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LINDSAY JAMES S Form 4 January 06, 2003

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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

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

Name and Address of Reporting Person* (Last, First, Middle)			2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reportin Person, if an entity (Voluntary)				
Lindsay, Jar	mes S.		_	F.N.B. Corporation (FBAN)		502-54-2879				
				Statement for (Month/Day/Year)	5.	If Amendment, Date of Original (Month/Day/Year)				
723 21st Avenue South			_	12/31/2002						
	(Street)		6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Join (Check Applicable	1 0			
Naples, FL	34102		_	X Director O 10% Owner		X	Form filed by One Reporting Person			
(City)	(State)	(Zip)		O Officer (give title below)		o	Form filed by More than One Reporting			
				O Other (specify below)			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).

Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	2a.	Deemed Execution 3 Date, if any. (Month/Day/Year)	3.	Transaction Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5.	Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	6.	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
						Code V A	(A) or Amoun(D) Price	e					
COMMON									4779.167 (1)		I		Custodian fo
COMMON									4640.167 (1)		I		Custodian fo J.E. Lindsay
COMMON									1403.000		I		Custodian for Dorothy Lindsay
COMMON									9914.000		I		BY WIFE
COMMON									4025.345 (2)		I		BY TRUST (DEFERRE PLAN)
COMMON									89805.000		D		DOR J'S LL
COMMON									37537.122 (3)		D		

$\begin{tabular}{ll} \textbf{Table II} & \textbf{Derivative Securities Acquired, Disposed of, or Beneficially Owned} \\ & (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

• Title of Derivative Security (Instr. 3)	 Conversion or Exercise Price of Derivative Security	3.	Transaction Date (Month/Day/Year)		Deemed Execution Date, if any (Month/Day/Year)	 Transaction 5 Code (Instr. 8)	S (Securities	(A) or Disposed of
						Code V		(A)	(D)
STOCK OPTIONS (GRANTED 01/24/1999)	21.03	_	(4)	_					_
01.2 1777)			·	Page	2 3				

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

Date Exercisable Expiration Date Amount or Number of Shares 01/25/2000 01/24/2009 COMMON STOCK 1819 D 04/30/2000 04/24/2009 COMMON STOCK 408 408 D 01/24/2001 01/23/2010 COMMON STOCK 1597 D 01/23/2002 01/22/2011 COMMON STOCK 1829 1829 D 01/21/2003 01/20/2012 COMMON STOCK 1594 D D	Date Exercis Expiration D (Month/Day/)	ate	7. Title and Ai of Underlyii (Instr. 3 and	ng Securities	8. Price of 9. Derivative Security (Instr. 5)	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)
01/25/2000 01/24/2009 STOCK 1819 D 04/30/2000 04/24/2009 COMMON STOCK 408 408 D 01/24/2001 01/23/2010 COMMON STOCK 1597 1597 D 01/23/2002 01/22/2011 COMMON STOCK 1829 1829 D			Title	Number of						
04/30/2000 04/24/2009 STOCK 408 408 D 01/24/2001 01/23/2010 COMMON STOCK 1597 D 01/23/2002 01/22/2011 COMMON STOCK 1829 D COMMON	01/25/2000	01/24/2009		1819		1819		D		
01/24/2001 01/23/2010 STOCK 1597 D 01/23/2002 01/22/2011 COMMON STOCK 1829 D COMMON STOCK 1829 D	04/30/2000	04/24/2009		408		408		D		
01/23/2002 01/22/2011 STOCK 1829 1829 D COMMON	01/24/2001	01/23/2010		1597		1597		D		
	01/23/2002	01/22/2011		1829		1829		D		
	01/21/2003	01/20/2012		1594		1594		D		

Explanation of Responses:

⁽¹⁾ Includes 26.395 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.

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- (2) Shares held in Trust and deferred under the F.N.B. Corporation Directors' Compensation Plan. Includes 31.470 shares deferred under the F.N.B. Corporation Dividend Reinvestment Plan.
- (3) Includes 63.189 acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
- (4) No activity since date of last report; included solely to represent current beneficial ownership.

/s/ James S. Lindsay	12/31/2002
**Signature of Reporting Person	Date

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

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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