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FNB CORP/FL/  
Form 8-K  
July 21, 2004

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: July 21, 2004

F.N.B. CORPORATION  
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(Exact name of registrant as specified in its charter)

Florida  
-----  
(State of Incorporation)

001-31940  
-----  
(Commission  
File Number)

25-1255406  
-----  
(IRS Employer  
Identification No.)

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

16148  
-----  
(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)

INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

EXHIBIT NO.  
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DESCRIPTION OF EXHIBIT  
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99.1

Press release dated July 21, 2004 with

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respect to F.N.B. Corporation's financial results for the quarter ended June 30, 2004.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 21, 2004, the Registrant announced financial results for the quarter ended June 30, 2004. A copy of the press release announcing the Registrant's results for the quarter ended June 30, 2004, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

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: July 21, 2004