AMERICAN BUSINESS BANK

Investor Presentation

OTCQX: AMBZ

December 31, 2025 Results

Forward-Looking Statement

This communication contains certain forward-looking information about American Business Bank that is intended to be covered by the safe harbor for "forward-looking statements" provided by the Private Securities Litigation Reform Act of 1995. Such statements include future financial and operating results, expectations, intentions and other statements that are not historical facts. Such statements are based on information available at the time of this communication and are based on current beliefs and expectations of the Bank's management and are subject to significant risks, uncertainties and contingencies, many of which are beyond our control. Actual results may differ materially from those set forth in the forward-looking statements due to a variety of factors, including various risk factors. We are under no obligation (and expressly disclaim any such obligation) to update or alter our forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

Corporate Overview

- American Business Bank ("AMBZ") was founded in September 1998 to provide "high touch" banking services to small to medium size businesses in Southern California

- AMBZ offers its banking services to closely-held businesses with $10-$200 million in revenue

- In twenty-seven years, the bank has grown organically to approximately $4.4 billion in total assets. AMBZ serves its customer base through its headquarters in Los Angeles and nine regional offices

- Currently 42 relationship officers serve the needs of over 2,200 clients

ABB Ranking by Asset Size

ABB ranks 10th of the 55 banking institutions headquartered in the six-county area of Los Angeles, Orange, Ventura, San Bernardino, Riverside and San Diego counties

ABB ranks 22nd of the 105 banking institutions headquartered in California

ABB ranks 274th of the 3,798 United States commercial banking institutions

Leadership Team

Founders:

Leon Blankstein, President & CEO, Director

Don Johnson, Former CEO, Director

Bob Schack, Chairman Emeritus, Director

Key Executives:

Karen Schoenbaum, EVP CFO,
8+ years ABB Tenure

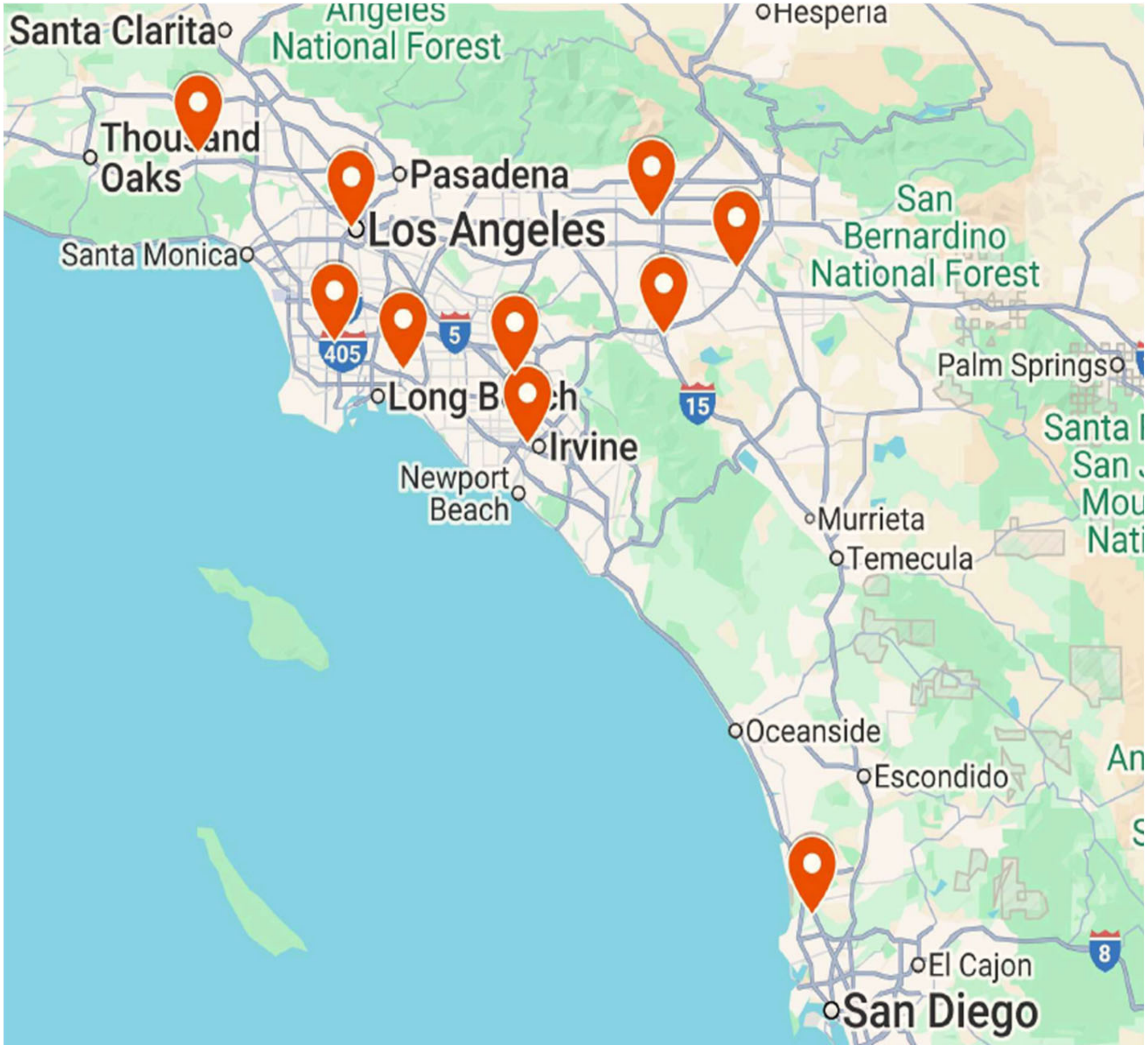
Jeffrey Munson, EVP CCO,
7+ years ABB Tenure

David Wolf, EVP CB,
23+ years ABB Tenure

Christopher Basirico, EVP CB,
14+ years ABB Tenure

Eric Dole, EVP CB,
8+ years ABB Tenure

HQ and LPO Locations



- Los Angeles (Headquarters)
- 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
- LA Coastal in Long Beach
- North County in San Diego
- Riverside County in Downtown Riverside

AMBZ’s Client Focus & Target Market

Client Focus (1)

- Private companies with revenues $10 million to $200 million and their key executives
- Currently 42 relationship officers serve the needs of over 2,200 clients

Marketplace – Top 5 MSAs

MSA	Businesses with <500 employees
New York-Newark-Jersey City, NY-NJ-PA	510,012
Los Angeles-Long Beach-Anaheim, CA	**348,343**
Chicago-Naperville-Elgin, IL-IN-WI	208,307
Miami-Fort Lauderdale-West Palm Beach, FL	183,403
Dallas-Fort Worth-Arlington, TX	139,094

Marketplace – Top Nationwide

Market	Businesses with <500 employees
United States	6,264,958
California	840,167
New York	618,471
AMBZ Service Area	**509,538**
Florida	495,082
Texas	471,216
Illinois	322,982

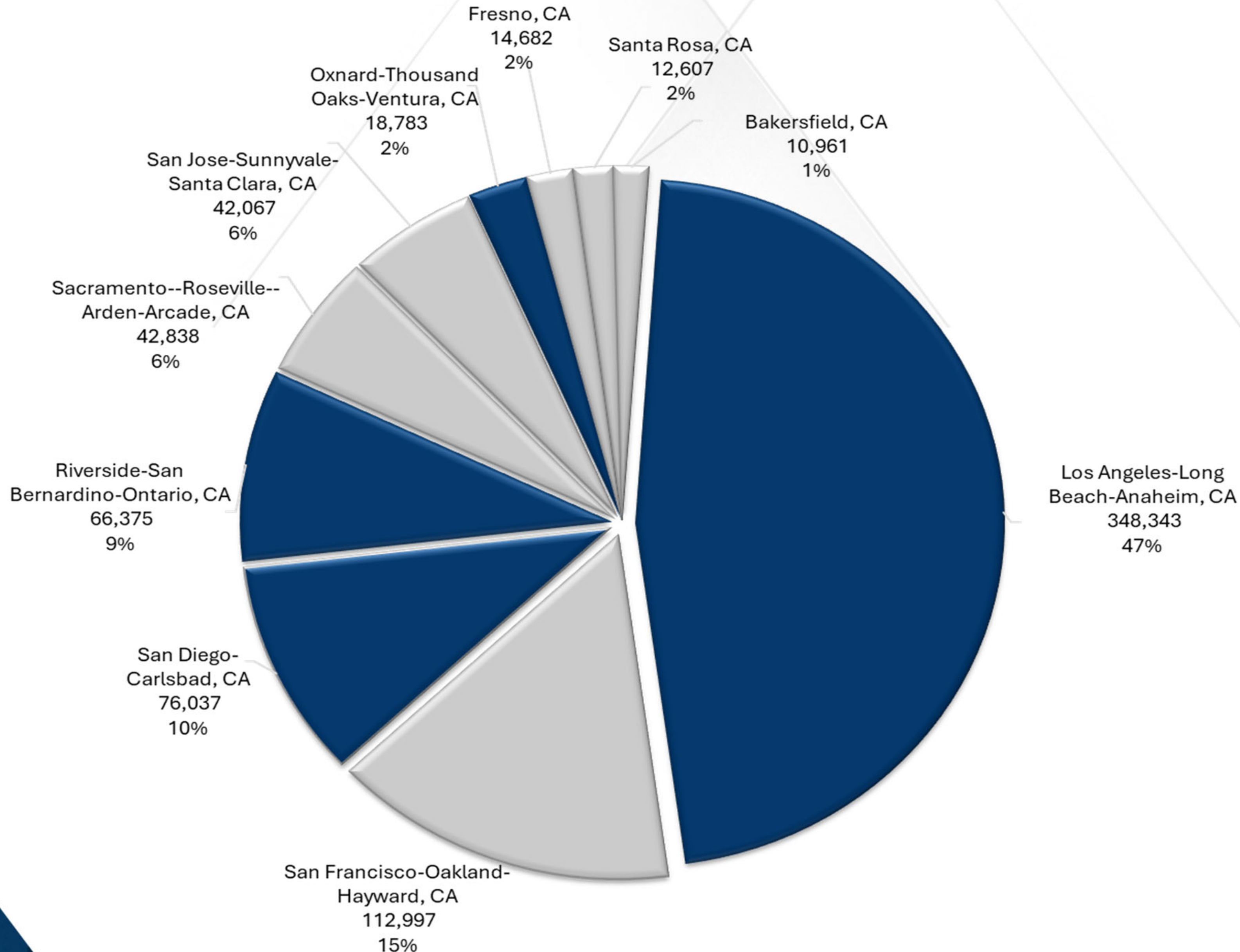
Marketplace – Top 10 CA MSAs

California MSA	Businesses with <500 employees
Los Angeles-Long Beach-Anaheim, CA	**348,343**
San Francisco-Oakland-Hayward, CA	112,997
San Diego-Carlsbad, CA	**76,037**
Riverside-San Bernardino-Ontario, CA	**66,375**
Sacramento--Roseville--Arden-Arcade, CA	42,838
San Jose-Sunnyvale-Santa Clara, CA	42,067
Oxnard-Thousand Oaks-Ventura, CA	**18,783**
Fresno, CA	14,682
Santa Rosa, CA	12,607
Bakersfield, CA	10,961

