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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)

		Address of Re		2.	Issuer Name and Ticker or Trading Symbol	3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)				
	Rundorff, William J.				F.N.B. Corporation (FBAN)		279-46-4563 If Amendment, Date of Original (Month/Day/Year)				
					Statement for (Month/Day/Year)	5.					
	9246 Troon Lakes Drive			_	12/31/2002						
	(Street)				Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)				
	Naples, FL	34109		_	O Director O 10% Owner		X	Form filed by One Reporting Person			
	(City) (State)		(Zip)		X Officer (give title below)		O	Form filed by More than One Reporting			
					Other (specify below)			Person			
					Executive Vice President						

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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)		2a. Deemed Execution Date, if any. (Month/Day/Year)	on 3. Transaction		cquired (A) of (D)	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 Ownershi (Instr. 4)
			Code V	Amount	(A) or (D) Price			
COMMON						3446.305 (1)	D	
COMMON						1735.000	D	
COMMON	(2)		A	434.4191	A (3)	3170.8461	I	BY TRUS (401K PLAN)
			Page 2					

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

Title of Derivative Security (Instr. 3)	2.	Conversion or Exercise Price of Derivative Security	3.	Transaction Date (Month/Day/Year)	3a.	Deemed Execution 4 Date, if any (Month/Day/Year)	Transaction 5. Code (Instr. 8)	Se A	ecurities cquired (f Derivative (A) or Dispose and 5)
							Code V		(A)	(D)
STOCK OPTIONS (GRANTED		9.98								

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

6.	6. Date Exercisable and Expiration Date (Month/Day/Year)			Title and An of Underlyin (Instr. 3 and	g 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)
	Date Exercisable	Expiration Date		Title	Amount or Number of Shares							
	IMMED	01/20/2005		COMMON STOCK	8860			8860		D		
	IMMED	01/30/2006		COMMON STOCK	16882			16882		D		
	IMMED	01/26/2007		COMMON STOCK	9080			9080		D		
	(4)	01/18/2008		COMMON STOCK	10996			10996		D		
	(4)	01/24/2009		COMMON STOCK	20446			20446		D		
	(4)	01/23/2010		COMMON STOCK	22452			22452		D		
	(4)	01/22/2011		COMMON STOCK	23034			23034		D		
	(4)	01/20/2012		COMMON STOCK	13661			13661		D		
	(6)			COMMON STOCK	1631			1631 (7)		I		INTEREST IN PLAN

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- (1) Includes 26.943 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
- (2) Transactions under exempt 401(k) Plan during 2002.
- (3) Represents employer matching contributions pursuant to exempt 401(k) Plan.
- (4) Options vest over a five year period, 20% each year on anniversary of grant date.
- (5) Represents credit under supplemental retirement plan for employer matching stock contributions which reporting person was prevented from receiving under exempt 401(k) Plan.
- (6) Upon entitlement to amounts under 401(k) Plan.
- (7) Included 12.919 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.

/s/ William J. Rundorff	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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