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FNB CORP/FL/  
Form 8-K  
January 23, 2004

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE  
SECURITIES EXCHANGE ACT OF 1934, AS AMENDED

Date of Report: January 22, 2004

F.N.B. CORPORATION

-----  
(Exact name of registrant as specified in its charter)

|                          |                             |                                      |
|--------------------------|-----------------------------|--------------------------------------|
| Florida                  | 0-8144                      | 25-1255406                           |
| -----                    | -----                       | -----                                |
| (State of Incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification No.) |

|   |            |
|---|------------|
| One F.N.B. Boulevard, Hermitage, Pennsylvania | 16148      |
| -----   | -----      |
| (Address of principal executive offices)      | (Zip code) |

(724) 981-6000

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(Registrant's telephone number, including area code)

Former address: 2150 Goodlette Road North, Naples, Florida, 34102

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(Former name or former address, if changed since last report)

INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

| EXHIBIT NO. | DESCRIPTION OF EXHIBIT               |
|-------------|--------------------------------------|
| -----       | -----                                |
| 99.1        | Press release dated January 22, 2004 |

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with respect to F.N.B. Corporation's  
financial results for the quarter  
ended December 31, 2003.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 22, 2004, the Registrant announced financial results for the quarter ended December 31, 2003. A copy of the press release announcing the Registrant's results for the quarter ended December 31, 2003, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934 the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

F.N.B. CORPORATION  
(Registrant)

By: /s/ Brian F. Lilly

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Name: Brian F. Lilly  
Title: Chief Financial Officer  
(Principal Financial Officer)

Dated: January 22, 2004