Source: Statistics of U.S. Businesses, United States Census Bureau
(1) Data as of 12/31/25

AMBZ's Target Market – California Top 10 MSAs

- Sorted by businesses with 500 or fewer employees
- AMBZ service areas highlighted in **blue**, along with respective number of businesses in these markets



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Target Industries

Who We Serve	Who We Don’t Serve

Who We Serve

- Wholesalers
- Manufacturers
- Service businesses
- Contractors
- Professionals
- Non-Profits
- Real estate investors

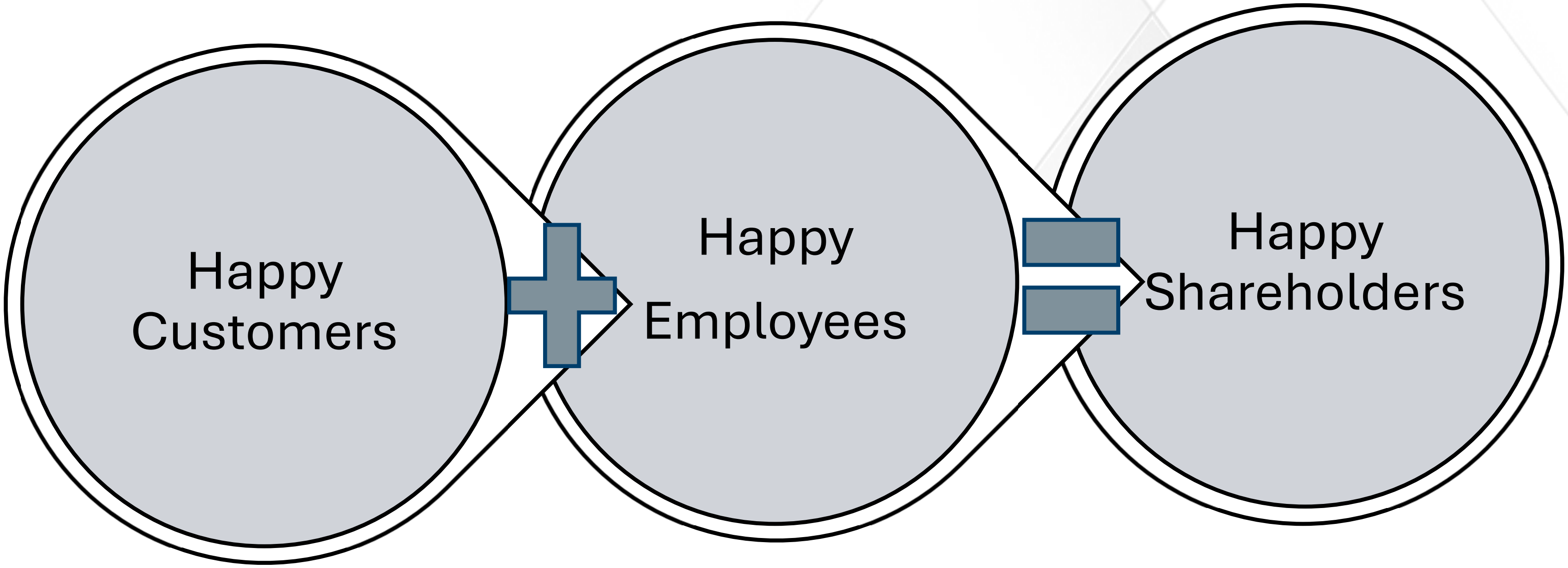
Who We Don’t Serve

- Hi-tech
- Movie finance
- Heavy retail
- Venture capital
- Spec real estate developers
- Marijuana RB’s and SB’s

How We Do It

- Emphasize acquisition of new relationships as the key growth driver for our business
- Leverage relationship-based banking approach and superior service
- Personalized and responsive service – no “800” number, customer service delivered by dedicated relationship managers
- Grow low-cost core deposits to fund loan growth with excess funds invested in high-quality investments
- Exceptional credit quality
- Strong capital management

Our Operating Principle



- Identify, attract, develop and retain high performing talented Relationship Managers
- Active Community Involvement

Financial Highlights

($000 except per share data)	Year Ended December 31, 2021	2022	2023	2024	2025	Quarter Ended, 3/31/2025	6/30/2025	9/30/2025	12/31/2025
Summary Balance Sheet:									
Total Assets	$ 3,912,276	$ 3,840,762	$ 3,902,724	$ 4,040,343	$ 4,406,593	$ 4,174,286	$ 4,298,243	$ 4,456,342	$ 4,406,593
Loans Receivable	2,077,782	2,440,202	2,579,641	2,750,566	3,045,879	2,831,996	2,894,977	2,919,535	3,045,879
Total Deposits	3,598,148	3,390,794	3,497,413	3,644,000	3,954,053	3,758,704	3,872,214	3,997,182	3,954,053
Loans Receivable / Deposits	57.8%	72.0%	73.8%	75.5%	77.0%	75.4%	74.8%	73.0%	77.0%
Profitability:									
Return on Average Assets	1.03%	1.26%	1.13%	1.08%	1.27%	1.16%	1.26%	1.31%	1.33%
Return on Average Equity	14.95%	19.27%	15.70%	13.02%	14.34%	13.18%	14.34%	15.09%	14.68%
Efficiency Ratio	51.77%	46.07%	50.82%	52.46%	47.71%	51.50%	50.01%	46.53%	43.69%
Net Interest Margin	2.92%	3.31%	3.16%	3.14%	3.63%	3.47%	3.58%	3.66%	3.78%
Net Income	$ 39,187	$ 48,559	$ 43,966	$ 43,277	$ 54,204	$ 11,887	$ 13,156	$ 14,324	$ 14,837
Diluted EPS	$ 4.33	$ 5.28	$ 4.76	$ 4.64	$ 5.86	$ 1.27	$ 1.42	$ 1.56	$ 1.61
Asset Quality:									
ACL / Total Loans Receivable	1.21%	1.21%	1.10%	1.11%	1.10%	1.11%	1.10%	1.10%	1.10%
NPAs / Total Assets	0.01%	0.18%	0.20%	0.22%	0.27%	0.28%	0.27%	0.26%	0.27%
NPLs / Total Loans Receivable	0.02%	0.28%	0.30%	0.32%	0.39%	0.42%	0.40%	0.40%	0.39%
NCOs / Avg. Loans	-0.01%	0.00%	0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Classified Loans / Total Loans	0.12%	0.42%	0.29%	0.96%	0.93%	1.09%	0.99%	0.98%	0.93%
Capital Ratios:									
Total Capital Ratio	13.21%	12.46%	12.37%	13.02%	13.00%	12.84%	12.80%	12.96%	13.00%
CET1 Ratio	12.09%	11.41%	11.47%	12.14%	12.11%	11.96%	11.92%	12.09%	12.11%
Tier 1 Capital Ratio	12.09%	11.41%	11.47%	12.14%	12.11%	11.96%	11.92%	12.09%	12.11%
Leverage Ratio	7.09%	8.56%	9.64%	10.21%	10.29%	10.44%	10.45%	10.22%	10.29%
TCE Ratio	7.12%	6.62%	8.05%	8.78%	9.33%	8.82%	8.67%	8.88%	9.33%

Financial Highlights - Continued

Q4 2025

- Core Loan Growth $126 million or 4%
- Non-interest bearing demand deposits represent 45% of total deposits
- No borrowings during the 4th quarter
- Q4 Net Charge-offs/(Recoveries) = $5 thousand
- NPA/TA = 0.27% (NPA = $11.9 million)
- Classified Loans = $28 million or 0.93% of total loans
- Tangible Common Equity Ratio = 9.33%; w/out AOCI = 10.40%
- Cash dividend of $0.25 per share totaling to $2.3 million in Q4
- Stock repurchased 46,564 shares at a weighted average price of $59.59 during Q4

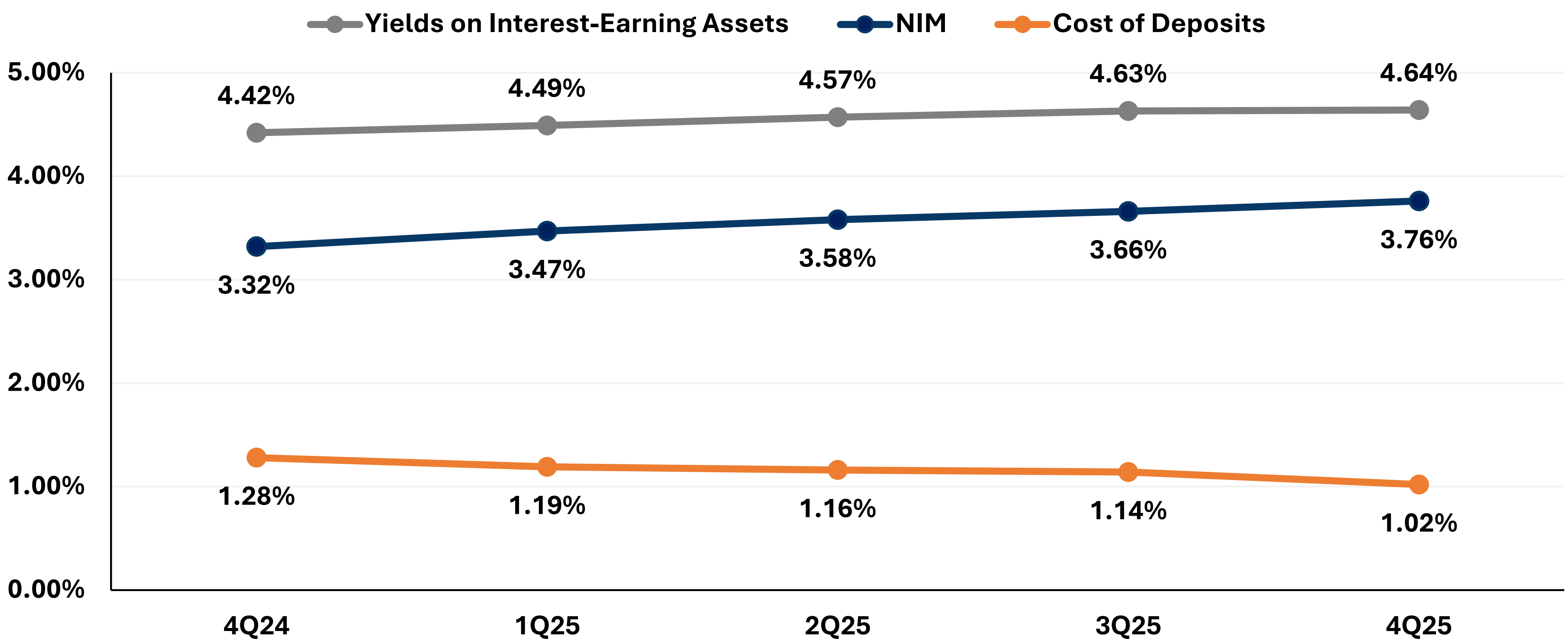
2025 YTD

- Core Loan Growth = $295 million or 11%
- Total deposits increased $310 million or 9%
- Total core deposits increased $450 million or 13.5%
- 2025 Net Charge-offs/(Recoveries) = $5 thousand
- NPA/TA = 0.27% (NPA = $11.9 million)
- Classified Loans = $28 million or 0.93% of total loans
- Tangible Common Equity Ratio = 9.33% w/out AOCI = 10.40%
- Assume HTM Sold, TCE = 8.14%
- Cash dividends of $0.25 per share totaling to $9 million year to date
- Stock repurchased 289,105 shares at a weighted average price of $47.05

