ABB AMERICAN BUSINESS BANK

Investor Presentation

OTCQX: AMBZ

June 30, 2026 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 2,100 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 102 banking institutions headquartered in California

ABB ranks 279th of the 3,704 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

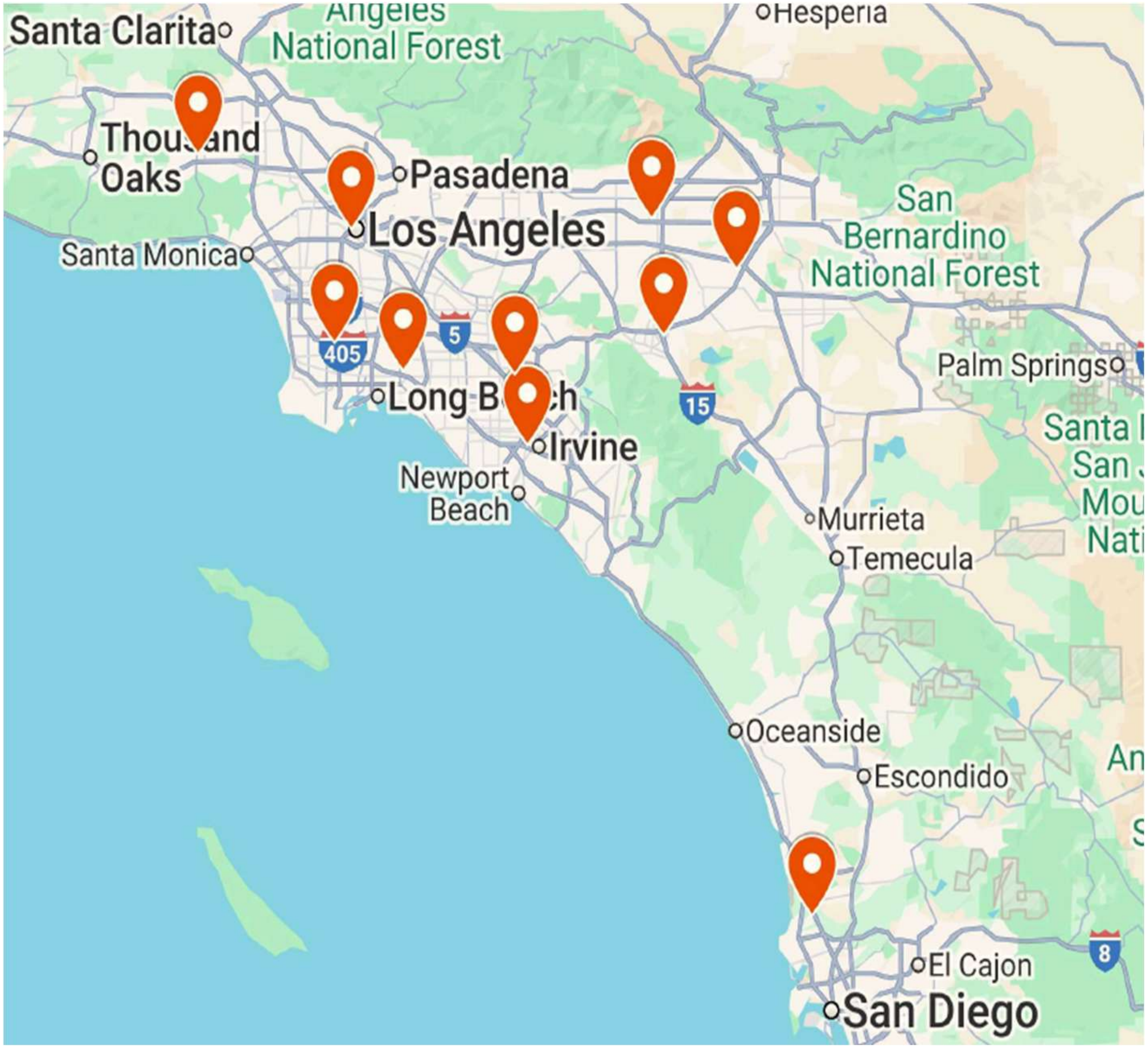
Jeffrey Munson, EVP CCO,
8+ years ABB Tenure

David Wolf, EVP CB,
23+ years ABB Tenure

Christopher Basirico, EVP CB,
14+ years ABB Tenure

Steven Arnold, EVP CRO, GC
1 month 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 2,100 clients

Marketplace – Top 5 MSAs

MSA	Businesses with <500 employees
New York-Newark-Jersey City, NY-NJ	501,587
Los Angeles-Long Beach-Anaheim, CA	**366,764**
Chicago-Naperville-Elgin, IL-IN	210,056
Miami-Fort Lauderdale-West Palm Beach, FL	194,659
Dallas-Fort Worth-Arlington, TX	149,589

Marketplace – Top Nationwide

Market	Businesses with <500 employees
United States	6,556,359
California	884,886
New York	627,479
AMBZ Service Area	**540,934**
Florida	535,079
Texas	500,988
Illinois	323,125

