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LINDSAY JAMES S Form 4 December 04, 2002

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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)

1.	Name and Address of Reporting Person* (Last, First, Middle) Lindsay, James S 723 21st Avenue South				2. Issuer Name and Ticker or Trading Symbol F.N.B. Corporation (FBAN)			3.	I.R.S. Identification Number of Reporting Person, if an entity (Voluntary) 502-54-2879					
					4. Statement for (Month/Day/Year) 12/03/2002				If Amendment, Date of Original (Month/Day/Year)					
		(Street)		6.		tionship of Reporti		7.	Individual or Joint/Group Filing (Check Applicable Line)					
	Naples, FL	. 34102		_	X	Director _O	10% Owner		x	Form filed by One Reporting Person				
	(City)	(State)	(Zip)		0	Officer (give title) Other (specify be	,		0	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).

Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	2a.	Deemed Execution Date, if any. (Month/Day/Year)	3.	Transaction Code (Instr. 8)	Securities A or Disposed (Instr. 3, 4 d	l of (D)		5.	Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	Fo D In	wnership orm: irect (D) or idirect (I) nstr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
						Code V	Amount	(A) or (D)	Price						
COMMON											4752.772	I			Cust for J.0 Lindsay
COMMON											4613.772	I			Custodian
COMMON											1403.000	I			Cust for Dorothy Lindsay
COMMON											9914.000	Ι			BY WIFE
COMMON											3993.875 (1)	I			BY TRUST (DEFERRI PLAN)
COMMON											89805.000	D			DOR J'S L
COMMON		12/03/2002				A	70.671	A	28.300		37473.933	D			

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

1.	1. 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)	4.	Transaction 5 Code (Instr. 8)		S. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			
								Code V		(A)	(D)		

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		7	Table II					ed, Disposed of, or Benefici ts, options, convertible secu			
6.	Date Exerci Expiration I (Month/Day/	Date	of U Secu	e and Amount inderlying urities tr. 3 and 4)		Price of Derivative Security (Instr. 5)	9.	Number of Derivative Securities Beneficially Owner Following Reported Transaction(s) (Instr. 4)	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							
-											
_										_	
Ex	xplanation of	f Responses	s:								
(1)	Shares held	in Trust and	d deferre	ed under the F	NB	Corporation	n Di	irectors' Compensation Plan.			
		_	/s/ Jar	mes S. Lindsa	y	<u> </u>	1	12/03/2002			
			**Signa	ture of Report Person	ing			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).

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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