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FNB CORP/FL/  
Form 8-K  
June 30, 2003

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: June 30, 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)

ITEM 5. OTHER EVENTS

On June 27, 2003, F.N.B. Corporation (the "Corporation") announced it has signed a definitive agreement to acquire Lupfer-Frakes Insurance, an independent insurance agency located in Central Florida. The acquisition is expected to close in July 2003. The press release issued by the Corporation announcing the acquisition is attached hereto as Exhibit 99.1 and incorporated by reference herein.

INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

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EXHIBIT NO.	DESCRIPTION OF EXHIBIT
99.1	Press release dated June 27, 2003 announcing the signing of a definitive agreement to acquire Lupfer-Frakes Insurance Agency.

-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: June 30, 2003

-2-