Earnings

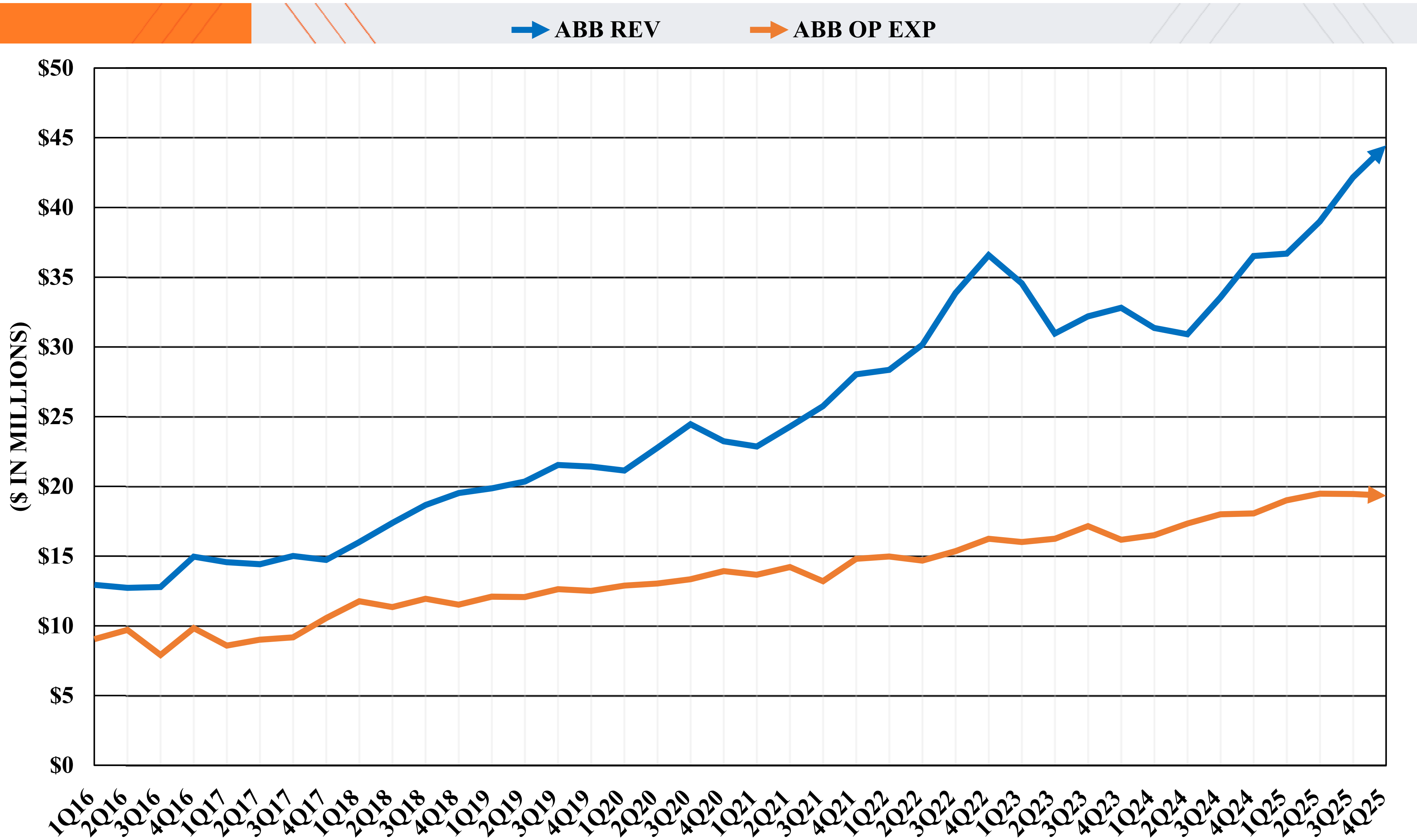
	Q4-2024	Q1-2025	Q2-2025	Q3-2025	Q4-2025
Interest Income	$ 46,217	$ 45,628	$ 47,663	$ 51,085	$ 52,056
Interest Expense	12,074	10,865	10,884	11,244	10,255
Net Interest Income	34,143	34,763	36,779	39,841	41,801
Provision for Credit Losses	760	862	363	171	1,370
Net Interest Income After Provision for Credit Losses	33,383	33,901	36,416	39,670	40,431
Non-Interest Income	2,307	1,567	1,440	227	(311)
Non-Interest Expense	18,254	19,059	19,757	19,882	19,551
Earnings before Income Taxes	17,436	16,409	18,099	20,015	20,569
Income Tax Expense	4,935	4,522	4,943	5,691	5,732
Net Income	$ 12,501	$ 11,887	$ 13,156	$ 14,324	$ 14,837
Diluted EPS	$ 1.33	$ 1.27	$ 1.42	$ 1.56	$ 1.61
ROAA	1.21%	1.16%	1.26%	1.31%	1.33%
ROAE	14.03%	13.18%	14.34%	15.09%	14.68%

Net Interest Margin Analysis



Yield/Rate	4Q24	1Q25	2Q25	3Q25	4Q25
Investments	2.35%	2.34%	2.32%	2.32%	2.34%
Gross Loans	5.46%	5.50%	5.59%	5.68%	5.70%
Yields on Interest-Earning Assets	4.42%	4.49%	4.57%	4.63%	4.64%
Cost of Deposits	1.28%	1.19%	1.16%	1.14%	1.02%
Borrowings	4.77%	4.50%	4.59%	0.00%	0.00%
Total Deposits & Borrowings	1.28%	1.19%	1.16%	1.14%	1.02%
Net Interest Rate Spread	3.14%	3.30%	3.41%	3.49%	3.62%
Net Interest Margin	3.32%	3.47%	3.58%	3.66%	3.78%

Operating Leverage Trend



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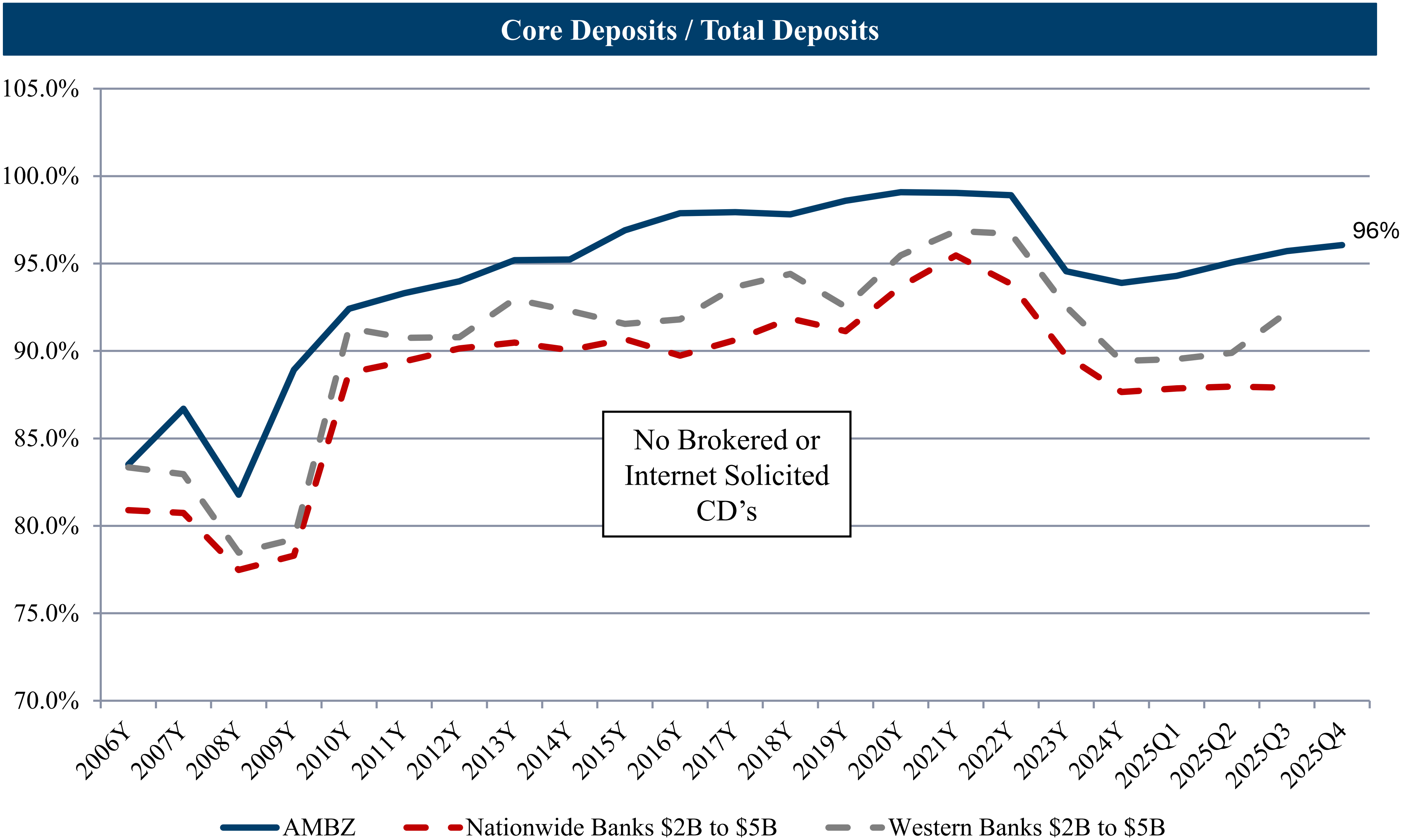
1. Revenue = Net Interest Income + Non Interest Income. Excluding gains/losses on sale of securities and BOLI Income
2. Operating Expense excludes DCP ABB stocks investment results, DCP other funds investment results & legal settlement

