

MNB HOLDINGS CORPORATION
PROXY FOR THE ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD WEDNESDAY, MAY 15, 2019, AT 10:00 AM

The undersigned shareholder of MNB Holdings Corporation (the “*Company*”) hereby constitutes and appoints Ming Chow, as attorney-in-fact and proxy for the undersigned, with full power of substitution, for and in the name and stead of the undersigned to attend the 2019 Annual Meeting of Shareholders of the Corporation to be held at 3060 16th Street, San Francisco, California, on Wednesday, May 15, 2019, 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 for the purpose of:

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** all nominees listed below (except as marked to the contrary below).

___ **WITHHOLD AUTHORITY** to vote for all nominees listed below.

INSTRUCTION: TO WITHHOLD AUTHORITY TO VOTE FOR ANY INDIVIDUAL NOMINEE, STRIKE A LINE THROUGH THE NOMINEE’S NAME IN THE LIST BELOW:

Alma M. Vivar

Ruell R. Medina

William R. Chan

Cesar V. Alegria, Jr.

Magdalen Mui

JoAnne Loughlin

2. Ratifying the appointment of Moss Adams LLP as independent auditors of the Company for the 2019 fiscal year:

___ **FOR**

___ **AGAINST**

___ **ABSTAIN**

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

[Signature Page Follows]

THE PROXY, WHEN PROPERLY EXECUTED, WILL BE VOTED AS DIRECTED. IF NO DIRECTION IS MADE, IT WILL BE VOTED “FOR” THE ELECTION OF DIRECTORS NOMINATED BY THE BOARD OF DIRECTORS AND “FOR” PROPOSAL NO. 2.

SHAREHOLDER(S) SIGNATURE

DATE: _____, 2019

Please print and sign your name exactly as it appears on your share certificate. If shares are registered in more than one name, all owners should sign. When signing as attorney, executor, administrator, trustee or guardian, please give full title as such. If more than one trustee, all should sign.

WHETHER OR NOT YOU PLAN TO ATTEND THIS MEETING, PLEASE SIGN AND RETURN THIS PROXY AS PROMPTLY AS POSSIBLE IN THE ENCLOSED POSTAGE-PAID ENVELOPE.

I/We do or do not expect to attend this meeting.

THIS PROXY IS SOLICITED BY, AND ON BEHALF OF, THE BOARD OF DIRECTORS AND MAY BE REVOKED BY THE SHAREHOLDER PRIOR TO ITS EXERCISE.