

FNB CORP/FL/  
Form 4  
January 13, 2003

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| 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)

|   |   |   |
|---|---|---|
| <p><b>1. Name and Address of Reporting Person*</b> <i>(Last, First, Middle)</i></p> <p>Radcliffe, Harry F.</p>  | <p><b>2. Issuer Name and Ticker or Trading Symbol</b></p> <p>F.N.B. Corporation (FBAN)</p>  | <p><b>3. I.R.S. Identification Number of Reporting Person, if an entity</b> <i>(Voluntary)</i></p> <p>179-38-4004</p> |
| <p>40 Wiggins Lane</p> <p style="text-align: center;"><i>(Street)</i></p> <p>Uniontown, PA 15401</p> <p><i>(City) (State) (Zip)</i></p>   | <p><b>4. Statement for</b> <i>(Month/Day/Year)</i></p> <p>12/31/2002</p>  | <p><b>5. If Amendment, Date of Original</b> <i>(Month/Day/Year)</i></p>   |
| <p><b>6. Relationship of Reporting Person(s) to Issuer</b> <i>(Check All Applicable)</i></p> <p><input checked="" type="checkbox"/> Director    <input type="checkbox"/> 10% Owner</p> <p><input type="checkbox"/> Officer <i>(give title below)</i></p> <p><input type="checkbox"/> Other <i>(specify below)</i></p> | <p><b>7. Individual or Joint/Group Filing</b> <i>(Check Applicable Line)</i></p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person</p> <p><input type="checkbox"/> Form filed by More than One Reporting Person</p> |   |

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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<br><i>(Instr. 3)</i> | 2. Transaction Date<br><i>(Month/Day/Year)</i> | 2a. Deemed Execution Date, if any.<br><i>(Month/Day/Year)</i> | 3. Transaction Code<br><i>(Instr. 8)</i> | 4. Securities Acquired (A) or Disposed of (D)<br><i>(Instr. 3, 4 and 5)</i> | 5. Amount of Securities Beneficially Owned Following Reported Transactions(s)<br><i>(Instr. 3 and 4)</i> | 6. Ownership Form: Direct (D) or Indirect (I)<br><i>(Instr. 4)</i> | 7. Nature of Indirect Beneficial Ownership<br><i>(Instr. 4)</i> |
|---|--|---|--|---|--|--|---|
|---|--|---|--|---|--|--|---|

(A)  
or  
Code V Amount(D) Price

|        |  |  |  |  |                  |   |          |
|--------|--|--|--|--|------------------|---|----------|
| COMMON |  |  |  |  | 52650.000<br>(1) | D |          |
| COMMON |  |  |  |  | 41864.000<br>(2) | D |          |
| COMMON |  |  |  |  | 2835.000<br>(3)  | I | BY WIFE  |
| COMMON |  |  |  |  | 1724.000<br>(4)  | I | BY CHILD |
| COMMON |  |  |  |  | 1724.000<br>(4)  | I | BY CHILD |
| COMMON |  |  |  |  | 1724.000<br>(4)  | I | BY CHILD |
|        |  |  |  |  |                  |   |          |
|        |  |  |  |  |                  |   |          |
|        |  |  |  |  |                  |   |          |
|        |  |  |  |  |                  |   |          |
|        |  |  |  |  |                  |   |          |
|        |  |  |  |  |                  |   |          |

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

| 1. Title of Derivative Security<br><i>(Instr. 3)</i> | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date<br><i>(Month/Day/Year)</i> | 3a. Deemed Execution Date, if any<br><i>(Month/Day/Year)</i> | 4. Transaction Code<br><i>(Instr. 8)</i> | 5. Number of Derivative Securities Acquired (A) or Disposed of (D)<br><i>(Instr. 3, 4 and 5)</i> |     |
|--|--|--|--|--|--|-----|
|  |  |  |  | Code V                                   | (A)  | (D) |
| STOCK OPTIONS<br>(GRANTED<br>12/29/2000)             | 17.90  | (5)  |  |  |  |     |

**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<br><i>(Month/Day/Year)</i> | 7. Title and Amount of Underlying Securities<br><i>(Instr. 3 and 4)</i> | 8. Price of Derivative Security<br><i>(Instr. 5)</i> | 9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s)<br><i>(Instr. 4)</i> | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I)<br><i>(Instr. 4)</i> | 11. Nature of Indirect Beneficial Ownership<br><i>(Instr. 4)</i> |
|--|---|--|--|--|--|
|--|---|--|--|--|--|

| Date Exercisable | Expiration Date | Title        | Amount or Number of Shares | 972 | D |
|------------------|-----------------|--------------|----------------------------|-----|---|
| 12/30/2000       | 12/29/2010      | COMMON STOCK | 972                        |     |   |

**Explanation of Responses:**

- (1) Includes 2507.100 shares acquired as a result of a 5% stock dividend on 05/31/2002.
- (2) Includes 1993.218 shares acquired as a result of a 5% stock dividend on 05/31/2002.
- (3) Includes 134.784 shares acquired as a result of a 5% stock dividend on 05/31/2002.

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(4) Includes 81.276 shares acquired as a result of a 5% stock dividend on 05/31/2002.

(5) Represents change in exercise price and number of shares obtainable upon exercise due to a 5% stock dividend on 05/31/2002.

/s/ Harry F. Radcliffe

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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