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FNB CORP/FL/
Form 8-K
December 24, 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: December 23, 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, ----- (Address of principal executive offices) | Florida 34102 ----- (Zip code) |
|-----------------------------------------------------------------------------------------|--------------------------------------|

(239) 262-7600

(Registrant's telephone number, including area code)

INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 5. OTHER EVENTS

On December 23, 2003, F.N.B. Corporation (the "Corporation") issued a press release announcing that all necessary regulatory approvals for the spin-off of its Florida operations, First National Bankshares of Florida, Inc., have been received. In addition, the Corporation confirmed December 26, 2003 as the record date of the spin-off which will occur on

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January 1, 2004.

The press release is attached as an exhibit and incorporated by reference herein.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

| <u>EXHIBIT NO.</u> | <u>DESCRIPTION OF EXHIBIT</u> |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 99.1 | Press release dated December 23, 2003 announcing all regulatory approvals for the spin-off of First National Bankshares of Florida, Inc. have been received. |

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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

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

Dated: December 23, 2003

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