Peer Comparison – Fortress Balance Sheet



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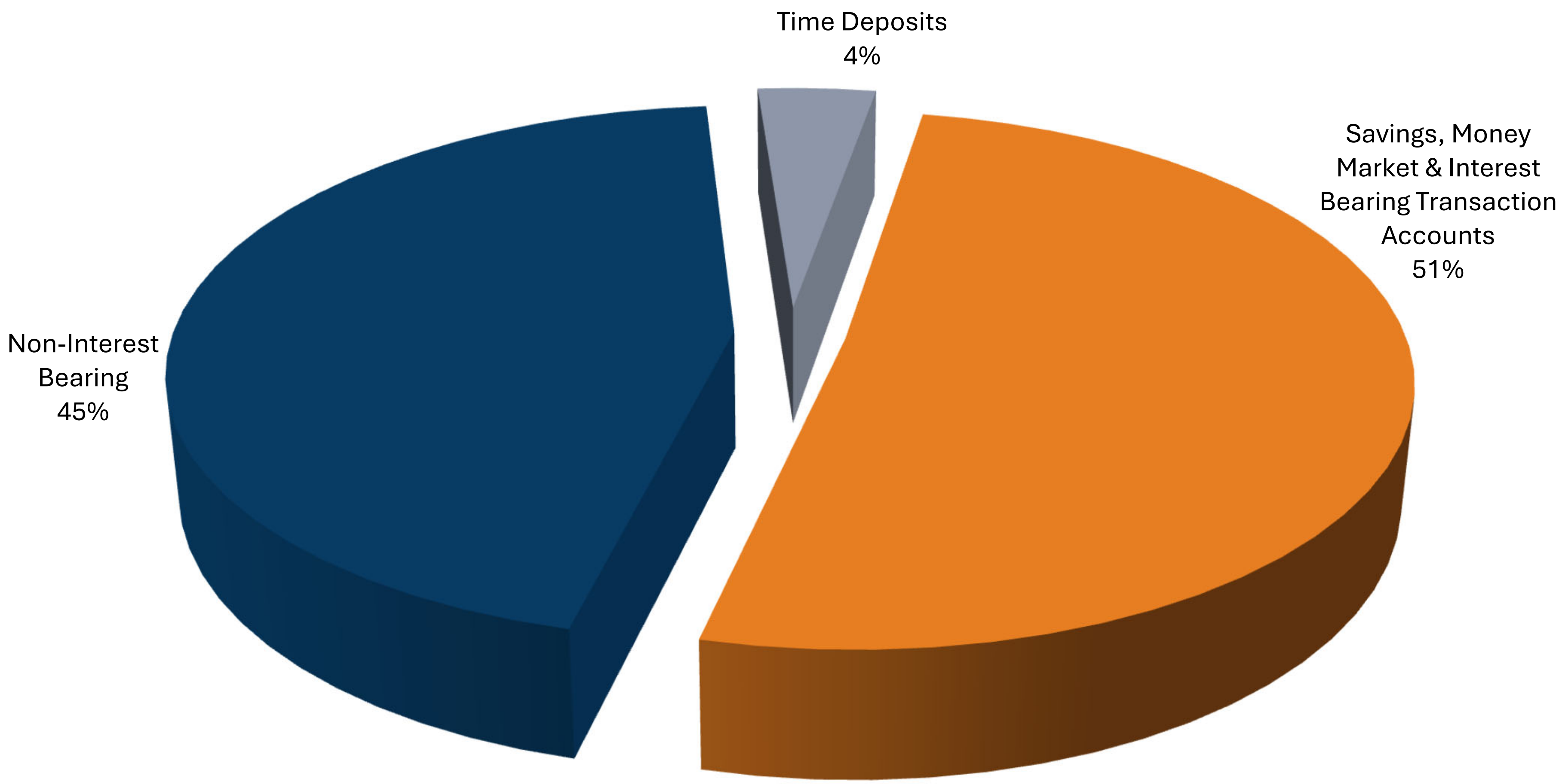
Business Model – Deposits

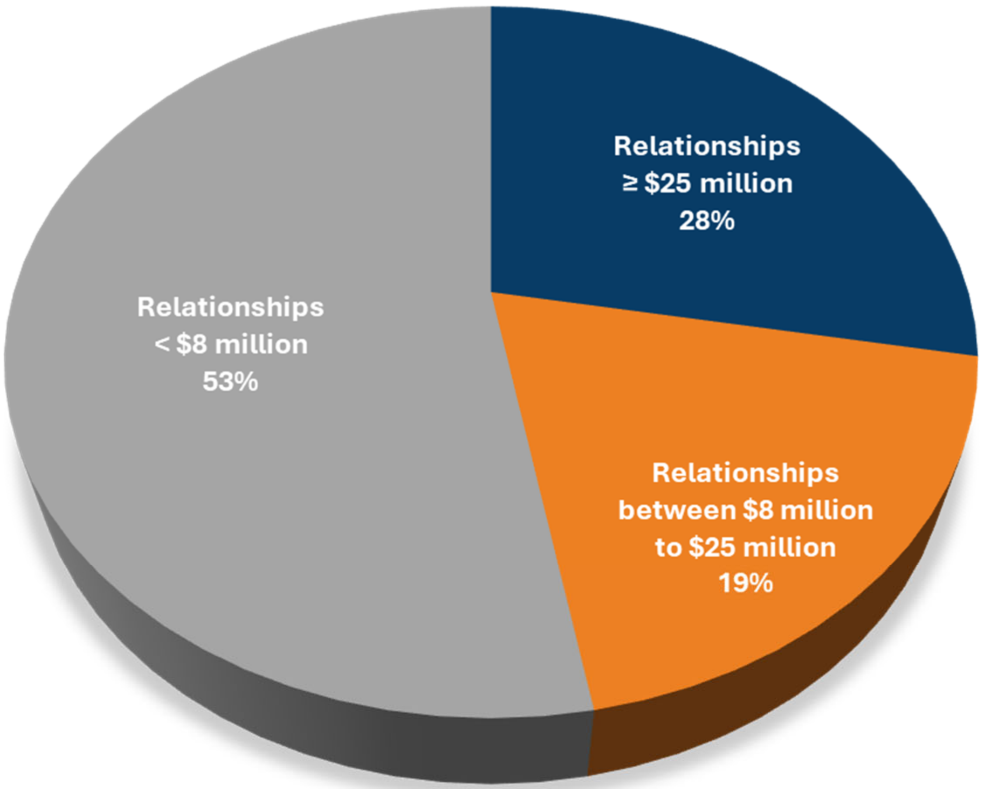
- For the quarter ended December 31, 2025, total cost of deposits was 1.02%; Prior Quarter 1.14%; Cost of average deposits was 1.12% for the year.
- AMBZ provides a "high touch" strategy that focuses on capturing the deposit relationship first and foremost



Deposit Mix as of December 31, 2025 (Total Deposits $3.9B)