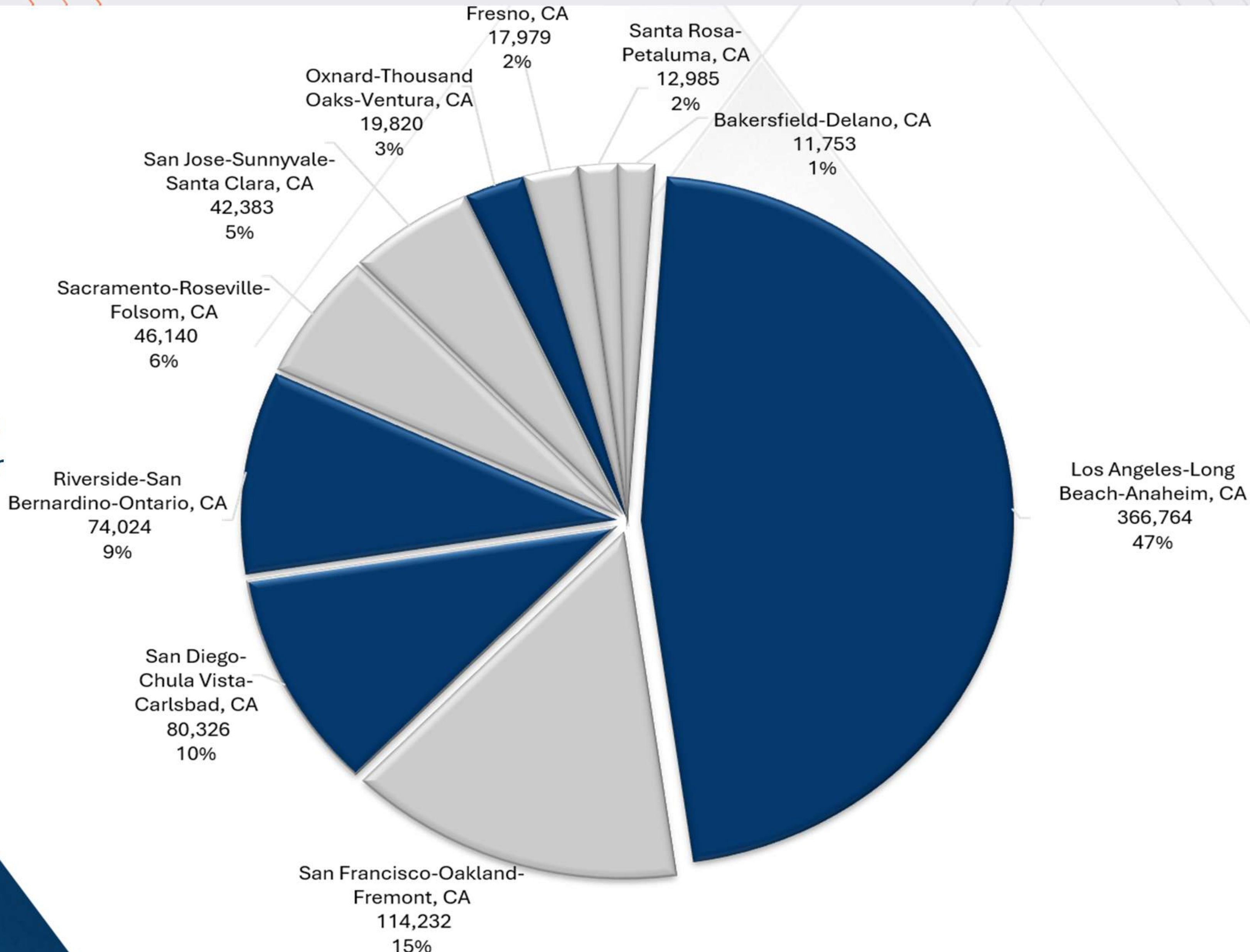
Marketplace – Top 10 CA MSAs

California MSA	Businesses with <500 employees
Los Angeles-Long Beach-Anaheim, CA	**366,764**
San Francisco-Oakland-Fremont, CA	114,232
San Diego-Chula Vista-Carlsbad, CA	**80,326**
Riverside-San Bernardino-Ontario, CA	**74,024**
Sacramento-Roseville-Folsom, CA	46,140
San Jose-Sunnyvale-Santa Clara, CA	42,383
Oxnard-Thousand Oaks-Ventura, CA	**19,820**
Fresno, CA	17,979
Santa Rosa-Petaluma, CA	12,985
Bakersfield-Delano, CA	11,753

Source: Statistics of U.S. Businesses, United States Census Bureau
[(1)] Data as of 06/30/26

