

AMERICAN BUSINESS BANK DECLARES CASH DIVIDEND

LOS ANGELES, July 25, 2025 - <u>AMERICAN BUSINESS BANK</u> (<u>OTCQX: AMBZ</u>) (the "Bank") today announced that its Board of Directors has declared a regular quarterly cash dividend on its common stock of \$0.25 per share. The dividend is expected to be paid September 17, 2025 to shareholders of record as of August 7, 2025. At this quarterly dividend rate, the annual dividend is equivalent to \$1.00 per common share.

ABOUT AMERICAN BUSINESS BANK

American Business Bank, headquartered in downtown Los Angeles, offers a wide range of financial services to the business marketplace. Clients include wholesalers, manufacturers, service businesses, professionals and non-profits. American Business Bank has eight Loan Production Offices in strategic locations including: North Orange County in Anaheim, Orange County in Irvine, South Bay in Torrance, San Fernando Valley in Woodland Hills, Riverside County in Corona, Inland Empire in Ontario, LA Coastal in Long Beach and North County in San Diego.

Contact: Karen Schoenbaum EVP/CFO (213) 430-4000 www.americanbb.bank