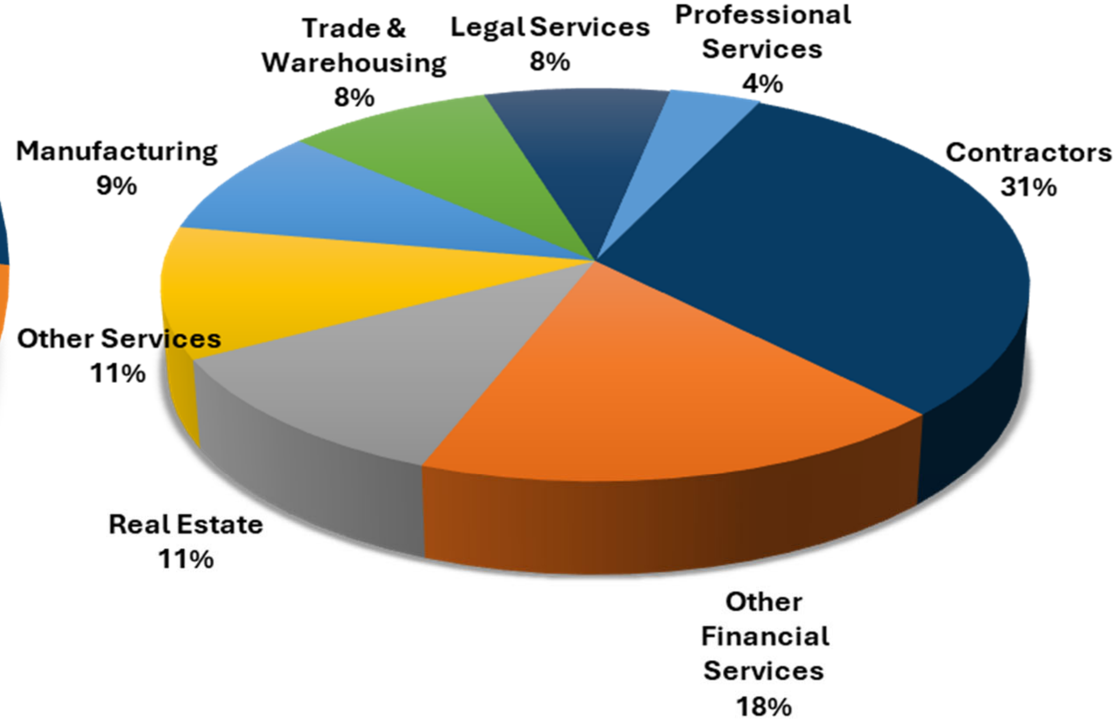
Deposits Composition

Deposits by Relationship Size



10 years
Average Age of Relationships > $ 8 million

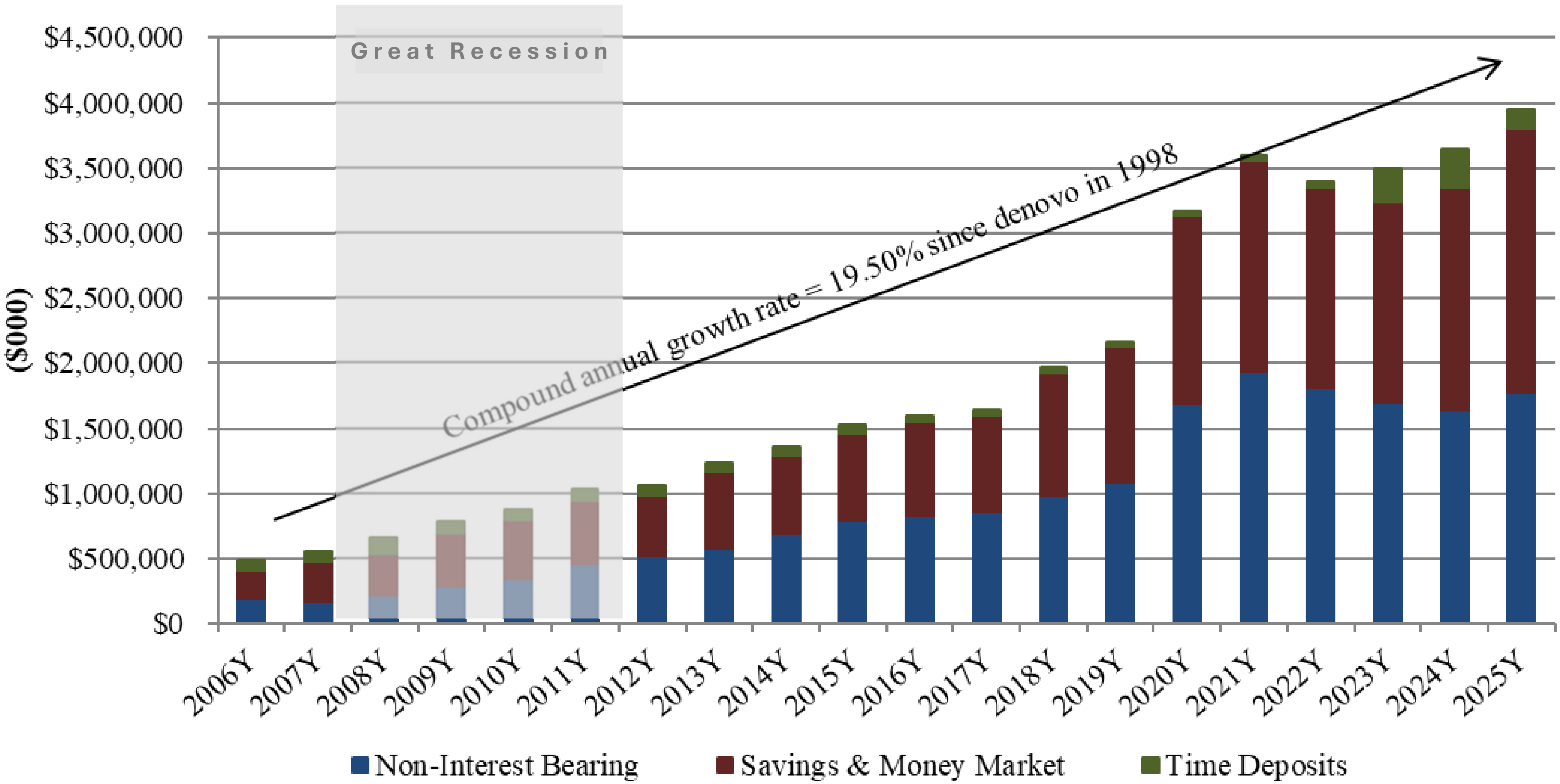
Deposits by Industry



Average Size of Depositor
$306,000

Balance Sheet History – Deposits

- 89% Business Depositors

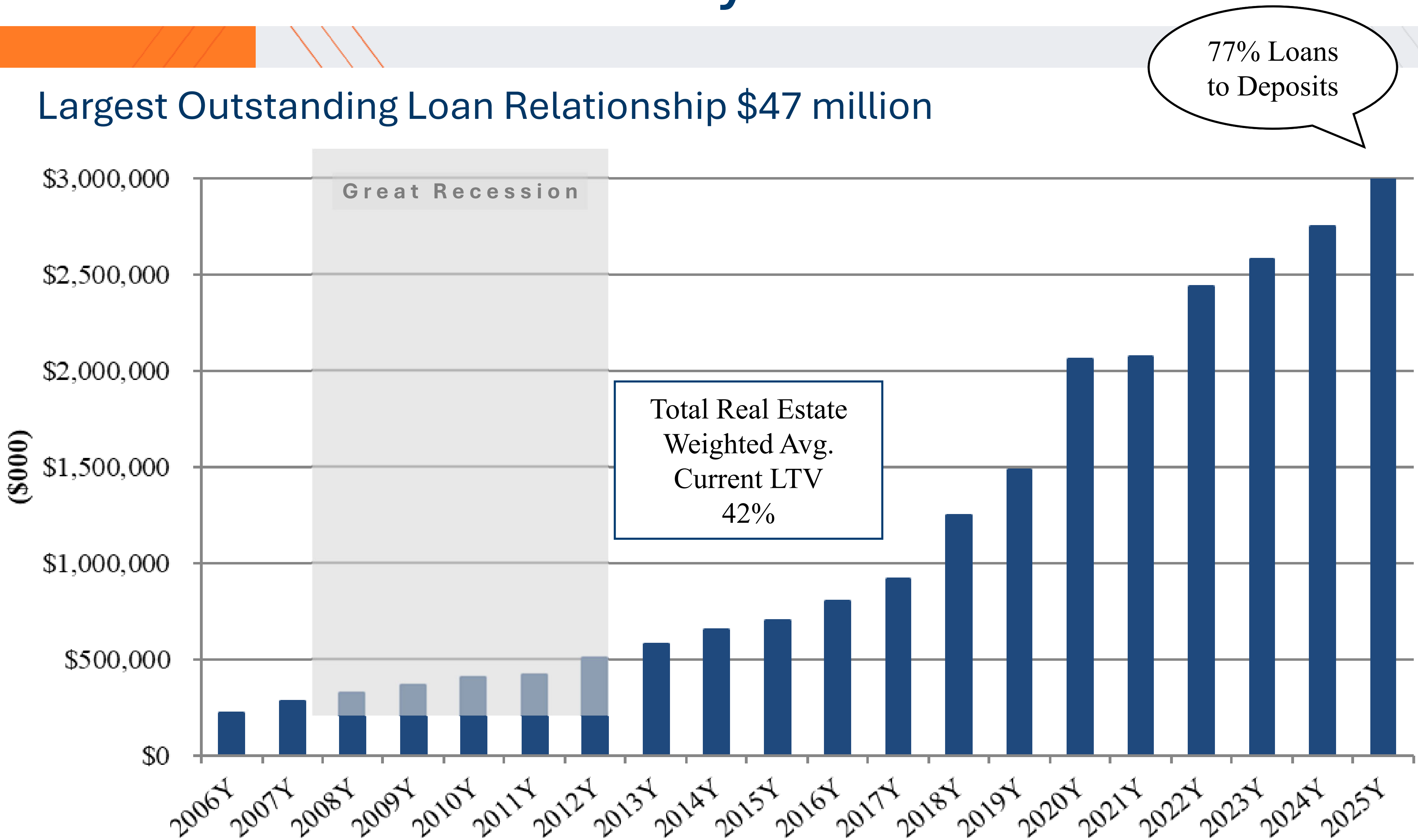


Business Model – Assets

- Grow low-cost core deposit base to fund loan growth with excess funds invested in high-quality investments
- AMBZ underwrites its loan portfolio based upon the cash flow of the underlying business. Asset values are primarily viewed as a secondary source of repayment
- AMBZ's target market of closely-held businesses with strong operating histories has allowed the company to record nominal non-performing loans over its history
- Due to the cash-rich nature of AMBZ's customers and growth in core, the loan-to-deposit ratio is at 77%

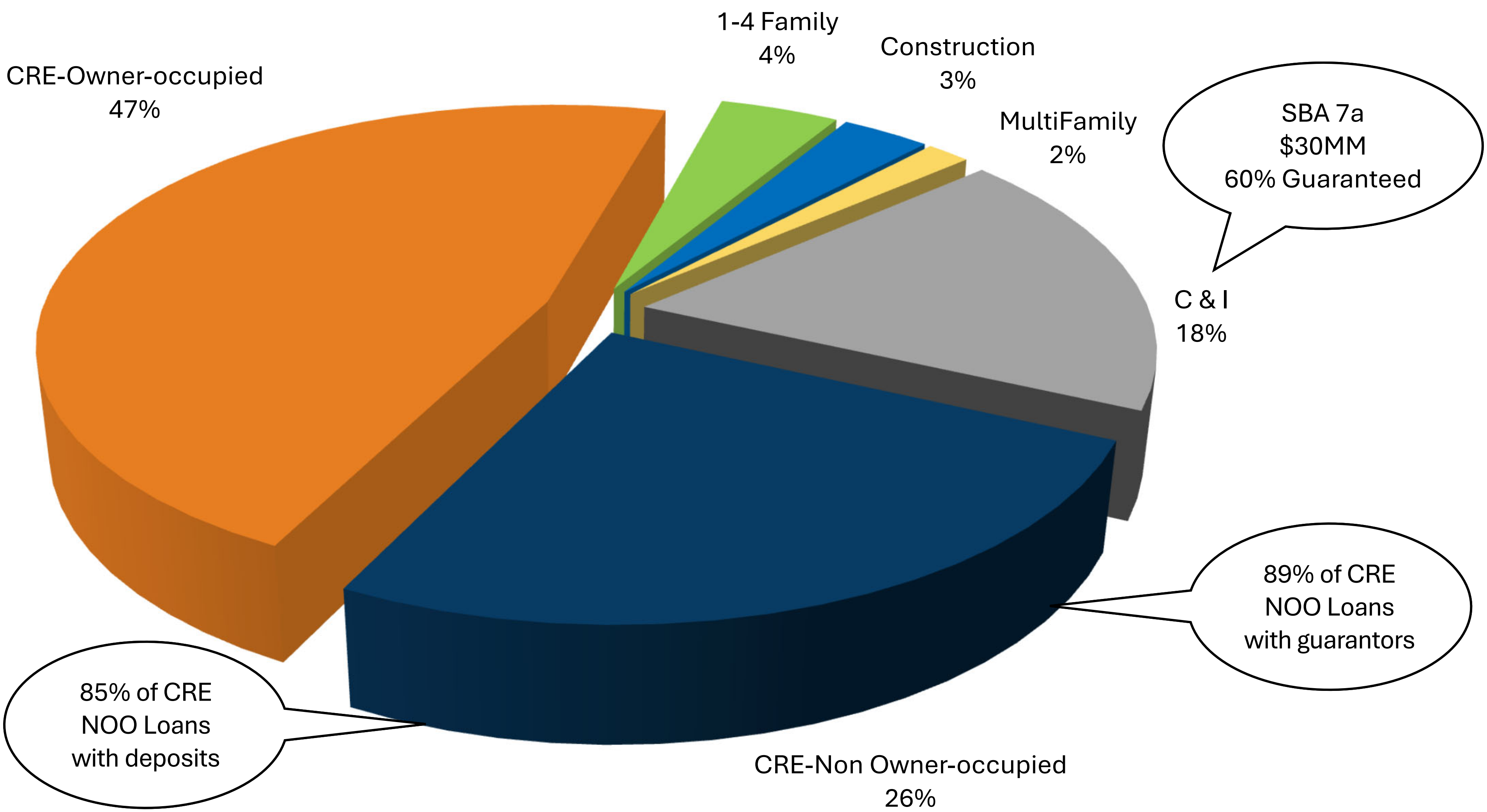
Balance Sheet History – Loans

- Largest Outstanding Loan Relationship $47 million



Business Model – Loans

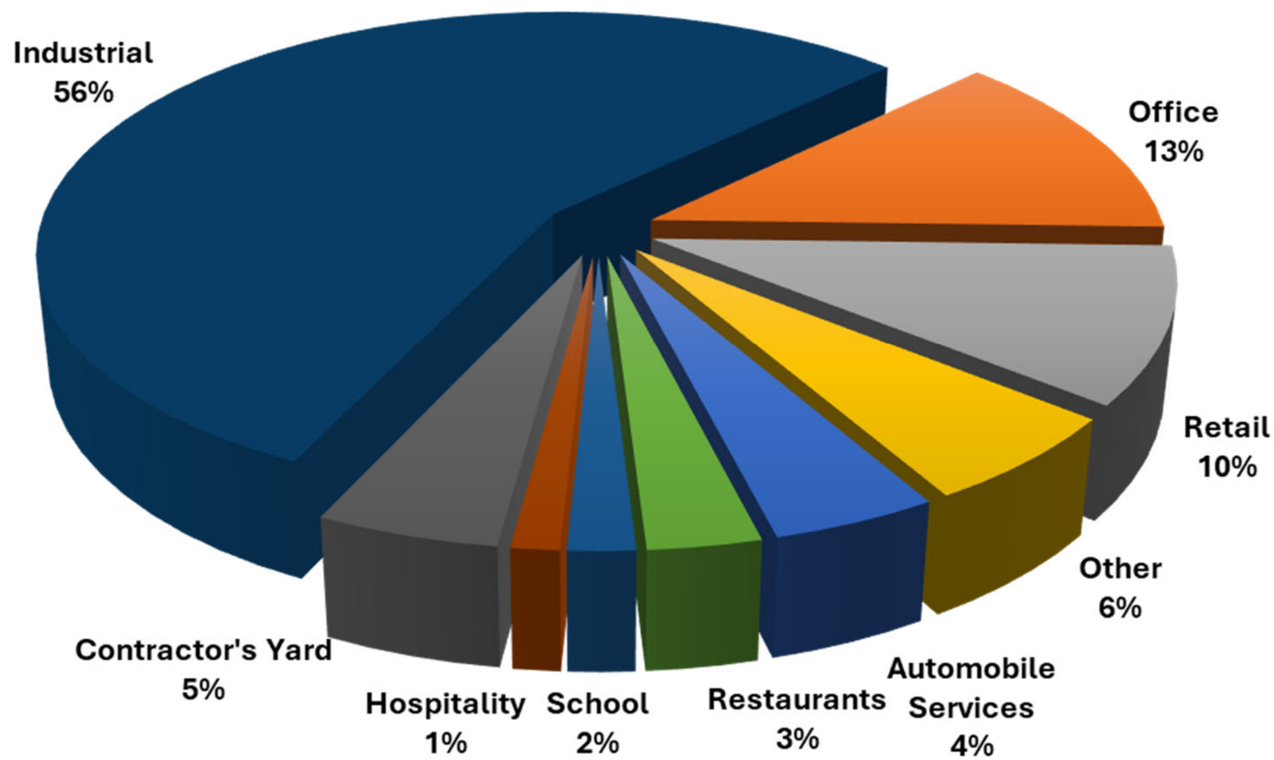
- C&I Loans and Owner Occupied – CRE Loans Total 65%



