



## Chairman's Letter

### **Dear Valued Shareholders and Friends of MNB Holdings Corporation:**

We cordially invite you to attend the 2024 Annual Meeting of Shareholders of MNB Holdings Corporation, the parent company of Mission National Bank, at Mission National Bank, 3060 16<sup>th</sup> Street, San Francisco, CA 94103 at 10:00 AM on Wednesday, July 31, 2024. 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.

The Notice of Shareholder Meeting, the 2024 Annual Meeting Information Statement, the Company's 2023 Annual Report, and Proxy Card are available online as provided in the instructions included in the Notice of Internet Availability of Proxy Materials that was mailed to you on or about June 13, 2024 ("Notice of Internet Availability"). If you want to receive a paper or e-mail copy of these documents, you must request one by following the instructions in the Notice of Internet Availability which provides a Control Number that is needed to request the paper or e-mail copies. There is no charge to you for requesting a copy. Please make your request for a copy on or before July 17, 2024 to facilitate timely delivery.

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 2024 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 13, 2024