



MNB Holdings Corporation

For Immediate Release:

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MNB Holdings Corporation Reports 1st Half 2009 Earnings

San Francisco, CA August 15, 2009 – MNB Holdings Corporation (OTCBB: MNBO.OB), parent company of Mission National Bank, reported its year-to-date 2009 earnings. Net income for MNB Holdings Corporation for the first six months of 2009 was \$638,000 (unaudited) or \$1.39 per share compared to \$648,000 or \$1.43 per share for the first six months of 2008. The reporting period included a special FDIC assessment accrual of \$83,000. The assessment will be levied during the third quarter of 2009. The company ended the period ending June 30, 2009 with consolidated assets of \$189,325,000 (unaudited) compared to \$161,937,000 for the period ending June 30, 2008.

“We’re focusing our energy on maintaining a high quality balance sheet while continuing to support our customers. The bank funded over \$6 million in new loans during the first half of 2009” says, CEO J. David Joves.

Mission National Bank ended the period well-capitalized by all regulatory standards.

Mission National Bank is a full-service commercial bank and a preferred SBA Lender with two branches in San Francisco and one branch in Berkeley, California.

The financial information in this press release is based on our unaudited financial results. Certain statements in this press release, including statements regarding the anticipated development and expansion of the Bank's business, and the intent, belief, and current expectations of the Bank, its directors, or its officers, are "forward-looking" statements (as such term is defined in the Private Securities Litigation Reform Act of 1995). Such forward-looking statements are subject to risks and uncertainties and therefore the Bank's actual results may differ materially from those expressed or implied by such forward-looking statements. The Bank does not undertake, and specifically disclaims any obligation, to revise any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.