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

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

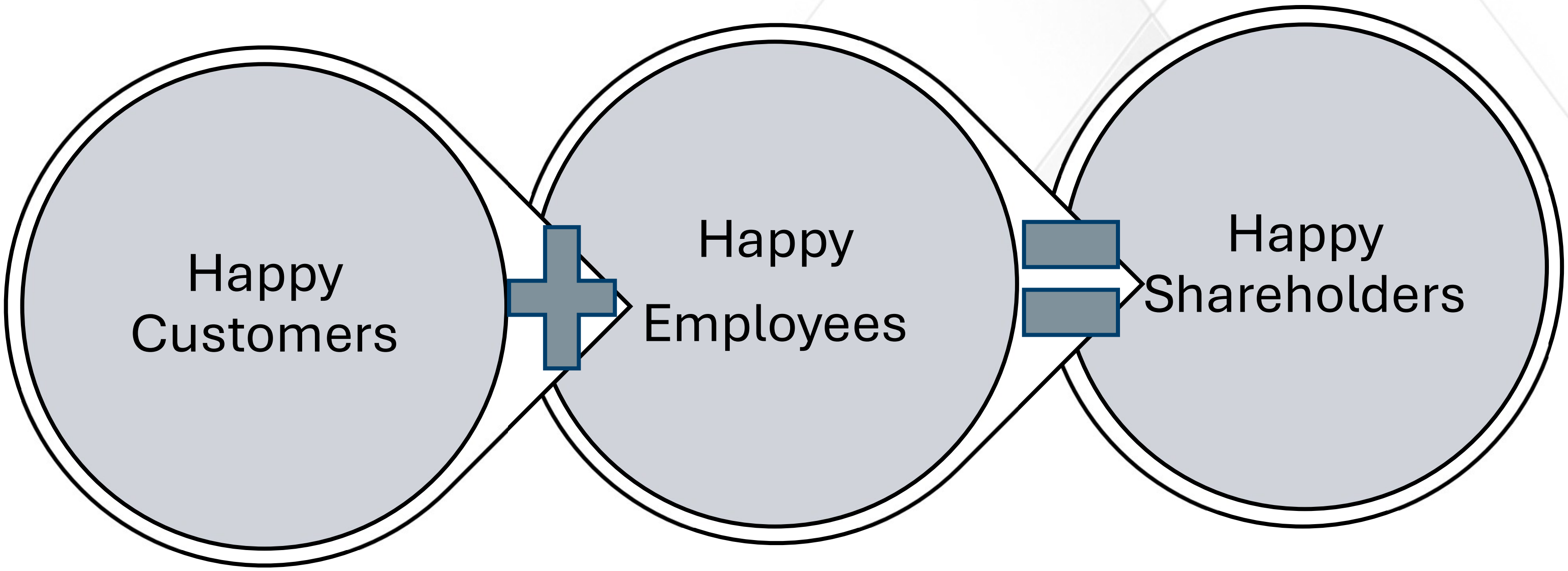
Who We Don’t Serve

- 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, 2022	2023	2024	2025	YTD June 30, 2026	Quarter Ended, 9/30/2025	12/31/2025	3/31/2026	6/30/2026
Summary Balance Sheet:									
Total Assets	$ 3,840,762	$ 3,902,724	$ 4,040,343	$ 4,406,593	$ 4,417,375	$ 4,456,342	$ 4,406,593	$ 4,371,214	$ 4,417,375
Loans Receivable	2,440,202	2,579,641	2,750,566	3,045,879	3,124,695	2,919,535	3,045,879	3,096,699	3,124,695
Total Deposits	3,390,794	3,497,413	3,644,000	3,954,053	3,938,208	3,997,182	3,954,053	3,904,079	3,938,208
Loans Receivable / Deposits	72.0%	73.8%	75.5%	77.0%	79.3%	73.0%	77.0%	79.3%	79.3%
Profitability:									
Return on Average Assets	1.26%	1.13%	1.08%	1.27%	1.47%	1.31%	1.33%	1.45%	1.48%
Return on Average Equity	19.27%	15.70%	13.02%	14.34%	15.07%	15.09%	14.68%	15.03%	15.11%
Efficiency Ratio	46.07%	50.82%	52.46%	47.71%	47.02%	46.53%	43.69%	46.62%	47.42%
Net Interest Margin	3.31%	3.16%	3.14%	3.63%	3.93%	3.66%	3.78%	3.93%	3.92%
Net Income	$ 48,559	$ 43,966	$ 43,277	$ 54,204	$ 32,100	$ 14,324	$ 14,837	$ 15,861	$ 16,239
Diluted EPS	$ 5.28	$ 4.76	$ 4.64	$ 5.86	$ 3.50	$ 1.56	$ 1.61	$ 1.73	$ 1.77
Asset Quality:									
ACL / Total Loans Receivable	1.21%	1.10%	1.11%	1.10%	1.11%	1.10%	1.10%	1.11%	1.11%
NPAs / Total Assets	0.18%	0.20%	0.22%	0.27%	0.31%	0.26%	0.27%	0.31%	0.31%
NPLs / Total Loans Receivable	0.28%	0.30%	0.32%	0.39%	0.44%	0.40%	0.39%	0.44%	0.44%
NCOs / Avg. Loans	0.00%	0.01%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Classified Loans / Total Loans	0.42%	0.29%	0.96%	0.93%	1.02%	0.98%	0.93%	0.95%	1.02%
Capital Ratios:									
Total Capital Ratio	12.46%	12.37%	13.02%	13.00%	13.24%	12.96%	13.00%	13.03%	13.24%
CET1 Ratio	11.41%	11.47%	12.14%	12.11%	12.35%	12.09%	12.11%	12.14%	12.35%
Tier 1 Capital Ratio	11.41%	11.47%	12.14%	12.11%	12.35%	12.09%	12.11%	12.14%	12.35%
Leverage Ratio	8.56%	9.64%	10.21%	10.29%	11.01%	10.22%	10.29%	10.76%	11.01%
TCE Ratio	6.62%	8.05%	8.78%	9.33%	9.88%	8.88%	9.33%	9.64%	9.88%

Financial Highlights - Continued

Q2 2026

- Core Loan Growth $28 million or 1%
- Total deposits increased by $34 million or 1%
- Total core deposits increased by $57 million or 2%
- Non-interest bearing demand deposits represent 46% of total deposits
- No borrowings at the end of 2nd quarter
- Cost of Deposits at 97 bps
- NPA/TA = 0.31% (NPA = $13.6 million)
- Classified Loans = $32 million or 1.02% of total loans
- Tangible Common Equity Ratio = 9.88%; w/out AOCI = 10.91%
- Cash dividend of $0.30 per share totaling to $2.7 million in Q2
- Stock repurchased 31,500 shares at a weighted average price of $72.05 during Q2

