

MNB HOLDINGS CORPORATION
ANNUAL MEETING OF SHAREHOLDERS
JULY 26, 2023

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned shareholder of MNB Holdings Corporation (the "Company") hereby constitutes and appoints, Jarhett Blonien, William (Billy) R. Chan and Ming Chow as attorneys-in-fact and proxies, for the undersigned, each one acting with full power of substitution, for and in the name and stead of the undersigned to attend the 2023 Annual Meeting of Shareholders of the Company to be held in person at Mission National Bank, 3060 16th Street, San Francisco, CA 94103 on Wednesday, July 26, 2023 at 10:00 a.m., and any adjournment or postponement thereof and thereat, to vote all shares of the Company held in the name of the undersigned which the undersigned would be entitled to vote if personally present.

THIS PROXY, IF PROPERLY SIGNED AND DATED, WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED IT WILL BE VOTED "FOR" THE DIRECTOR NOMINEES AND "FOR" PROPOSALS 2 & 3.

Should the undersigned be present and elect to vote at the 2023 Annual Meeting or at any adjournment or postponement thereof and after notifying the Company's Corporate Secretary at the Annual Meeting of the undersigned's decision to revoke this proxy, then the power of said attorneys and proxies shall be deemed terminated and of no further force and effect. This proxy may also be revoked by sending written notice to the Company's Corporate Secretary at the address set forth on the Notice of Annual Meeting, or by submitting a signed, later-dated, proxy to the Company prior to a vote being taken on a proposal at the 2023 Annual Meeting.

The undersigned acknowledges receipt from the Company, prior to the execution of this proxy, of the Notice of 2023 Annual Meeting, the Information Statement for the 2023 Annual Meeting, and the Audited Financials of the Company.

Please complete, sign and date this proxy and return it promptly in the enclosed envelope.
(*Fill in only one box per nominee or item in black or blue ink)

The Board of Directors unanimously recommends a vote "FOR" the director nominees and "FOR" proposals 2 & 3.

1. Electing the below indicated directors of the Company for a term of one year and until their successors have been duly elected and qualified.

	FOR	WITHHOLD
01. Jarhett Blonien	<input type="checkbox"/>	<input type="checkbox"/>
02. William (Billy) R. Chan	<input type="checkbox"/>	<input type="checkbox"/>
03. Ming S. Chow	<input type="checkbox"/>	<input type="checkbox"/>
04. Ray G. Skinner	<input type="checkbox"/>	<input type="checkbox"/>
05. Alma M. Vivar	<input type="checkbox"/>	<input type="checkbox"/>

2. Ratification of the appointment of auditors, Moss Adams LLP for the fiscal year ending December 31, 2023.

FOR AGAINST ABSTAIN

3. To act on any other matter which may properly come before the meeting.

FOR AGAINST ABSTAIN

Date: _____

Signature of Stockholder

Signature of Stockholder

NOTE: Please sign exactly as your name appears on this proxy. When signing as attorney, executor, administrator, trustee or guardian, please give full title. If shares are held jointly, each holder should sign but the signature of only one holder is required. If the signer is a corporation, please sign the full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in the partnership's name by authorized person.

Voting Instructions

Via Mail:

To vote your shares, shareholders should complete the proxy card by filling in one box per nominee or item. Please use blue or black ink. Your signature is required and unsigned proxy cards will not be counted in the vote. Completed proxy cards are returned via the return envelope provided with the proxy materials to the address listed below.

Pacific Stock Transfer Company
c/o Proxy Department
6725 Via Austi Parkway, Suite 300
Las Vegas, Nevada 89119