Loan Portfolio Composition as of December 31, 2025. (Total Loans $3B)
Consumer and Other Loans are less than 1%

CRE Loans by Collateral

- Total CRE Loan $2.2B
- Regulatory Supervisory Monitoring CRE as % of Total Capital 188%
- CRE Loan to Total Loans 72% (Non-Owner Occupied 25%, Owner Occupied 47%)
- NOO as 35% of CRE
- OO as 65% of CRE
- 88% in CA

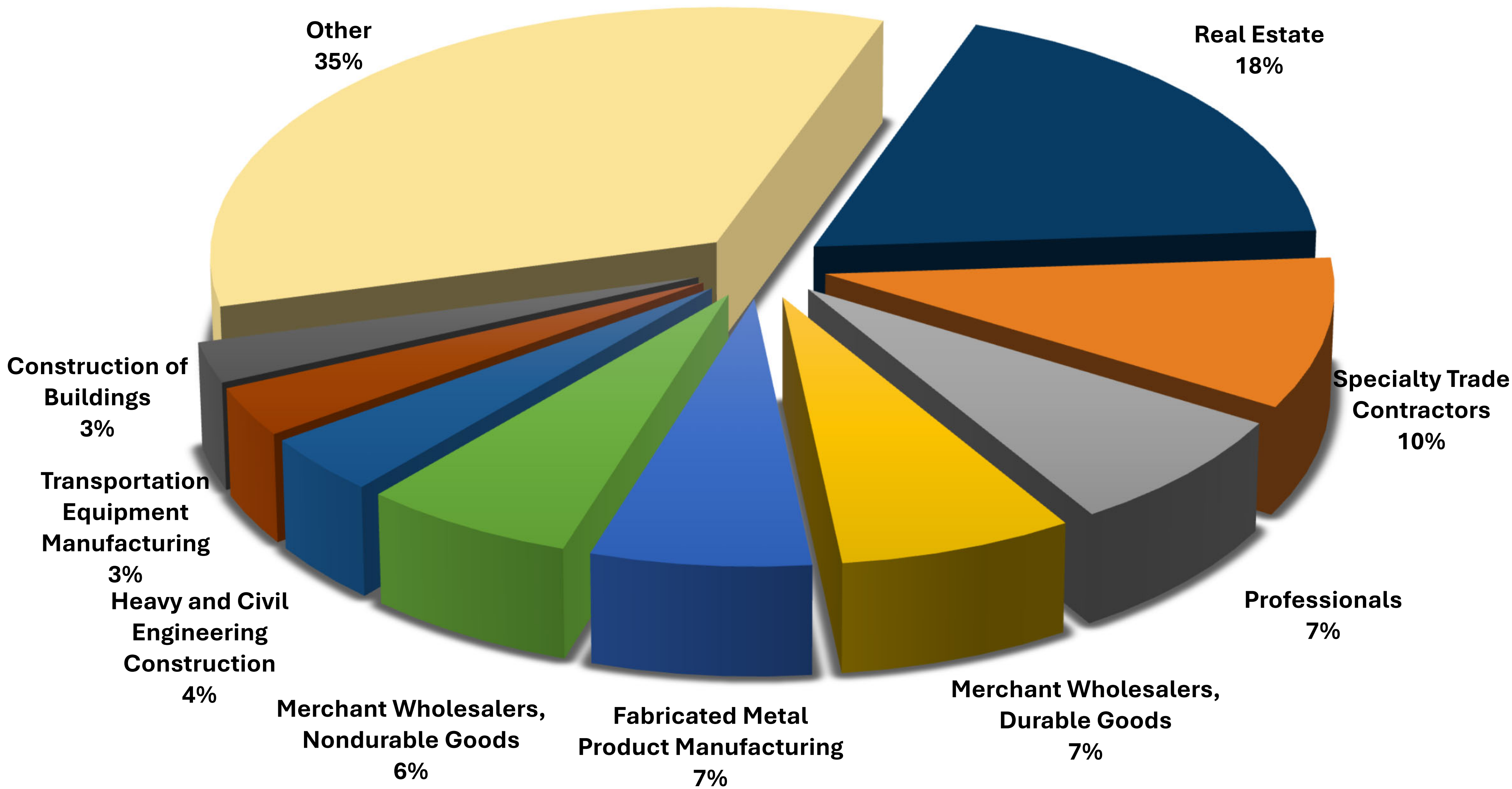


Current LTV Tier	# of Loans	Weighted Avg LTV
> 80%	3	82%
70% - 79%	23	73%
60% - 69%	69	64%
< 60%	885	37%
Total CRE Loans	980	42%

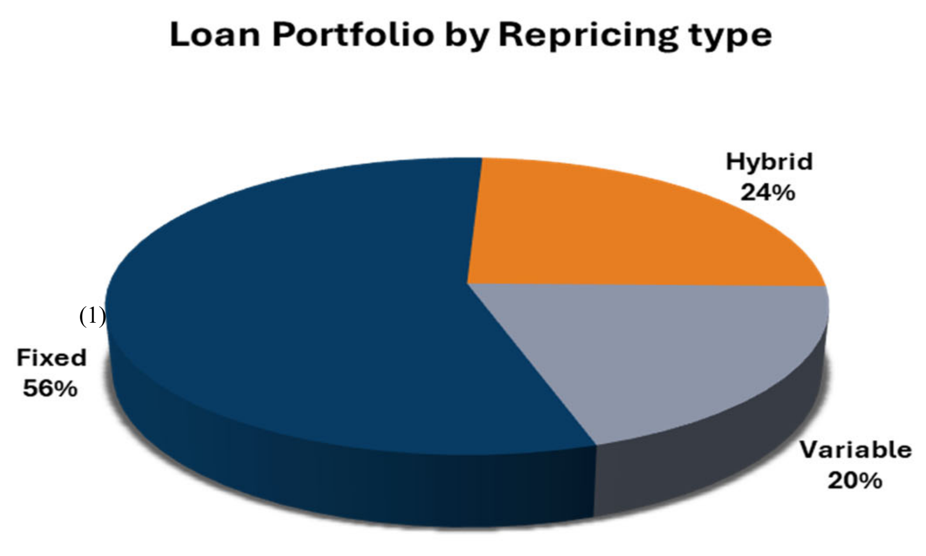
Restaurant is combined with club/lodge & theatre

C&I and Owner Occupied CRE Industries

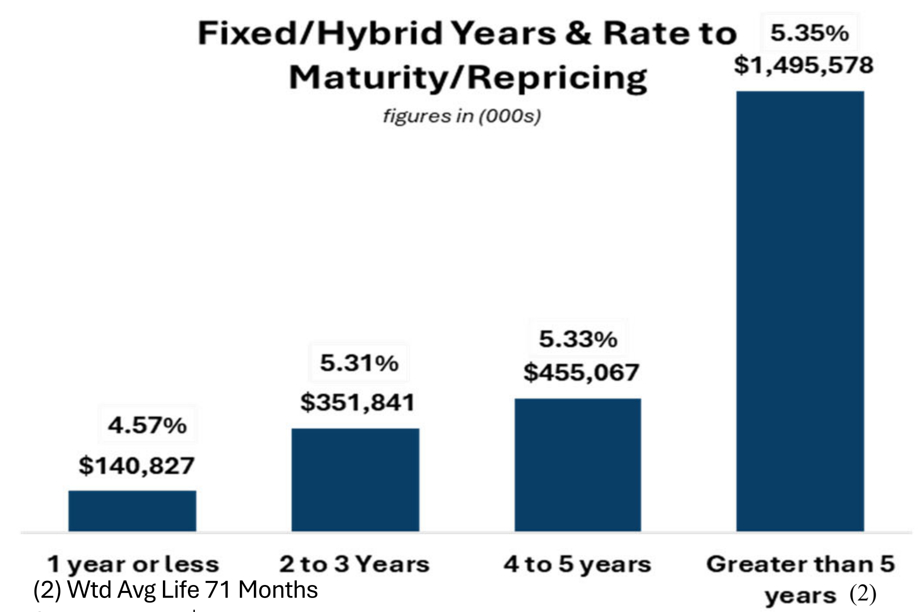
- Similar to our Greater LA Economy Excluding Entertainment and Tech



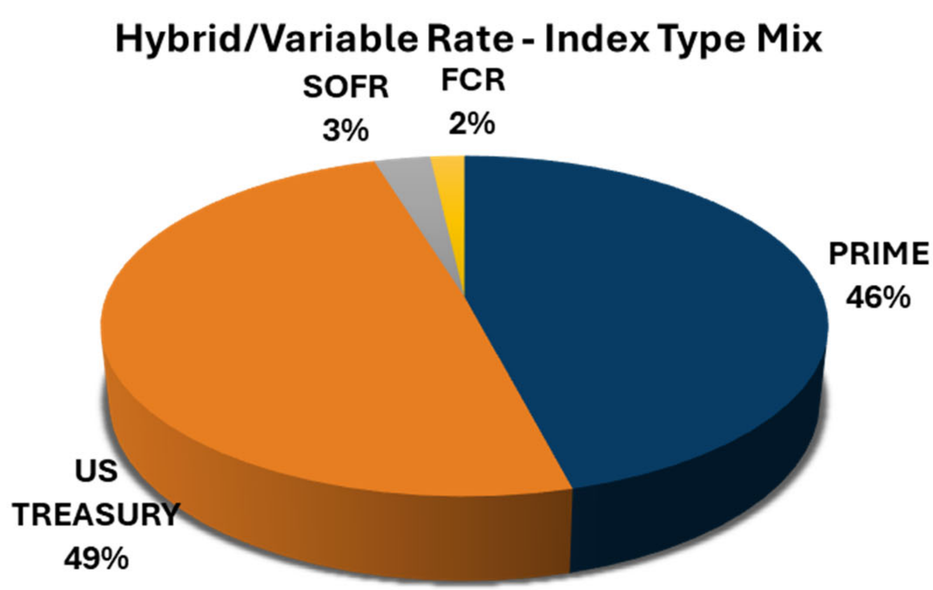
Interest Rate Components of the Loan Portfolio

