

FNB CORP/FL/
Form 424B2
March 23, 2005

PROSPECTUS SUPPLEMENT
(To Prospectus Dated February 4, 2004)

Filed pursuant to Rule 424(b)(2)
Registration No. 333-103902

F.N.B. CORPORATION

\$350,000,000
OF
SUBORDINATED TERM NOTES AND DAILY NOTES

The following interest rates are applicable effective MARCH 23, 2005.

	ANNUAL INTEREST RATE
Subordinated Daily Notes	2.75%
Subordinated Special Daily Notes	N/A
Subordinated Term Notes	
3 Month	3.10%
6 Month	3.25%
9 Month	3.31%
12 Month	3.51%
15 Month	N/A
18 Month	3.65%
21 Month	N/A
24 Month	3.70%
27 Month	N/A
30 Month	3.99%
36 Month	4.09%
48 Month	4.23%
60 Month	4.43%
84 Month	4.53%
120 Month	4.77%

The Company intends to use the net proceeds from the sale of notes as advances to its consumer finance subsidiary, Regency Finance Company, to fund Regency's lending and purchasing activities and for general corporate purposes of the Company, including mergers and acquisitions.

This Prospectus Supplement is dated MARCH 23, 2005.