

AMERICAN BUSINESS BANK ANNOUNCES COMPLETION OF STOCK REPURCHASE PROGRAM

Los Angeles, California, August 14, 2025. <u>AMERICAN BUSINESS BANK</u> (OTCQX: AMBZ) (the "Bank") today announced the completion of its stock repurchase program. Under the plan, the Bank repurchased 227,541 shares, or approximately 2.5%, of its then outstanding common stock. The shares were repurchased by the Bank at an average price of \$44.03 per share.

The Bank's Board of Directors has authorized a second stock repurchase program for the repurchase of 205,453, or approximately 2.3% of the Bank's outstanding shares of common stock, and is seeking regulatory approval for the implementation of the program.

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.

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