

FNB CORP/FL/
Form 3
March 21, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â ROBERTS GARY		(Month/Day/Year)	FNB CORP/FL/ [FNB]	
(Last)	(First)	(Middle)	03/16/2005	
1139 WISHART PLACE		4. Relationship of Reporting Person(s) to Issuer		5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)		(Check all applicable)		6. Individual or Joint/Group Filing(Check Applicable Line)
HERMITAGE,Â PAÂ 16148		<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below)		<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
(City)	(State)	(Zip)	President & CEO FNB of PA	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	43.4321	D	Â
Common Stock	11.008	D	Â
Common Stock ⁽¹⁾	9,396.6818	D	Â
Common Stock	5,347.3088	I	By Trust (401k Plan)
Common Stock	1,822.6171 ⁽²⁾	I	By Trust (401k Plan)
Common Stock ⁽¹⁾	7,500	D	Â

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

SEC 1473 (7-02)

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

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)		
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Stock Options (Granted 01/18/1998)	Â (3)	01/18/2008	Common Stock	11,242	\$ 13.78	D	Â
Stock Options (Granted 01/24/1999)	Â (3)	01/24/2009	Common Stock	19,178	\$ 10.62	D	Â
Stock Options (Granted 01/23/2000)	Â (3)	01/23/2010	Common Stock	21,049	\$ 10.21	D	Â
Stock Options (Granted 01/22/2001)	Â (4)	01/22/2011	Common Stock	21,556	\$ 10.44	D	Â
Stock Options (Granted 01/20/2002)	Â (4)	01/20/2012	Common Stock	12,846	\$ 12.94	D	Â
Stock Options (Granted 01/20/2003)	Â (4)	01/20/2013	Common Stock	20,875	\$ 13.75	D	Â
Common Stock Equivelant (5)	Â (6)	Â (7)	Common Stock	873.8824	\$ 20.48	I	Interest in Plan

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
ROBERTS GARY 1139 WISHART PLACE HERMITAGE, PA 16148	Â	Â	Â President & CEO FNB of PA	Â

Signatures

/s/ Gary Roberts 03/21/2005

**Signature of
Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(b)(v).
 - ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Award of stock pursuant to the F.N.B. Corporation 2001 Incentive Plan. Vests 50% on third anniversary of grant date and 50% to vest on the fourth anniversary of the grant date, with the second 50% being subject to the satisfaction of certain performance criteria.
 - (2) Represents employer matching contributions pursuant to exempt 401(k) Plan.
 - (3) Options are fully vested and are available for immediate exercise.
 - (4) Options vest over a five year period, 20% each year on the anniversary of grant date.
 - (5)

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Represents credit under a supplemental retirement plan for employer matching stock contributions which reporting person receives upon retirement.

- (6) Upon entitlement to amounts under exempt 401(k) Plan.
- (7) Not applicable; represents credit under supplemental retirement plan for employer matching stock contribution which reporting person was prevented from receiving under exempt 401(k) plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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