

FNB CORP/FL/  
Form 4  
February 24, 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 \*  
GURGOVITS STEPHEN J

(Last) (First) (Middle)

591 BUHL BOULEVARD

(Street)

SHARON, PA 16146

(City) (State) (Zip)

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

3. Date of Earliest Transaction (Month/Day/Year)  
02/23/2005

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)  
President and CEO

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)
Common Stock					13,313	D <sup>(1)</sup>	
Common Stock					5,064.1196	D	
Common Stock					11,651.6302	D	
Common Stock	02/23/2005		P	500 A	\$ 18.87	8,506	I By Wife
Common Stock					444	I	By Wife

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Common Stock	294	D	
Common Stock	16,586.5766	I	By Trust (Deferred Plan)
Common Stock	2,280.4014	I	By Trust (401K Plan)
Common Stock	4,694.7847	I	By Trust (401K Plan)
Common Stock	543	D	
Common Stock <sup>(2)</sup>	27,354.7973	D	
Common Stock <sup>(2)</sup>	22,700	D	

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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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)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Granted 01/26/1997)	\$ 8.95					<sup>(3)</sup>	01/26/2007	Common Stock	34,179
Stock Options (Granted	\$ 13.78					<sup>(3)</sup>	01/18/2008	Common Stock	31,571

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01/18/1998)						
Stock Options (Granted 01/24/1999)	\$ 10.62	<u>(3)</u>	01/24/2009	Common Stock	77,301	
Stock Options (Granted 04/29/1999)	\$ 10		04/30/2000	04/29/2009	Common Stock	403
Stock Options (Granted 01/23/2000)	\$ 10.21	<u>(4)</u>	01/23/2010	Common Stock	82,741	
Stock Options (Granted 01/23/2000)	\$ 10.21		01/24/2001	01/23/2010	Common Stock	1,319
Stock Options (Granted 01/22/2001)	\$ 10.44	<u>(4)</u>	01/22/2011	Common Stock	85,036	
Stock Options (Granted 01/22/2001)	\$ 10.44		01/23/2002	01/22/2011	Common Stock	1,457
Stock Options (Granted 01/20/2002)	\$ 12.94	<u>(4)</u>	01/20/2012	Common Stock	52,164	
Stock Options (Granted 01/20/2002)	\$ 12.94		01/21/2003	01/20/2012	Common Stock	1,255
Stock Options (Granted 01/20/2003)	\$ 13.75	<u>(4)</u>	01/20/2013	Common Stock	51,061	
Stock Options (Granted 01/20/2003)	\$ 13.75		01/21/2004	01/20/2013	Common Stock	2,166
Common Stock Equivelant <u>(5)</u>	\$ 20.48	<u>(6)</u>	<u>(7)</u>	Common Stock	8,608.317	

