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FNB CORP/FL/  
Form 8-K  
October 20, 2004

UNITED STATES  
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

Date of Report (Date of earliest event reported): October 20, 2004  
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F.N.B. CORPORATION  
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(Exact name of registrant as specified in its charter)

FLORIDA  
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(State or Other Jurisdiction of Incorporation)

001-31940

25-1255406  
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(Commission File Number)

(IRS Employer Identification No.)

One F.N.B. Boulevard, Hermitage, PA 16148  
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(Address of Principal Executive Offices) (Zip Code)

(724) 981-6000  
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(Registrant's telephone number, including area code)

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instructions A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the

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Exchange Act (17 CFR 240.13e-4(c))

INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 20, 2004, the Registrant announced financial results for the quarter ended September 30, 2004. A copy of the press release announcing the Registrant's results for the quarter ended September 30, 2004, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS

Exhibits:

- 99.1 Press release dated October 20, 2004 announcing the financial results of F.N.B. Corporation for the quarter ended September 30, 2004.

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: October 20, 2004