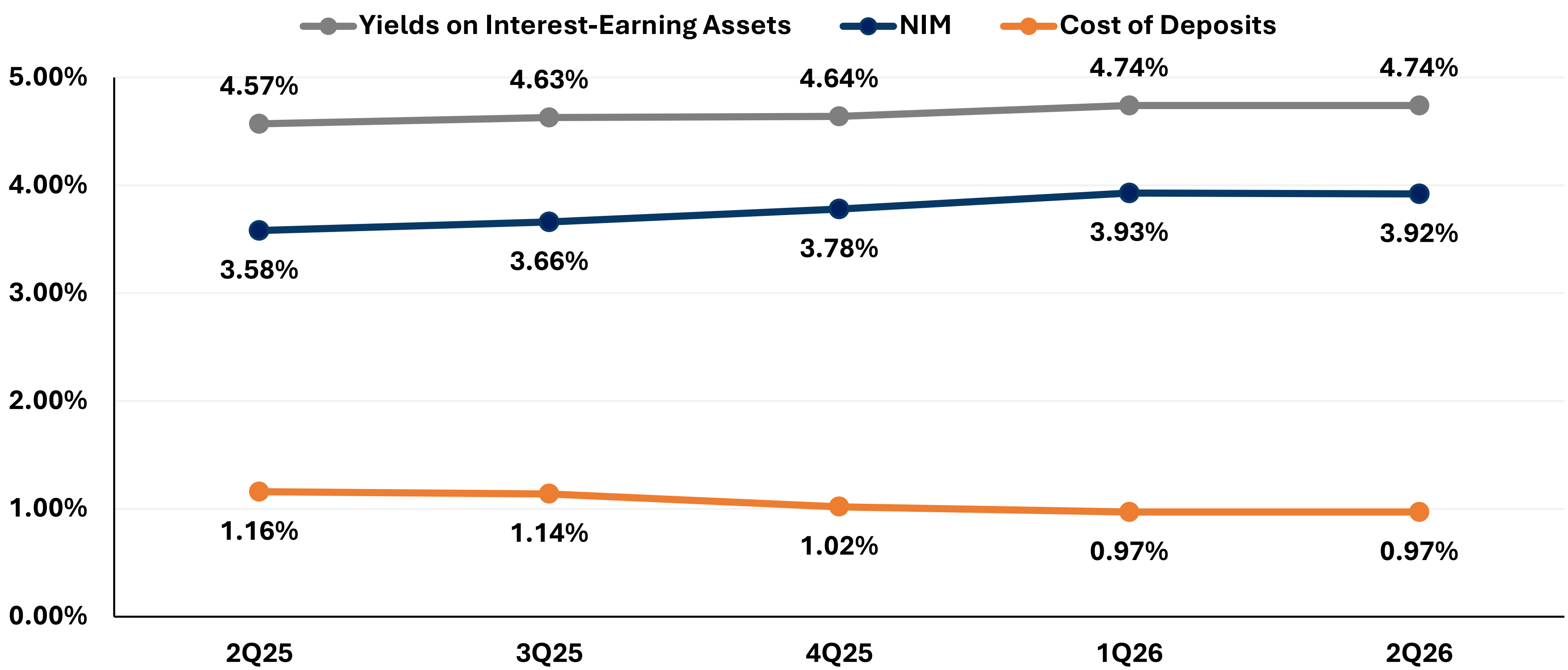
2026 YTD

- Core Loan Growth = $79 million or 3%
- NIM=3.93%
- 2026 Net Charge-offs/(Recoveries) = $54 thousand or 0% of average loans
- NPA/TA = 0.31% (NPA = $13.6 million)
- Classified Loans = $32 million or 1.02% of total loans
- Tangible Common Equity Ratio = 9.88% w/out AOCI = 10.91%
- Assume HTM Sold, TCE = 8.70%
- Cash dividends of $0.30 per share totaling to $5.4 million year to date
- Stock repurchased 46,500 shares at a weighted average price of $71.26

