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FNB CORP/FL/
Form 8-K
April 19, 2004

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report: April 19, 2004

F.N.B. CORPORATION

(Exact name of registrant as specified in its charter)

Florida	001-31940	25-1255406
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(State of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

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

(724) 981-6000

(Registrant's telephone number, including area code)

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

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INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

EXHIBIT NO.	DESCRIPTION OF EXHIBIT
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99.1	Press release dated April 19, 2004

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with respect to F.N.B. Corporation's
financial results for the quarter
ended March 31, 2004.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On April 19, 2004, the Registrant announced financial
results for the quarter ended March 31, 2004. A copy of
the press release announcing the Registrant's results for
the quarter ended March 31, 2004, is attached hereto as
Exhibit 99.1 and incorporated by reference herein.

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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

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

Dated: April 19, 2004

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