



**MONROE BANK
& TRUST**

102 E. Front St., Monroe, MI 48161

PRESS RELEASE
July 8, 2019

Monroe Bank & Trust Named one of the 2019 “Top 200 Community Banks” by American Banker

Monroe, MI, July 8, 2019 – MBT Financial Corp, the parent company of Monroe Bank & Trust announced that it has been named to American Banker magazine’s [Top 200 Publicly Traded Community Banks and Thrifts](#), coming in at number 82.

“We’re honored to receive this designation which reflects the financial strength of Monroe Bank & Trust and our consistency of producing market leading financial results,” said H. Douglas Chaffin, President and CEO. “Our performance is a direct result of a talented team and our focus to helping individuals, businesses and our community to thrive.”

American Banker’s Annual List of the Top 200 Publicly Traded Community Banks examined 601 publicly traded banks and thrifts with assets under \$2 billion and selected the top 200 based on their three-year return on average equity (ROAE) as of December 31, 2018. ROAE is widely used by investors to analyze business performance. American Banker published the ranking as part of its May 2019 issue.

Last year, the company announced plans to merge with First Merchants Bank, an ideal partner given the companies’ shared history of success and deep-rooted commitment to community banking. “The planned merger will provide tremendous benefits to Monroe Bank & Trust customers, shareholders and communities,” said Chaffin.

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About the Company:

MBT Financial Corp. (Nasdaq:MBTF), a bank holding company headquartered in Monroe, Michigan, is the parent company of Monroe Bank & Trust. Founded in 1858, Monroe Bank & Trust helps customers’ remarkable stories unfold through an uncommon, optimistic culture. As one of the largest independently owned community banks in Southeast Michigan, with over \$1.3 billion in assets, this full-service bank offers a complete range of business and personal accounts, mobile and online banking, offices and ATMs across Monroe and Wayne Counties, credit and mortgage options, investment and retirement services and award-winning community outreach. The bank believes in its customers, helping them with everything from day-to-day needs to long-term goals, and its Wealth Planning and Advisory group is ranked fourth among all Michigan banks for total trust assets. The bank believes in its communities, supporting over 300 organizations with sponsorships and also more than 8,000 employee volunteer hours through the Monroe Bank & Trust ENLIST Volunteerism program. The bank believes in the power of knowledge,

helping thousands of students and adults thrive through the Monroe Bank & Trust Financial Education program. Monroe Bank & Trust is proud to be a trusted partner to communities and clients, and an employer of choice. We are Monroe Bank & Trust, and we believe in the story of you.

For more information about Monroe Bank & Trust, visit www.monroe.bank.

Or, contact:

Amanda Phebus
Community and Client Market Director
(734) 384-8268
amanda.phebus@monroe.bank