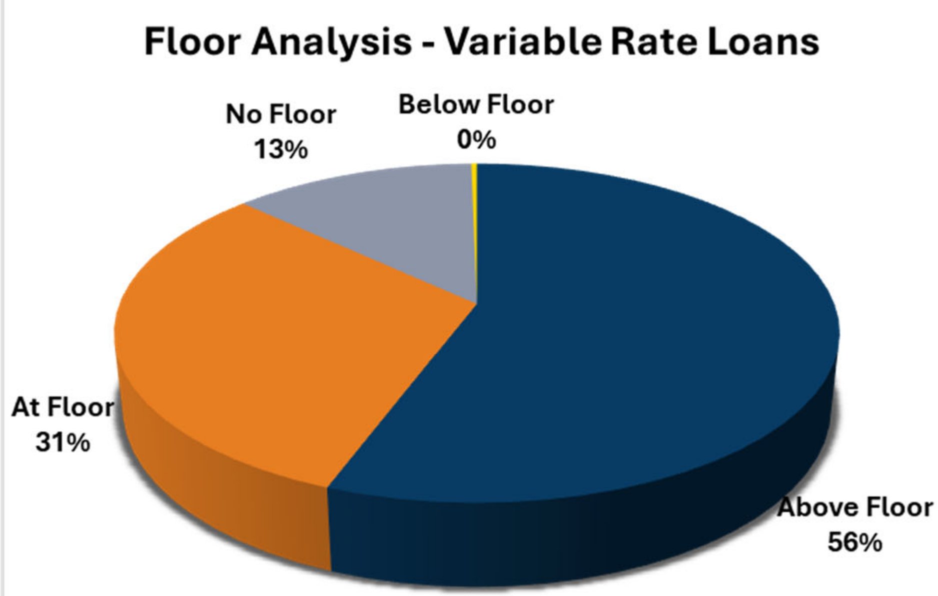


(1) Wtd Avg Life 62 Months; $236 million maturing in the next 2 years



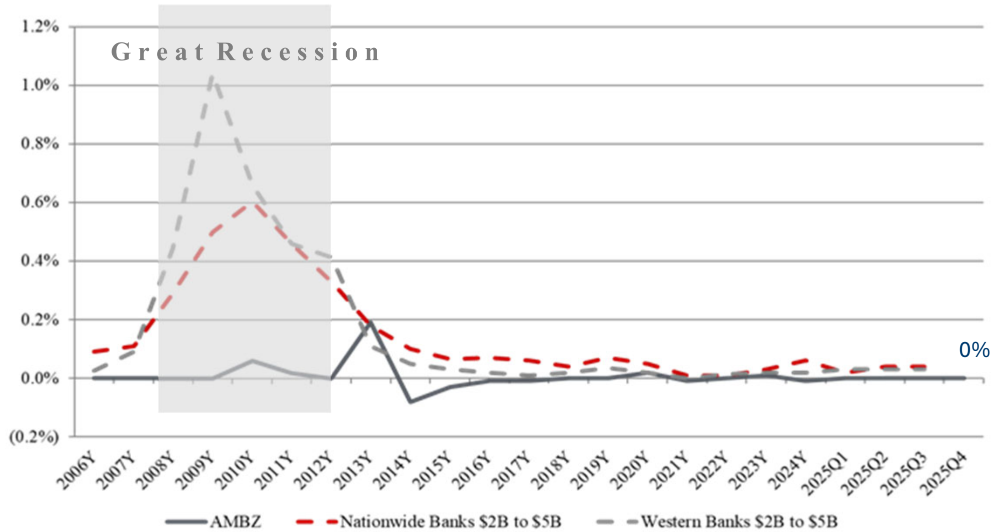
(2) Wtd Avg Life 71 Months
Sum < 5 years $948MM



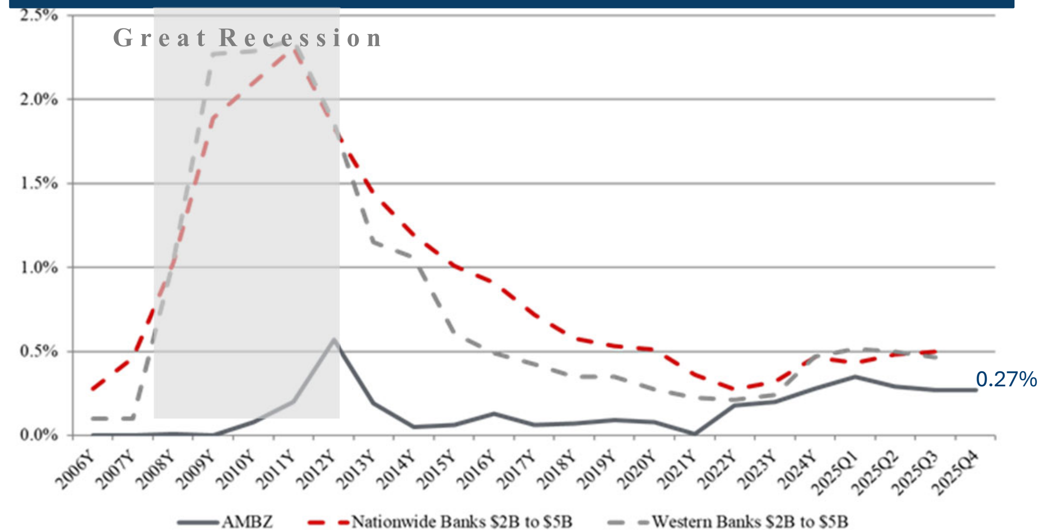


Asset Quality Trends

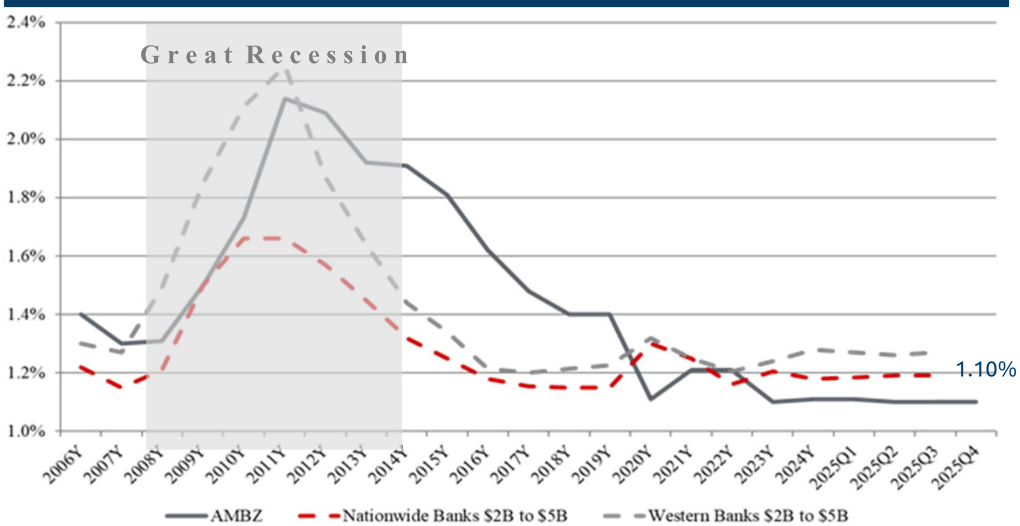
Net Charge-Offs / Average Loans



Non-Performing Assets (NPA) / Total Assets



Reserves / Gross Loans



Highlights

- Non-accrual relationships total $11,953 M; Total individually evaluated reserve of $505M; well positioned with collateral and SBA enhancements
- 27-year net charge-off history $656M
- Total Allowance for Loan Losses $33.5 MM
- ACL Ratio 1.10%

Topical Industries

Loan Type	Offices	Avg Loan Size	% of Total Loan Portfolio	% of CRE Portfolio	Wtd Avg Current LTV	Wtd Avg Current DSCR
Owner Occupied (OORE)	$185 MM	$1.6 MM	6%	8%	47%	1.33
Non-Owner Occupied (NOORE)	$ 92 MM	$1.5 MM	3%	4%	35%	2.00

Offices	• Three Stories or Under; Located in Suburban markets, except for (1)
Two Largest Offices out of 178 loans	• $16 MM loan, LTV 62%, DSCR 1.25, OORE, creative office with six contiguous parcels in Los Angeles Arts District (1) • $10 MM loan, LTV 35%, DSCR 2.22, OORE, creative one-story office in South Bay
Retail	• OORE $28MM, NOORE $197MM, Avg Loan Size $2.8MM, 7% of loan portfolio, LTV 43%, DSCR 1.71
Two Largest Retail out of 80 loans	• $12 MM loan, LTV 54%, DSCR 1.57, NOORE, department store in South Bay • $11 MM loan, LTV 32%, DSCR 2.61, NOORE, six-building community shopping center in Imperial County

Liquidity

Loan to Deposit Ratio: 77%

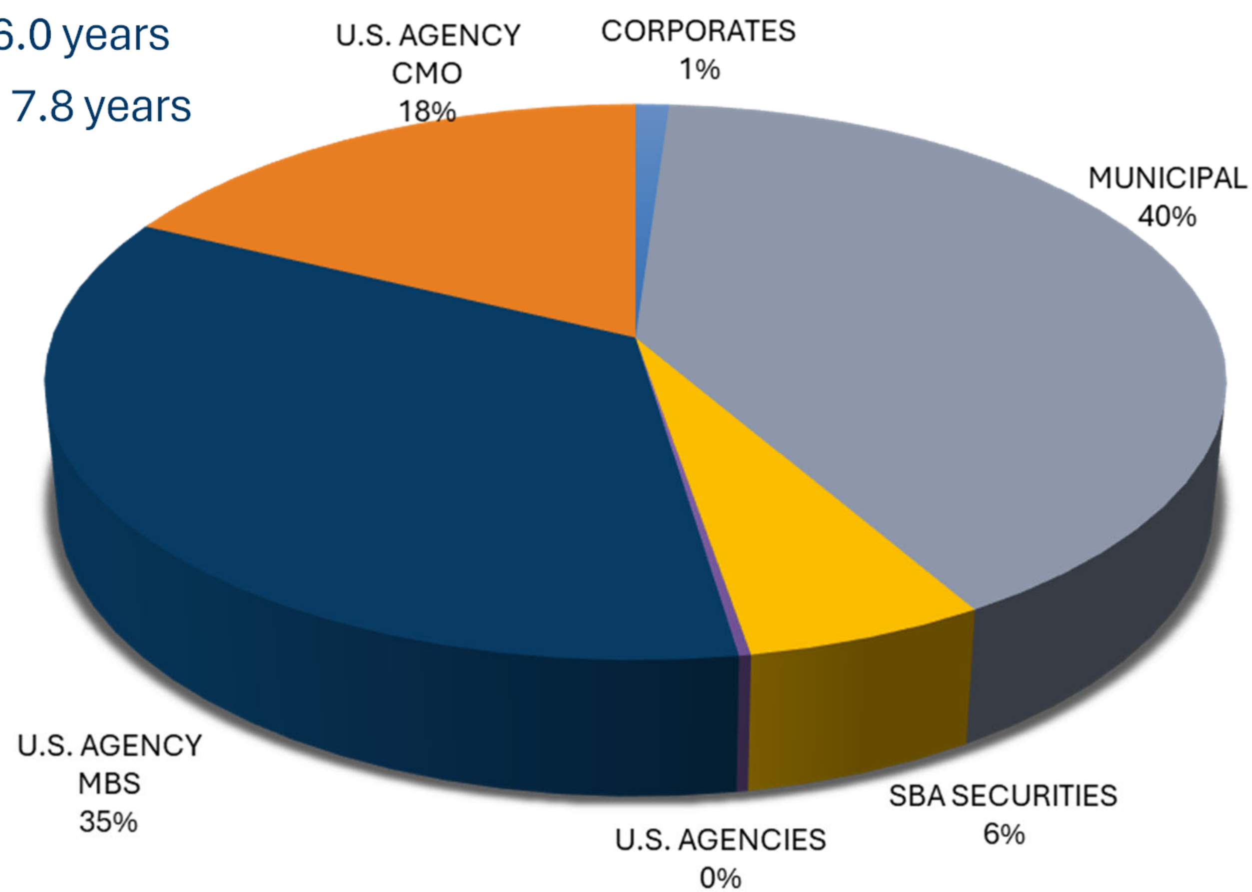
The Bank has no borrowings as of 12/31/25

