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FNB CORP/FL/  
Form 8-K  
April 01, 2003

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: April 1, 2003

F.N.B. CORPORATION

(Exact name of registrant as specified in its charter)

Florida  
(State of Incorporation)

0-8144  
(Commission  
File Number)

25-1255406  
(IRS Employer  
Identification No.)

2150 Goodlette Road North, Naples, Florida 34102  
(Address of principal executive offices) (Zip code)

(239) 262-7600  
(Registrant's telephone number, including area code)

INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 5. OTHER EVENTS

On March 31, 2003, F.N.B. Corporation announced that it had completed the acquisition of Charter Banking Corp., the holding company for Southern Exchange Bank based in Tampa, Florida.

The press release issued by the Corporation announcing the acquisition is attached hereto as Exhibit 99.1 and incorporated by reference herein.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

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<u>EXHIBIT NO.</u>	<u>DESCRIPTION OF EXHIBIT</u>
99.1	Press release dated March 31, 2003 announcing the completion of the acquisition of Charter Banking Corporation, the holding company for Southern Exchange Bank based in Tampa, Florida.

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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/Thomas E. Fahey  
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Name: Thomas E. Fahey  
Title: Executive Vice President,  
Chief Financial Officer  
(Principal Financial Officer)

Dated: April 1, 2003

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