

RADCLIFFE HARRY F
Form 4
February 14, 2005

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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 *
RADCLIFFE HARRY F

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
40 WIGGINS LANE
(Street)

3. Date of Earliest Transaction (Month/Day/Year)
01/14/2004

Director 10% Owner
 Officer (give title below) Other (specify below)

UNIONTOWN, PA 15401

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

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				4. Securities Acquired (A) or Disposed of (D) (Instr. 8)	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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)				
Common Stock	01/14/2004		J ⁽¹⁾	V	1,000	D	<u>(2)</u>	0	D	
Common Stock	01/14/2004		J ⁽¹⁾	V	1,000	A	<u>(2)</u>	57,296	D	
Common Stock	08/04/2004		W ⁽³⁾	V	2,512	A	<u>(4)</u>	59,808	D	
Common Stock								2,976	I	By Wife
Common Stock	01/01/2004		J ⁽⁵⁾	V	1,810	D	<u>(6)</u>	0	I	By Child (Harry I. Racliffe)

Common Stock	01/01/2004	J ⁽⁵⁾	V	1,810	D	<u>6</u>	0	I	By Child (Jonathan L. Radcliffe)
Common Stock	01/01/2004	J ⁽⁵⁾	V	1,810	D	<u>6</u>	0	I	By Child (Megan L. Radcliffe)
Common Stock							43,954	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)	8. Amount or Number of Shares
Stock Options (Granted 12/29/2000)	\$ 9.04 ⁽⁷⁾					Date Exercisable: 12/30/2000 Expiration Date: 12/29/2010	Common Stock	961 ⁽⁷⁾
Stock Options (Granted 01/20/2003)	\$ 13.75 ⁽⁷⁾					Date Exercisable: 01/21/2004 Expiration Date: 01/20/2013	Common Stock	1,976 ⁽⁷⁾

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
	X			

RADCLIFFE HARRY F
40 WIGGINS LANE
UNIONTOWN, PA 15401

Signatures

/s/ Harry F.
Radcliffe

02/14/2005

**Signature of
Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(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) Transfer between accounts.
- (2) Not applicable; transfer between accounts.
- (3) Shares acquired as an inheritance as executor of the William H. and Janet R. Kern Estate.
- (4) Not applicable; shares acquired as executor of an estate.
- (5) Reporting person previously reported stock owned by child residing in the same household. Child no longer resides in same household; therefore, stock owned by child is no longer reportable.
- (6) Not applicable; shares no longer reportable.
- (7) Reflects the conversion of the stock options' exercise price and number of shares due to the spin-off of First National Bankshares of Florida, Inc. from F.N.B. Corporation on 01/01/2004.

Remarks:

Statement of holdings as of 12/31/04.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.