

FNB CORP/FL/  
Form 4  
January 24, 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)

|  |   |  |
|--|---|--|
| <b>1. Name and Address of Reporting Person*</b> <i>(Last, First, Middle)</i><br><br>Waters, John D.<br><hr/>                                 | <b>2. Issuer Name and Ticker or Trading Symbol</b><br><br>F.N.B. Corporation (FBAN)<br><hr/>  | <b>3. I.R.S. Identification Number of Reporting Person, if an entity</b> <i>(Voluntary)</i><br><br>108-36-4791<br><hr/>  |
| 1130 Rodeo Drive<br><hr/> <p style="text-align: center;"><i>(Street)</i></p> Hermitage, PA 16148<br><hr/> <p><i>(City) (State) (Zip)</i></p> | <b>4. Statement for</b> <i>(Month/Day/Year)</i><br><br>01/20/2003<br><hr/>  | <b>5. If Amendment, Date of Original</b> <i>(Month/Day/Year)</i><br><br><hr/>  |
|  | <b>6. Relationship of Reporting Person(s) to Issuer</b> <i>(Check All Applicable)</i><br><br><input type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input checked="" type="checkbox"/> Officer <i>(give title below)</i><br><input type="checkbox"/> Other <i>(specify below)</i><br><br>Vice President & Director of Investor Relations<br><hr/> | <b>7. Individual or Joint/Group Filing</b> <i>(Check Applicable Line)</i><br><br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><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<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 |  |  |  |  | 1466.357  | D |                      |
| COMMON |  |  |  |  | 5365.0000 | D |                      |
| COMMON |  |  |  |  | 510.0000  | D |                      |
| COMMON |  |  |  |  | 1511.8669 | I | BY TRUST (401K PLAN) |
| COMMON |  |  |  |  | 1765.3693 | I | BY TRUST (401K PLAN) |

**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>01/26/1997)             | 17.72  | (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<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                           |  |  |  |
| IMMED  | 01/26/2007      | COMMON STOCK  | 14666  | 14666  | D  |  |
| IMMED  | 01/18/2008      | COMMON STOCK  | 10446  | 10446  | D  |  |
| (2)  | 01/24/2009      | COMMON STOCK  | 19494  | 19494  | D  |  |
| (2)  | 01/23/2010      | COMMON STOCK  | 21413  | 21413  | D  |  |
| (2)  | 01/22/2011      | COMMON STOCK  | 21971  | 21971  | D  |  |
| (2)  | 01/20/2012      | COMMON STOCK  | 12841  | 12841  | D  |  |
| (2)  | 01/20/2013      | COMMON STOCK  | 13115  | 13115  | D  |  |
| (4)  |                 | COMMON STOCK  | 954  | 954  | I  | INTEREST IN PLAN   |

Explanation of Responses:

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- (1) No activity since date of last report; included solely to represent current beneficial ownership.
- (2) Options vest over a five year period, 20% each year on anniversary of grant date.
- (3) Represents credit under supplemental retirement plan for employer matching contributions which reporting person was prevented from receiving under exempt 401(k) Plan.
- (4) Upon entitlement to amounts under 401(k) plan

/s/ John D. Waters

01/23/2003

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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).

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