



MNB Holdings Corporation

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## Chairman's Letter

**Dear Valued Shareholders and Friends of MNB Holdings Corporation,**

We cordially invite you to attend the 2019 Annual Meeting of Shareholders of MNB Holdings Corporation, the parent company of Mission National Bank, at 10:00 AM on Wednesday, May 15, 2019, at the principal office of Mission National Bank located at 3060 16<sup>th</sup> Street in San Francisco, California.

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

2018 was another outstanding year for MNB Holdings Corporation, with strong earnings of \$2.39 million or \$5.25 earnings per share. By many measures, despite ongoing challenges for the financial services industry, Mission National Bank continues to demonstrate strong financial results and outperforms many of our peers. We finished 2018 with strong momentum in all facets of our business. We are well positioned for future growth and success.

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 2019 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.

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

Sincerely,



**Cesar V. Alegria, Jr.**

Chairman

MNB Holdings Corporation