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FNB CORP/FL/  
Form 8-K  
October 15, 2003

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: October 15, 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 7. FINANCIAL STATEMENTS AND EXHIBITS

| EXHIBIT NO. | DESCRIPTION OF EXHIBIT  |
|-------------|---|
| 99.1        | Press release dated October 15, 2003 with respect to F.N.B. Corporation's financial results for the third quarter ended September 30, 2003. |

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 15, 2003, the Registrant announced financial results for the third quarter ended September 30, 2003. A copy of the press release announcing the Registrant's results for the third

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quarter ended September 30, 2003, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

-1-

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: October 15, 2003

-2-