

FNB CORP/FL/  
Form 424B2  
July 27, 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 JULY 27, 2005.**

|   | <b>ANNUAL<br/>INTEREST<br/>RATE</b> |
|---|-------------------------------------|
| <b>Subordinated Daily Notes</b>         | 3.15%                               |
| <b>Subordinated Special Daily Notes</b> | N/A                                 |
| <b>Subordinated Term Notes</b>          |                                     |
| 3 Month                                 | 3.25%                               |
| 6 Month                                 | 3.50%                               |
| 9 Month                                 | 3.84%                               |
| 12 Month                                | 4.04%                               |
| 15 Month                                | N/A                                 |
| 18 Month                                | 4.18%                               |
| 21 Month                                | N/A                                 |
| 24 Month                                | 4.23%                               |
| 27 Month                                | N/A                                 |
| 30 Month                                | 4.28%                               |
| 36 Month                                | 4.33%                               |
| 48 Month                                | 4.38%                               |
| 60 Month                                | 4.47%                               |
| 84 Month                                | 4.57%                               |
| 120 Month                               | 4.81%                               |

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 JULY 27, 2005.**