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ITEM 8.01 OTHER EVENTS.

On December 14, 2005, the registrant's Board of Directors declared a 10% stock dividend. A copy of the press release announcing the declaration of the stock dividend is furnished with this Form 8-K as Exhibit 99.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) The following exhibits are included with this Report:

99 Press release.

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.

Dated: December 16, 2005

IBT BANCORP, INC.

By: /s/ Dennis P. Angner

Dennis P. Angner, President and
Chief Executive Officer

EXHIBIT INDEX

Exhibit Number	Description
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Exhibit 99	Press release