

AMERICAN BUSINESS BANK RECEIVES REGULATORY APPROVAL ON SECOND STOCK REPURCHASE PROGRAM

LOS ANGELES, CALIFORNIA, SEPTEMBER 3, 2025 - <u>AMERICAN BUSINESS BANK</u> (<u>OTCQX: AMBZ</u>) (the "Bank") today announced the regulatory approval for implementation of the Bank's second stock repurchase program. With an aggregate amount not to exceed \$11.25 million, the repurchase of 205,453, or approximately 2.3% of the Bank's outstanding shares of common stock was authorized by the Bank's Board of Directors prior to seeking regulatory approval.

Leon Blankstein, Chief Executive Officer and Director stated, "We were pleased the first round of the stock buy back was well received. This continues to be an important tool for managing capital levels, improving shareholder returns and providing additional liquidity for shareholders to sell shares."

The Stock Buy Back Program will become effective on September 3, 2025, and will expire on August 27, 2026 unless terminated or completed earlier by the Bank. The shares may be repurchased in the open market, by block purchases, or in privately negotiated transactions. Repurchases will be made at management's discretion at prices management considers to be attractive and in the best interests of both the Bank and its shareholders, subject to the availability of stock, general market conditions, the trading price of the stock, alternative uses for capital, and the Bank's financial performance. Open market purchases will be subject to Securities and Exchange Commission and other applicable legal requirements. The Stock Buy Back Program may be terminated or amended by the Bank at any time prior to the expiration date.

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 nine 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, Southern Inland Empire in Corona, Inland Empire in Ontario, Riverside County in Downtown Riverside, LA Coastal in Long Beach and North County in San Diego.

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