

MBT FINANCIAL CORP
Form 8-K
October 23, 2006

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OMB APPROVAL

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K
CURRENT REPORT
Pursuant to Section 13 OR 15(d) of
The Securities Exchange Act of 1934
Date of Report (Date of earliest event reported): October 19, 2006
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
(IRS Employer
Identification No.)

102 East Front Street, Monroe, Michigan

48161

(Address of principal executive offices)

(Zip Code)

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

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition.

On October 19, 2006, Registrant issued a press release announcing its results of operations and financial condition for and as of the three and nine month periods ended September 30, 2006, unaudited. The press release is attached as Exhibit No. 99 and incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

The following exhibits are furnished herewith:

Exhibit

Number

Exhibit Description

99	Press Release dated October 19, 2006 announcing Registrant's results of operations and financial condition for and as of the three and nine months ended September 30, 2006.
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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 thereunto duly authorized

MBT FINANCIAL CORP.

Date: October 20, 2006

By: /s/ H. Douglas Chaffin
H. Douglas Chaffin
President and Chief Executive Officer

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EXHIBIT INDEX

**Exhibit
Number**

Exhibit Description

99

Press Release dated October 19, 2006 announcing Registrant's results of operations and financial condition for and as of the three and nine months ended September 30, 2006.