

FNB CORP/FL/
Form 424B2
April 20, 2005

**Filed Pursuant to Rule 424(b)(2)
Registration No. 333-103902**

**PROSPECTUS SUPPLEMENT
(To Prospectus Dated February 4, 2004)**

F.N.B. CORPORATION

**\$350,000,000
OF
SUBORDINATED TERM NOTES AND DAILY NOTES**

The following interest rates are applicable effective APRIL 20, 2005.

| | ANNUAL INTEREST RATE |
|---|-------------------------------------|
| Subordinated Daily Notes | 3.00% |
| Subordinated Special Daily Notes | N/A |
| Subordinated Term Notes | |
| 3 Month | 3.10% |
| 6 Month | 3.35% |
| 9 Month | 3.41% |
| 12 Month | 3.65% |
| 15 Month | N/A |
| 18 Month | 4.14% |
| 21 Month | N/A |
| 24 Month | 4.18% |
| 27 Month | N/A |
| 30 Month | 4.28% |
| 36 Month | 4.33% |
| 48 Month | 4.38% |
| 60 Month | 4.43% |
| 84 Month | 4.53% |
| 120 Month | 4.77% |

The Company intends to use the net proceeds from the sale of notes as advances to its consumer finance subsidiary, Regency Finance Company, to fund Regency's lending and purchasing activities and for general corporate purposes of the Company, including mergers and acquisitions.

This Prospectus Supplement is dated APRIL 20, 2005.