

**NOTICE OF ANNUAL MEETING OF  
SHAREHOLDERS OF MBT BANCSHARES, INC.**

**To Be Held on January 28, 2020**

The 2020 annual meeting of shareholders of MBT Bancshares, Inc. will be held on January 28, 2020 at 9:00 a.m., local time, at the main office of the bank, located at 3344 Metairie Road, Metairie, Louisiana 70001, for the following purposes:

1. To set the number of directors at 12;
2. To elect directors to serve until the 2021 annual meeting of shareholders;

The Board of Directors has fixed the close of business on December 20, 2019 as the record date for the determination of the shareholders entitled to notice of, and to vote at, the meeting.

**Your vote is important.** Whether or not you expect to attend the meeting in person, please vote by marking, signing and dating the enclosed proxy card and returning it as soon as possible in the enclosed postage prepaid reply envelope. Additionally, you may vote online at <https://www.iproxydirect.com/META>, or by telephone at 1-866-752-VOTE (8683). You may revoke your proxy at any time prior to its use at the meeting.

By Order of the Board of Directors

*/s/ Ron E. Samford, Jr.* \_\_\_\_\_  
Ron E. Samford, Jr.  
Chief Executive Officer and President  
Metairie, Louisiana December 20, 2019

***Your Vote is Very Important. Whether You Own One Share or Many, Your Prompt Cooperation in Voting Your Proxy Is Greatly Appreciated.***