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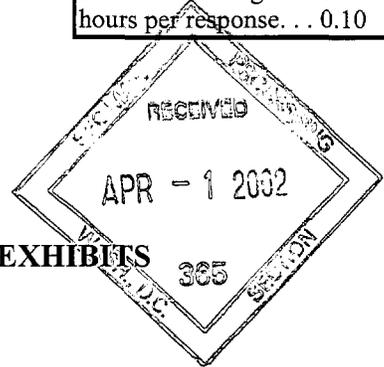
OMB APPROVAL
OMB Number: 3235-0327
Expires: January 31, 2005
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UNITED STATES
Securities and Exchange Commission
Washington, D. C. 20549

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS

BY ELECTRONIC FILERS



FNB Corporation
Exact name of registrant as specified in charter

0001010961
Registrant CIK Number

DEF 14A Year Ended ⁵⁻¹⁴⁻⁰² ~~12-31-01~~
Electronic report, schedule or registration statement of which the documents are a part (give period of report)

~~333-02524~~ 0-24141
SEC file number, if available

PROCESSED

Name of Person Filing the Document (If other than the Registrant)

APR 10 2002

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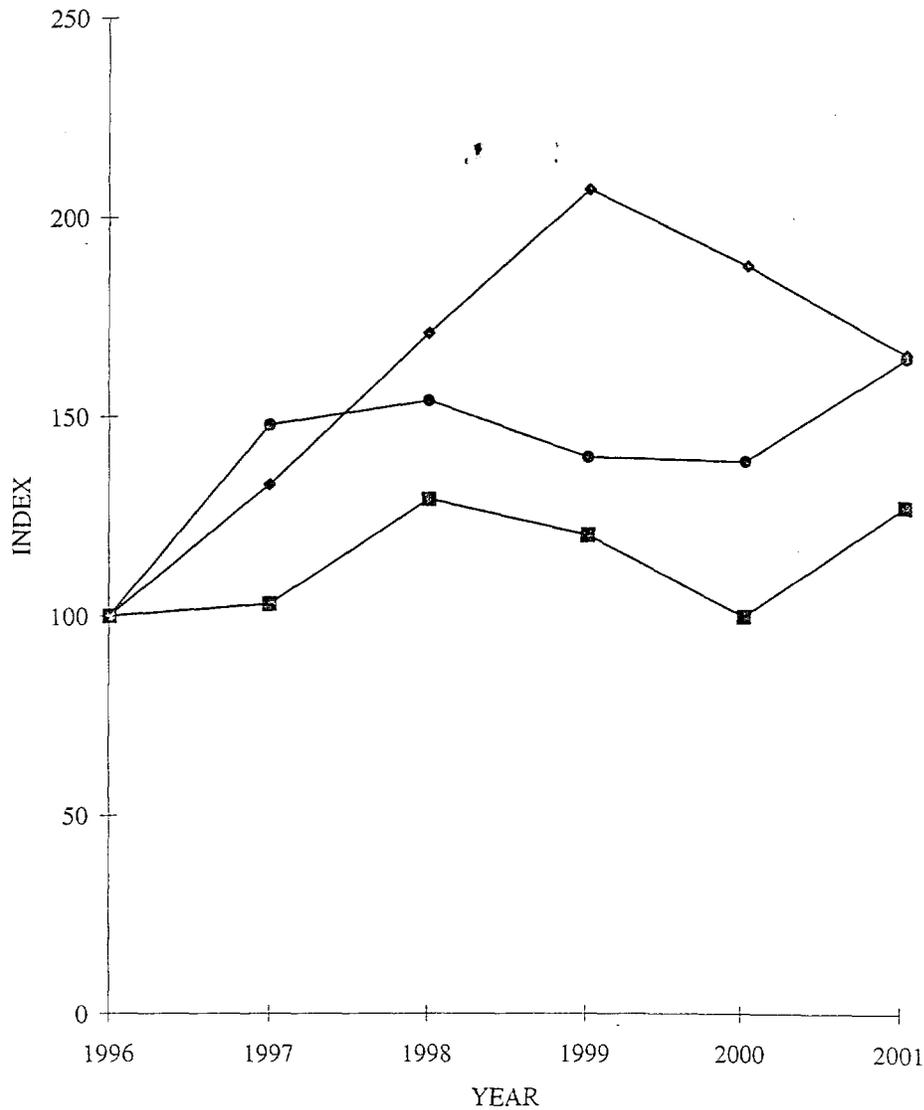
SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Christiansburg, State of Virginia, 2002.

FNB Corporation
By: Daniel A. Becker (Registrant)
Daniel A. Becker (Name and Title)
Daniel A. Becker
Senior Vice President and Chief Financial Officer

FNB CORPORATION
Five Year Performance Index



FNB CORPORATION

 INDEPENDENT BANK INDEX

 S&P 500 INDEX

	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>
FNB CORPORATION	100	103	129	120	100	127
INDEPENDENT BANK INDEX	100	148	154	140	139	165
S&P 500 INDEX	100	133	171	207	188	166