



NOTICE OF ANNUAL MEETING OF SHAREHOLDERS OF MBT BANCSHARES, INC.
To Be Held on January 27, 2026

The 2026 annual meeting of shareholders of MBT Bancshares, Inc. will be held on January 27, 2026 at 9:00 a.m., local time, at the main office of Metairie Bank, located at 3344 Metairie Road, Metairie, LA 70001 for the following purposes:

1. To set the number of directors at 14;
2. To elect directors to serve until the 2027 annual meeting of shareholders;

The Board of Directors has fixed the close of business on December 12, 2025 as the record date for the determination of the shareholders entitled to notice of, and to vote at, the meeting.

Your vote is important. To vote by mail, please mark, sign and date the enclosed proxy card and return it in the enclosed prepaid reply envelope. Alternatively, you may vote online at <https://www.iproxydirect.com/META> or by telephone at 1-866-752-VOTE (8683). If you vote by internet or telephone, please do not mail your proxy card.

By Order of the Board of Directors

A handwritten signature in black ink, appearing to read "John LeBlanc", written over a horizontal line.

John P. LeBlanc
Chief Executive Officer
Metairie, Louisiana December 10, 2025

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