Earnings

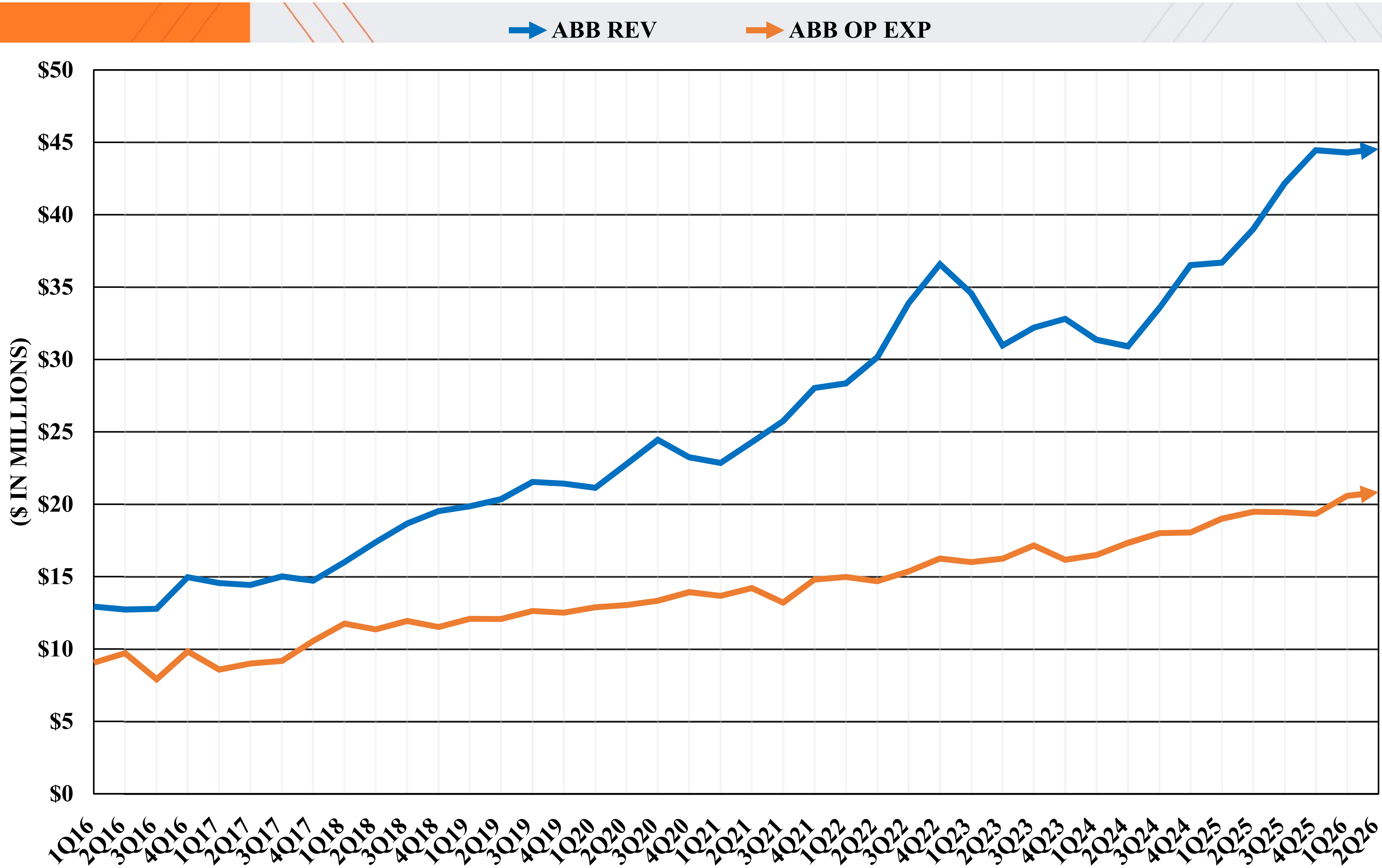
	Q2-2025	Q3-2025	Q4-2025	Q1-2026	Q2-2026
Interest Income	$ 47,663	$ 51,085	$ 52,056	$ 51,022	$ 51,615
Interest Expense	10,884	11,244	10,255	9,329	9,448
Net Interest Income	36,779	39,841	41,801	41,693	42,167
Provision for Credit Losses	363	171	1,370	1,025	368
Net Interest Income After Provision for Credit Losses	36,416	39,670	40,431	40,668	41,799
Non-Interest Income	1,440	227	(311)	1,266	1,770
Non-Interest Expense	19,757	19,882	19,551	20,609	21,392
Earnings before Income Taxes	18,099	20,015	20,569	21,325	22,177
Income Tax Expense	4,943	5,691	5,732	5,464	5,938
Net Income	$ 13,156	$ 14,324	$ 14,837	$ 15,861	$ 16,239
Diluted EPS	$ 1.42	$ 1.56	$ 1.61	$ 1.73	$ 1.77
ROAA	1.26%	1.31%	1.33%	1.45%	1.48%
ROAE	14.34%	15.09%	14.68%	15.03%	15.11%

Net Interest Margin Analysis



Yield/Rate	2Q25	3Q25	4Q25	1Q26	2Q26
Investments	2.32%	2.32%	2.34%	2.50%	2.27%
Gross Loans	5.59%	5.68%	5.70%	5.67%	5.72%
Yields on Interest-Earning Assets	4.57%	4.63%	4.64%	4.74%	4.74%
Cost of Deposits	1.16%	1.14%	1.02%	0.97%	0.97%
Borrowings	4.59%	0.00%	0.00%	3.75%	0.00%
Total Deposits & Borrowings	1.16%	1.14%	1.02%	0.97%	0.97%
Net Interest Rate Spread	3.41%	3.49%	3.62%	3.77%	3.77%
Net Interest Margin	3.58%	3.66%	3.78%	3.93%	3.92%

