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MBT FINANCIAL CORP
Form 8-K
January 16, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

January 15, 2004
Date of Report (Date of earliest event reported)

MBT FINANCIAL CORP.
(Exact name of registrant as specified in its charter)

Michigan
(State or other jurisdiction of incorporation)

000-30973
(Commission File Number)

38-3516922
(I.R.S. Employer Identification Number)

102 East Front Street
Monroe, Michigan 48161
(Address of principal executive offices, including zip code)

(734) 241-3431
(Registrant's telephone number, including area code)

[not applicable]
(Former name or former address, if changed since last report)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

The following exhibit is furnished herewith:

Exhibit No.	Description of Exhibit
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99	Press Release dated January 15, 2004 announcing the Registrant's results of operations and financial condition for the three months and year ended December 31, 2003

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

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On January 15, 2004, MBT Financial Corp. issued a press release announcing its earnings (unaudited) for its fourth quarter and full year 2003, which ended December 30, 2003. A copy of the press release is attached as Exhibit 99 and is incorporated by reference.

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.

MBT FINANCIAL CORP.

Date: January 15, 2004

/s/ Ronald D. LaBeau

Ronald D. LaBeau
Chairman & CEO

EXHIBIT INDEX

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