



MNB Holdings Corporation

Chairman's Letter

Dear Valued Shareholders and Friends of MNB Holdings Corporation:

We cordially invite you to attend the 2023 Annual Meeting of Shareholders of MNB Holdings Corporation, the parent company of Mission National Bank, at Mission National Bank, 3060 16th Street, San Francisco, CA 94103 at 10:00 AM on Wednesday July 26, 2023. The meeting will be held in person. We will also be broadcasting the meeting live over the internet for those shareholders who wish to monitor or observe the meeting virtually. However, only shareholders who attend the meeting in-person will be entitled to interact or vote at the meeting.

Please find enclosed the meeting notification, a form of proxy, annual meeting information packet, and audited financial statements.

Mission National Bank is proud of our service to our valued customers and to our community. Our vision and mission is to foster economic growth and to assist our customers with their financial needs. We look forward to continuing Mission National Bank's excellent and personal service to our customers in 2023 and the years to come.

We appreciate the loyalty of our customers, the support of our shareholders, and the hard work, dedication and passion of our team of employees. We remain committed to good relations with our regulators and endeavor to meet all regulatory requirements.

Thank you for your continued confidence in MNB Holdings Corporation and Mission National Bank.

Sincerely,

Jarhett Blonien

Chairman
MNB Holdings Corporation
June 21, 2023