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FNB CORP/FL/  
Form 424B2  
December 01, 2003

December 1, 2003

Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549

RE: Filing of Prospectus Supplement  
Pursuant to Rule 424;  
Registration #333-103902

Gentlemen:

Pursuant to the provisions of Rule 424(b)2 of the Rules and Regulations under the Securities Act of 1933, as amended, we enclose for filing the following copy of the Prospectus Supplement dated December 1, 2003, with respect to the above Registration Statement.

In accordance with Rule 424(c), only the Prospectus Supplement is being filed because it will be attached to a form of Prospectus that previously has been filed. The Prospectus Supplement includes a cross reference on the cover thereof to the date of the related Prospectus.

Very truly yours,

F.N.B. Corporation

/s/Thomas E. Fahey

Thomas E. Fahey  
Executive Vice President and  
Chief Financial Officer

PROSPECTUS SUPPLEMENT  
(To Prospectus Dated June 24, 2003)

F.N.B. CORPORATION

\$350,000,000

OF

SUBORDINATED TERM NOTES AND DAILY NOTES

The following interest rates are applicable effective December 1, 2003:

ANNUAL  
INTEREST RATE  
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|                                  |       |
|----------------------------------|-------|
| Subordinated Daily Notes         | 2.75% |
| Subordinated Special Daily Notes | N/A   |
| Subordinated Term Notes          |       |
| 3 Month                          | 3.10% |
| 6 Month                          | 3.25% |
| 9 Month                          | 3.35% |
| 12 Month                         | 3.50% |
| 15 Month                         | N/A   |
| 18 Month                         | 3.60% |
| 21 Month                         | N/A   |
| 24 Month                         | 3.70% |
| 27 Month                         | n/a   |
| 30 Month                         | 4.00% |
| 36 Month                         | 4.14% |
| 48 Month                         | 4.23% |
| 60 Month                         | 4.57% |
| 84 Month                         | 4.67% |
| 120 Month                        | 4.76% |

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 December 1, 2003