

FNB CORP/FL/
Form 4
February 14, 2005

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
ORIE JAMES

(Last) (First) (Middle)
138 COLLEGE AVENUE
(Street)

BEAVER, PA 15009

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
FNB CORP/FL/ [FNB]

3. Date of Earliest Transaction (Month/Day/Year)
01/01/2004

4. If Amendment, Date Original Filed (Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

___ Director ___ 10% Owner
 Officer (give title below) ___ Other (specify below)
Chief Legal Officer

6. Individual or Joint/Group Filing (Check Applicable Line)
 Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock <u>(1)</u>					2,192.5585 <u>(2)</u>	D	
Common Stock	01/01/2004		A	V	104.187 <u>(3)</u>	A	<u>(4)</u> 222
Common Stock <u>(5)</u>	01/23/2004		J	V	111	D	<u>(6)</u> 115.8919 <u>(7)</u>
Common Stock	01/01/2004		A	V	175.985 <u>(3)</u>	A	<u>(4)</u> 375
Common Stock <u>(5)</u>	01/20/2004		J	V	75	D	<u>(6)</u> 313.2216 <u>(8)</u>

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Common Stock	01/20/2004	J	V	75	A	(6)	890.268	D	
Common Stock	01/23/2004	J	V	111	A	(6)	1,045.4189 (9)	D	
Common Stock	01/15/2004 ⁽¹⁰⁾	A	V	156.7623	A	\$ 20.732	635.7949 (11)	I	By Trust (401k Plan)
Common Stock	01/15/2004 ⁽¹⁰⁾	A	V	235.6489	A	(12)	1,522.9073 (13)	I	By Trust (401k Plan)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Stock Options (Granted 01/26/1997)	\$ 8.95					(14) 01/26/2007	Common Stock	4,738
Stock Options (Granted 01/18/1998)	\$ 13.78					(14) 01/18/2008	Common Stock	5,342
Stock Options (Granted 1/24/1999)	\$ 10.62					(14) 01/24/2009	Common Stock	8,183
	\$ 10.21					(15) 01/23/2010		8,807

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- (9) Includes 44.1509 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
- (10) Transaction under exempt 401(k) Plan during 2004.
- (11) Includes 24.184 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
- (12) Represents employer matching contributions pursuant to exempt 401(k) Plan.
- (13) Includes 60.3825 shares acquired under the F.N.B. Corporation Dividend Reinvestment Plan.
- (14) Options are fully vested and are available for immediate exercise.
- (15) Options vest over a five year period, 20% each year on the anniversary of grant date.

Remarks:

Statement of holdings for 2004.

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