Operating Leverage Trend



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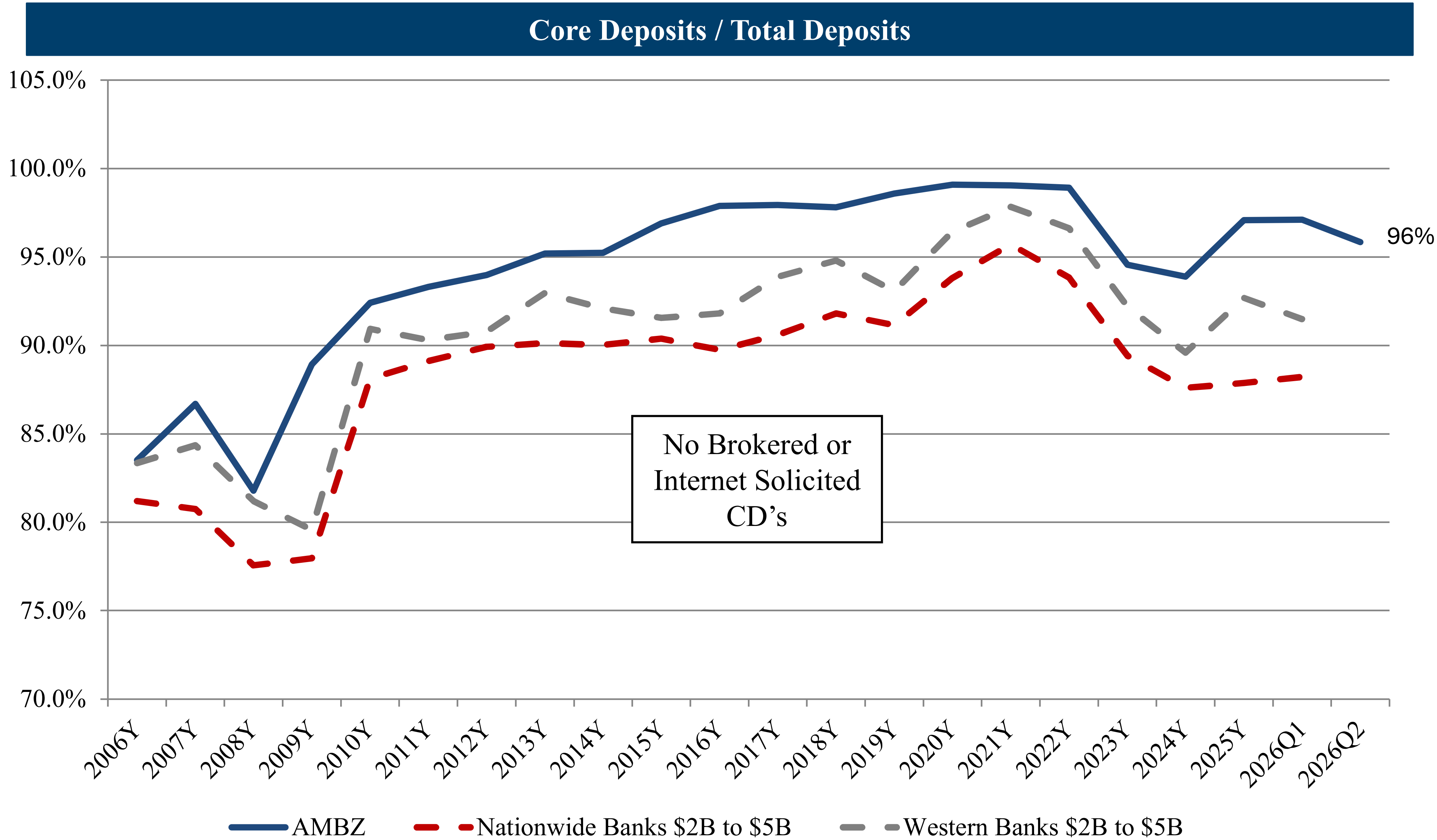
1. Revenue = Net Interest Income + Non Interest Income. Excluding gains/losses on sale of securities and BOLI Income
2. Operating Expense excludes DCP ABB stocks investment results, DCP other funds investment results & legal settlement

Peer Comparison – Fortress Balance Sheet



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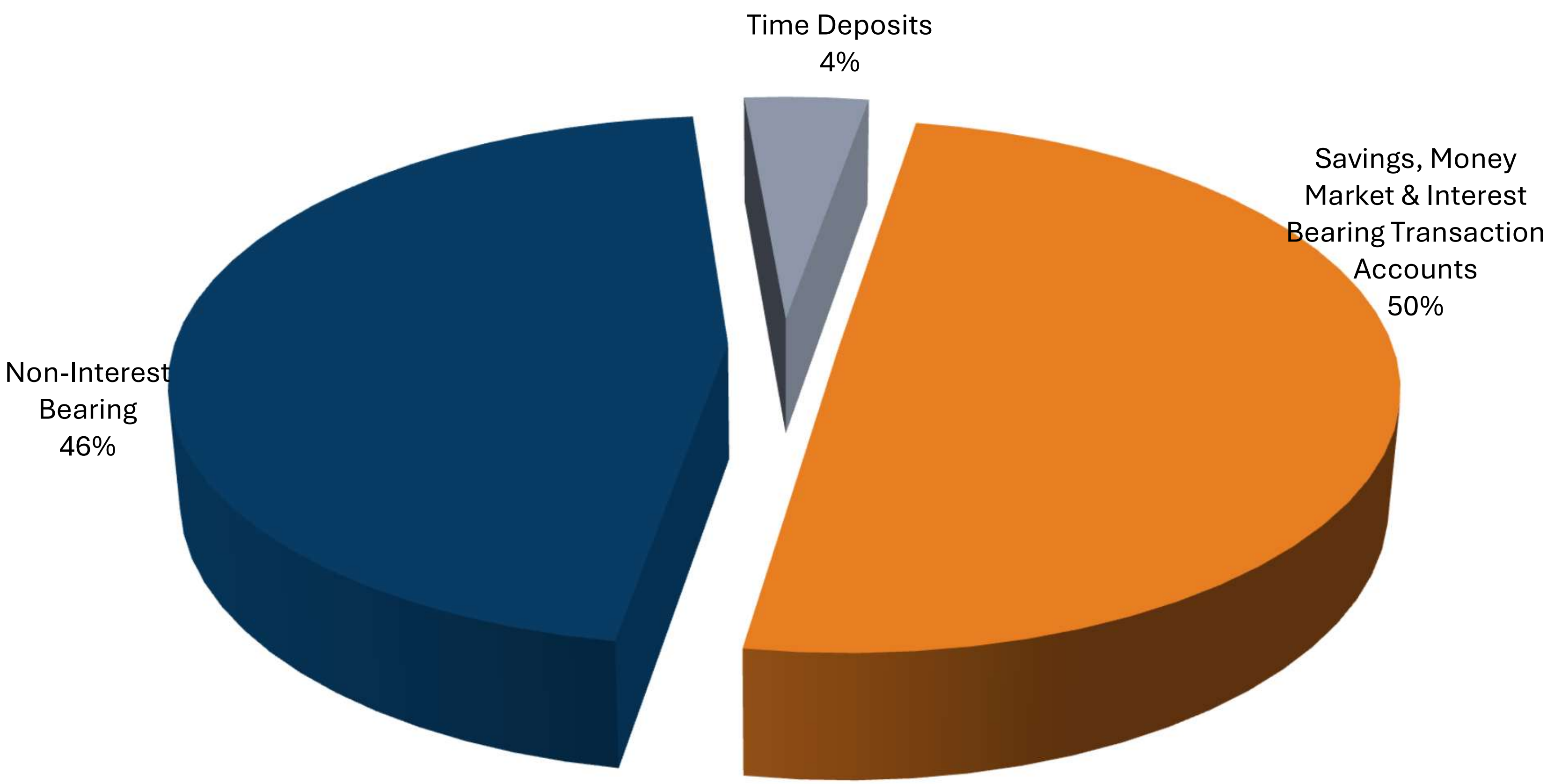
Business Model – Deposits