Total available primary and secondary liquidity sources of $1.6 billion

($ in thousands)	Current Availability	Utilization	Capacity
Primary Liquidity			
Cash and Cash Equivalent	$ 241,751		
Secondary Liquidity			
FHLB	858,673	-	858,673
FRB (Discount Window)	695,453	-	695,453
Total Secondary Liquidity	**$ 1,554,126**	**$ -**	**$ 1,554,126**
Total Primary & Secondary Liquidity	**$ 1,795,877**		

Business Model – High Quality Investments

- The Bank has no non-agency mortgage-backed securities in its portfolio
- All Munis rated A or better. Only 6 Corporate Notes totaling $11.5MM
- Municipal securities is comprised of 44 states with largest located in CA (17%), TX (13%), and NY (6%)
- Investments are 25% of Total Assets
- AFS Duration 5.6 years ; PY 6.0 years
- HTM Duration 7.9 years ; PY: 7.8 years
- 88% fixed rate



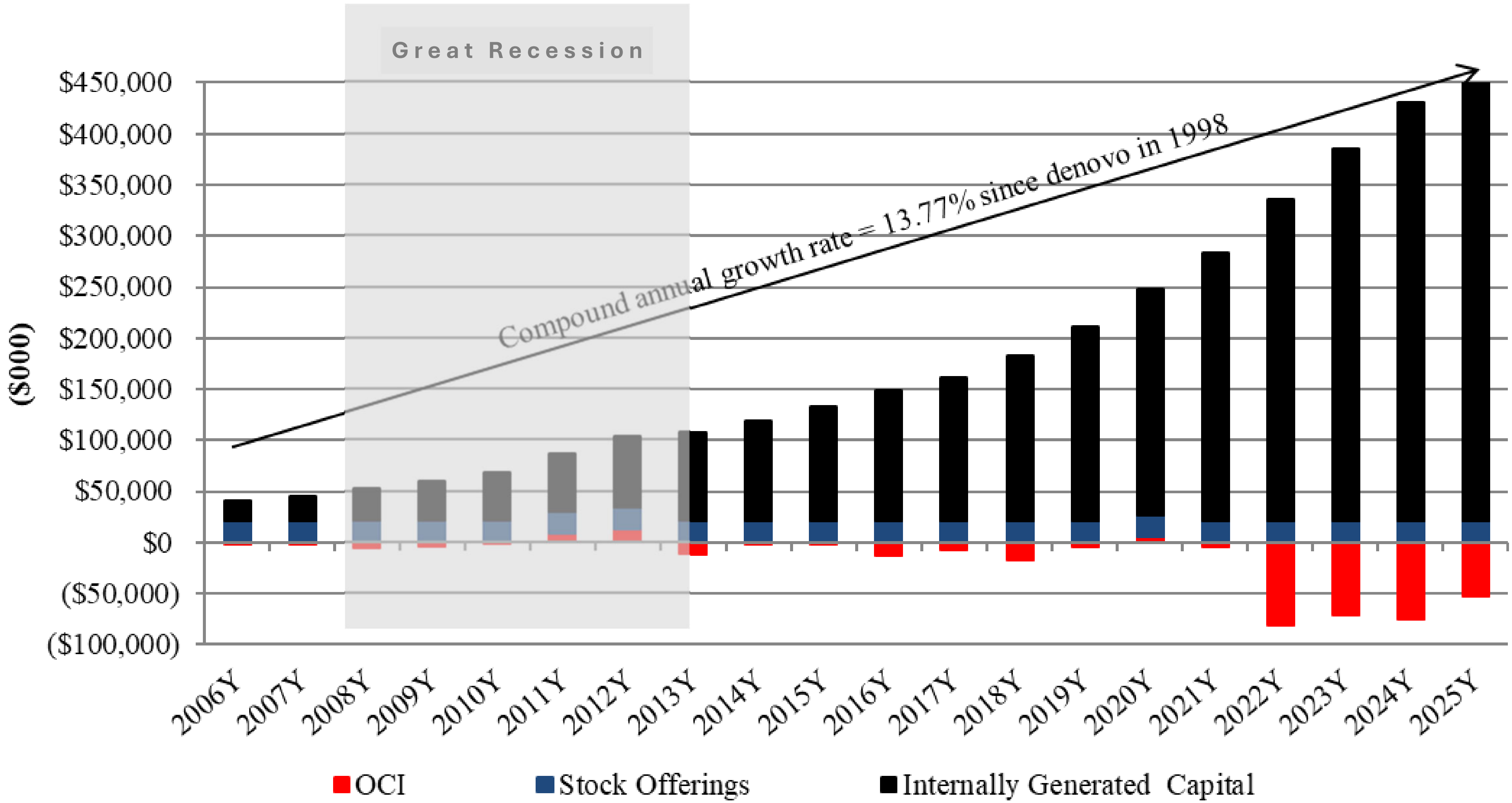
Investment Portfolio Composition as December 31, 2025

Capitalization

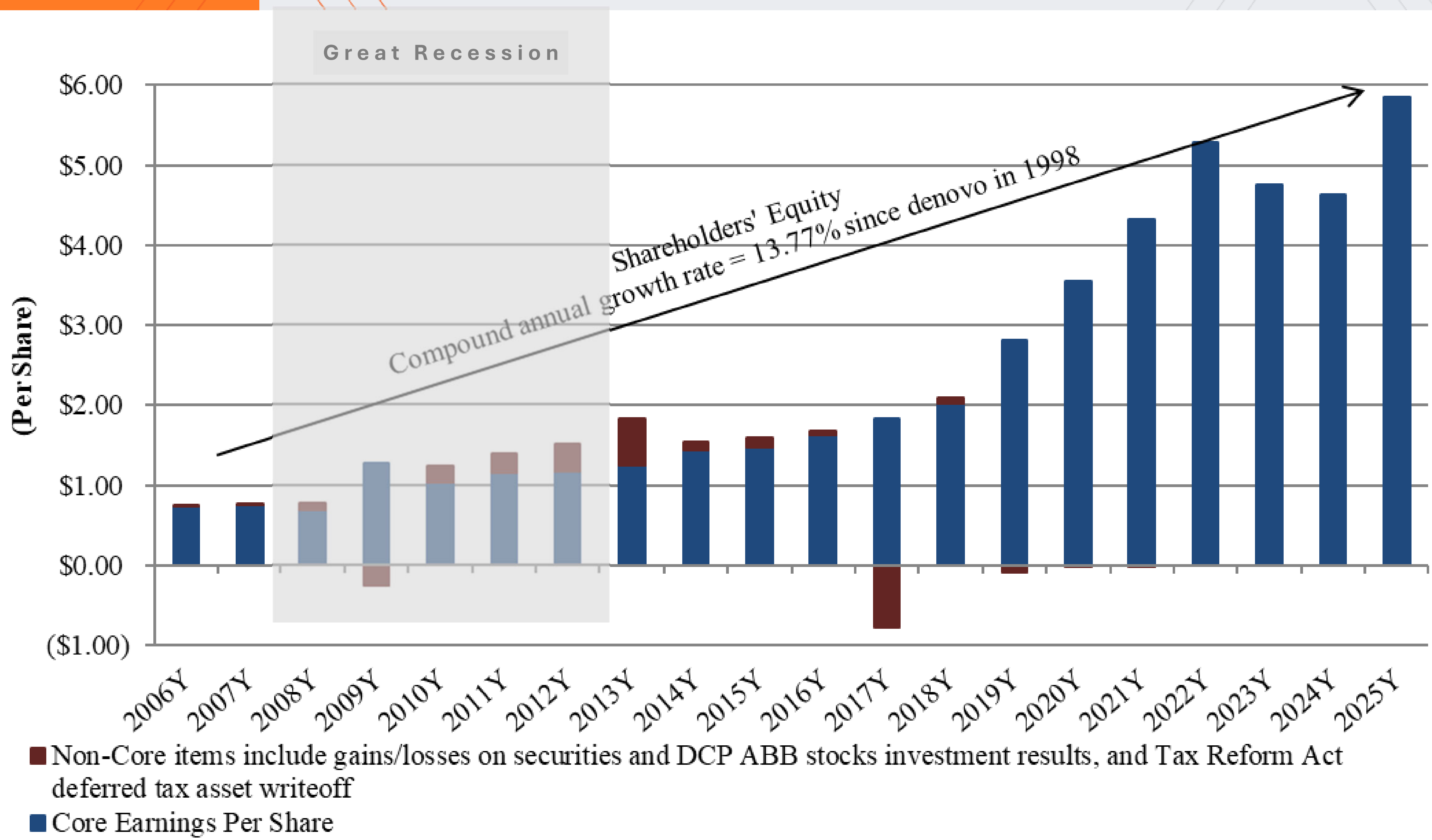
- The initial capital raise of $14.3 million was completed in 1998 by selling shares primarily to our founders, our core customer base
- A follow-on offering of $7 million was completed in 2002 by selling shares to existing shareholders
- Quarterly cash dividend of $0.25 commenced March 2025
- Tangible book value per share has grown from $3.27[1] at inception to $46.33[1] at December 31, 2025 recording a 10.41% compound annual growth rate
- First stock repurchase program for 227,541 completed in August 2025. Second stock repurchase program of 205,543 shares expiring August 27, 2026; Remaining 143,889 shares

[1] *Adjusted for stock splits and stock dividends*

Balance Sheet History – Shareholders' Equity



Profitability History – Core Earnings



** Adjusted for 10% stock dividend*

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