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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

(State of Incorporation) (Commission (IRS Employer File Number) Identification No.)

One F.N.B. Boulevard, Hermitage, Pennsylvania 16148
----(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

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