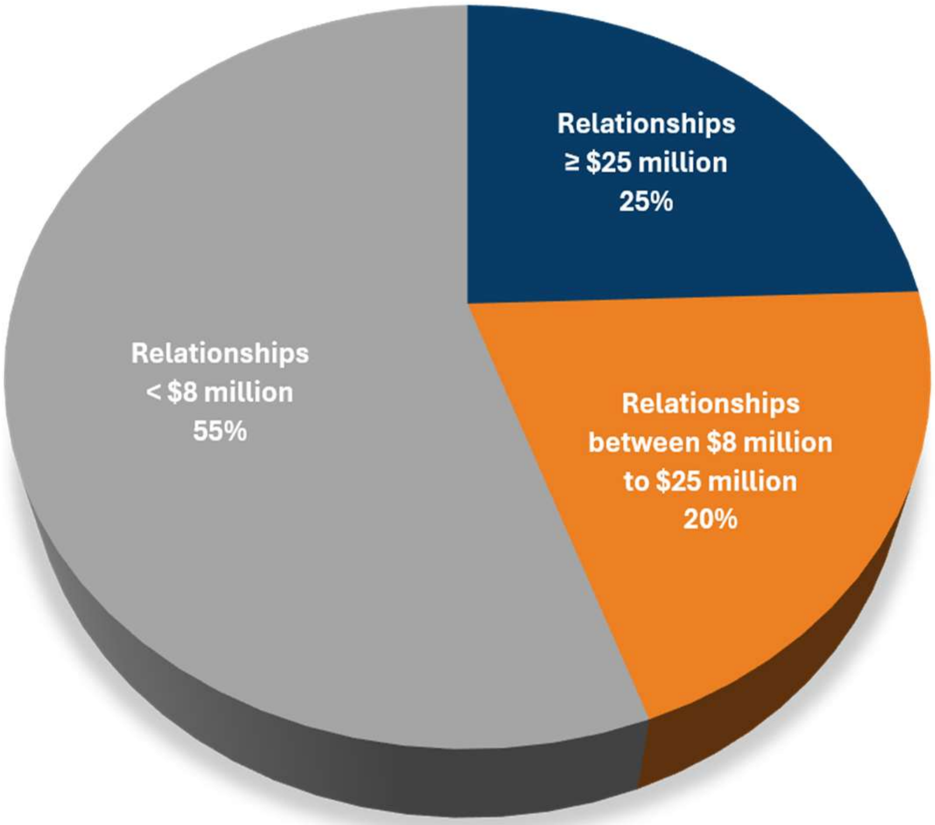
- For the quarter ended June 30, 2026, total cost of deposits was 0.97%; Cost of average deposits was 0.97% for the year
- AMBZ provides a “high touch” strategy that focuses on capturing the deposit relationship first and foremost



Deposit Mix as of June 30, 2026 (Total Deposits $3.9B)

