensen, Peter <hr/>	<b>2. Issuer Name and Ticker or Trading Symbol</b>  F.N.B. Corporation (FBAN) <hr/>	<b>3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)</b>  161-28-9808 <hr/>
7015 Greentree Drive <hr/> <p style="text-align: center;"><i>(Street)</i></p> Naples, FL 34108 <hr/> <p style="text-align: center;"><i>(City) (State) (Zip)</i></p>	<b>4. Statement for (Month/Day/Year)</b>  02/07/2003 <hr/>	<b>5. If Amendment, Date of Original (Month/Day/Year)</b>  <hr/>
	<b>6. Relationship of Reporting Person(s) to Issuer (Check All Applicable)</b>  <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner  <input type="checkbox"/> Officer (give title below)  <input type="checkbox"/> Other (specify below) <hr/>	<b>7. Individual or Joint/Group Filing (Check Applicable Line)</b>  <input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More than One Reporting Person

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, *see* instruction 4(b)(v).

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**Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security <i>(Instr. 3)</i>	2. Transaction Date <i>(Month/Day/Year)</i>	2a. Deemed Execution Date, if any. <i>(Month/Day/Year)</i>	3. Transaction Code <i>(Instr. 8)</i>	4. Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) <i>(Instr. 3 and 4)</i>	6. Ownership Form: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	7. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>
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			Code	V	Amount	(A) or (D)	Price		
COMMON	01/28/2003		G		35.000	D	N/A	SEE BELOW	

	02/05/2003		G		53.000	D	N/A	SEE BELOW	
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	02/07/2003		S		9768.000	D	27.4031	100094.439	I	BY LIM PARTN SHIP
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COMMON								393.845	I	BY WI
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COMMON								24173.373	I	BY TR (DEFE PLAN)
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**Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
*(e.g., puts, calls, warrants, options, convertible securities)*

1. Title of Derivative Security <i>(Instr. 3)</i>	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date <i>(Month/Day/Year)</i>	3a. Deemed Execution Date, if any <i>(Month/Day/Year)</i>	4. Transaction Code <i>(Instr. 8)</i>	5. Number of Derivative Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>
				Code V	(A) (D)
STOCK OPTIONS (GRANTED 01/03/1994)	9.67	(1)			

**Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned Continued**  
*(e.g., puts, calls, warrants, options, convertible securities)*

6. Date Exercisable and Expiration Date <i>(Month/Day/Year)</i>		7. Title and Amount of Underlying Securities <i>(Instr. 3 and 4)</i>	8. Price of Derivative Security <i>(Instr. 5)</i>	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) <i>(Instr. 4)</i>	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	11. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>
Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
IMMED	01/03/2004	COMMON STOCK	9303	9303	D	
IMMED	01/20/2005	COMMON STOCK	11818	11818	D	
IMMED	01/30/2006	COMMON STOCK	22513	22513	D	
IMMED	01/26/2007	COMMON STOCK	30043	30043	D	
IMMED	01/18/2008	COMMON STOCK	28868	28868	D	
IMMED	01/24/2009	COMMON STOCK	89802	89802	D	
04/30/2000	04/29/2009	COMMON STOCK	408	408	D	
IMMED	01/23/2010	COMMON STOCK	96934	96934	D	
01/24/2001	01/23/2010	COMMON STOCK	1334	1334	D	

**Explanation of Responses:**

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(1) No activity since date of last report; included solely to represent current beneficial ownership.

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\*\*Signature of Reporting  
Person

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Date

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\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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**Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

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(A)  
or  
Code V Amount (D) Price

**Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
*(e.g., puts, calls, warrants, options, convertible securities)*

1. Title of Derivative Security <i>(Instr. 3)</i>	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date <i>(Month/Day/Year)</i>	3a. Deemed Execution Date, if any <i>(Month/Day/Year)</i>	4. Transaction Code <i>(Instr. 8)</i>	5. Number of Derivative Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>
				Code	V (A) (D)
STOCK OPTIONS (GRANTED 01/22/2001)	20.66	(1)			

**Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned Continued**  
(e.g., puts, calls, warrants, options, convertible securities)

6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
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Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
IMMED	01/22/2011	COMMON STOCK	94853	94853	D	
01/23/2002	01/22/2011	COMMON STOCK	1472	1472	D	
IMMED	01/20/2012	COMMON STOCK	164640	164640	D	
01/21/2003	01/20/2012	COMMON STOCK	1433	1433	D	
01/21/2004	01/20/2013	COMMON STOCK	2397	2397	D	
(3)		COMMON STOCK	7341	7341	I	INTEREST IN PLAN

**Explanation of Responses:**

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(2) Represents credit under a supplemental retirement plan for employer matching stock contributions which reporting person was prevented from receiving under exempt 401(k) plan.

(3) Upon entitlement to amounts under exempt 401(k) plan.

/s/ Peter Mortensen

02/10/2003

\_\_\_\_\_  
\*\*Signature of Reporting  
Person

\_\_\_\_\_  
Date

\_\_\_\_\_  
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