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30, 2005.

A copy of the News Release issued by the registrant on November 14, 2005, is attached to this report as Exhibit 99.31 and is incorporated here by reference.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

99.31 News Release dated November 14, 2005, announcing a stock dividend payable on December 16, 2005

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FNB BANCORP (Registrant)

Dated: November 14, 2005.

By: /s/ JAMES B. RAMSEY

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James B. Ramsey  
Senior Vice President and  
Chief Financial Officer