AMERICAN BUSINESS BANK
ANNOUNCES QUARTERLY AND SPECIAL CASH DIVIDEND

LOS ANGELES, July 27, 2026 - AMERICAN BUSINESS BANK (OTCQX: AMBZ) (the "Bank") today announced that its Board of Directors has declared a regular quarterly cash dividend on its common stock of $0.30 per share. The dividend is expected to be paid September 15, 2026 to shareholders of record as of August 6, 2026. At this quarterly dividend rate, the annual dividend is equivalent to $1.20 per common share.

In addition, the Board of Directors of the Bank has declared a special cash dividend on its common stock of $1.00 per share which is expected to be paid September 15, 2026 to shareholders of record as of August 6, 2026.

"We are pleased to announce the regular quarterly and special cash dividends. It is hard to believe that American Business Bank started 28 years ago when our founding shareholders and investors entrusted us with $14.3 million in capital. On a split adjusted basis, the initial shareholders paid $2.84 per share. With the payments of the regular and special cash dividends in September, original shareholders will have received $2.90 per share in cash and own a stock currently valued above $72.00. As the bank continues to grow, we will utilize both opportunistic share repurchases and cash dividends to manage capital and maximize shareholder value." Commented Leon Blankstein, CEO, President and Director.

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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