Deposits Composition

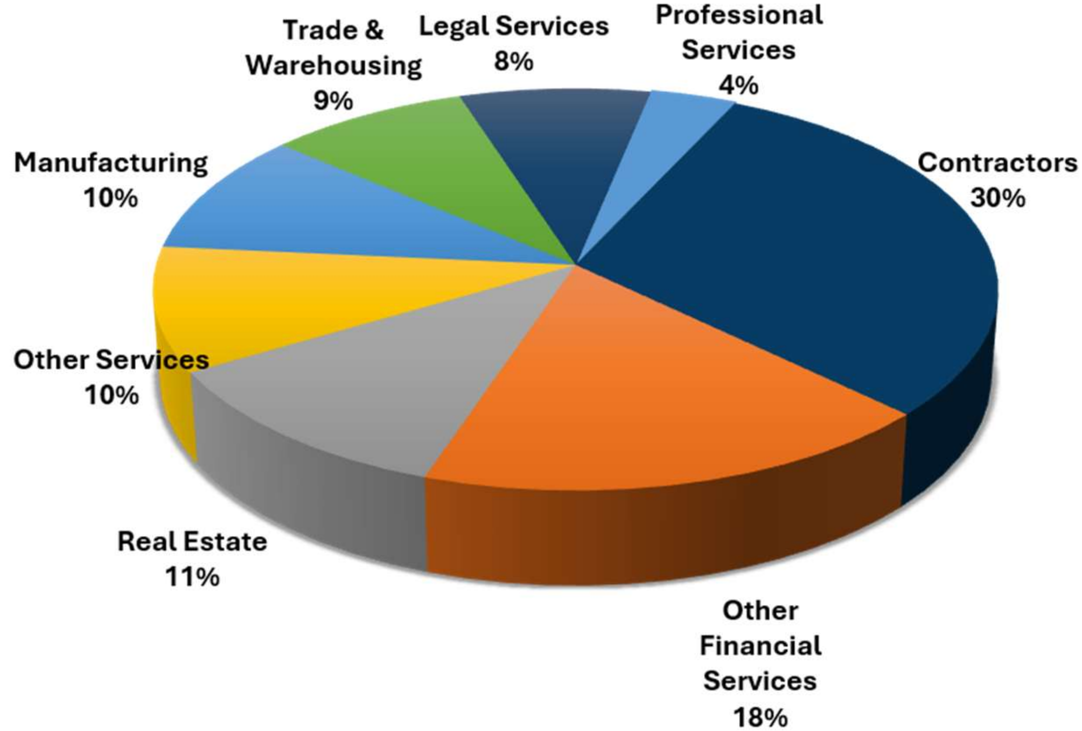
Deposits by Relationship Size



10 years

Average Age of Relationships > $ 8 million

Deposits by Industry

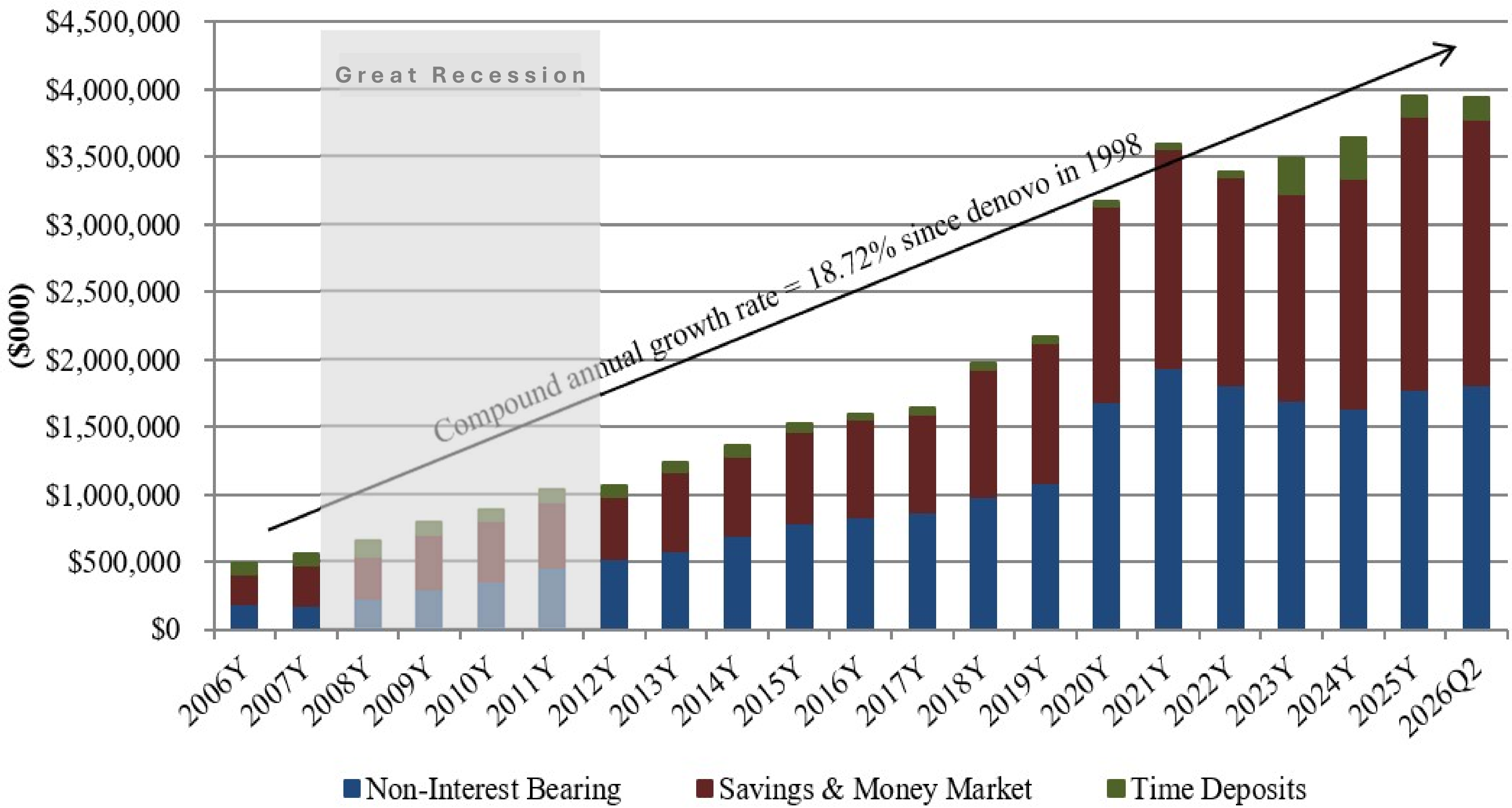


Average Size of Depositor

$301,000

Balance Sheet History – Deposits

- 90% Business Depositors

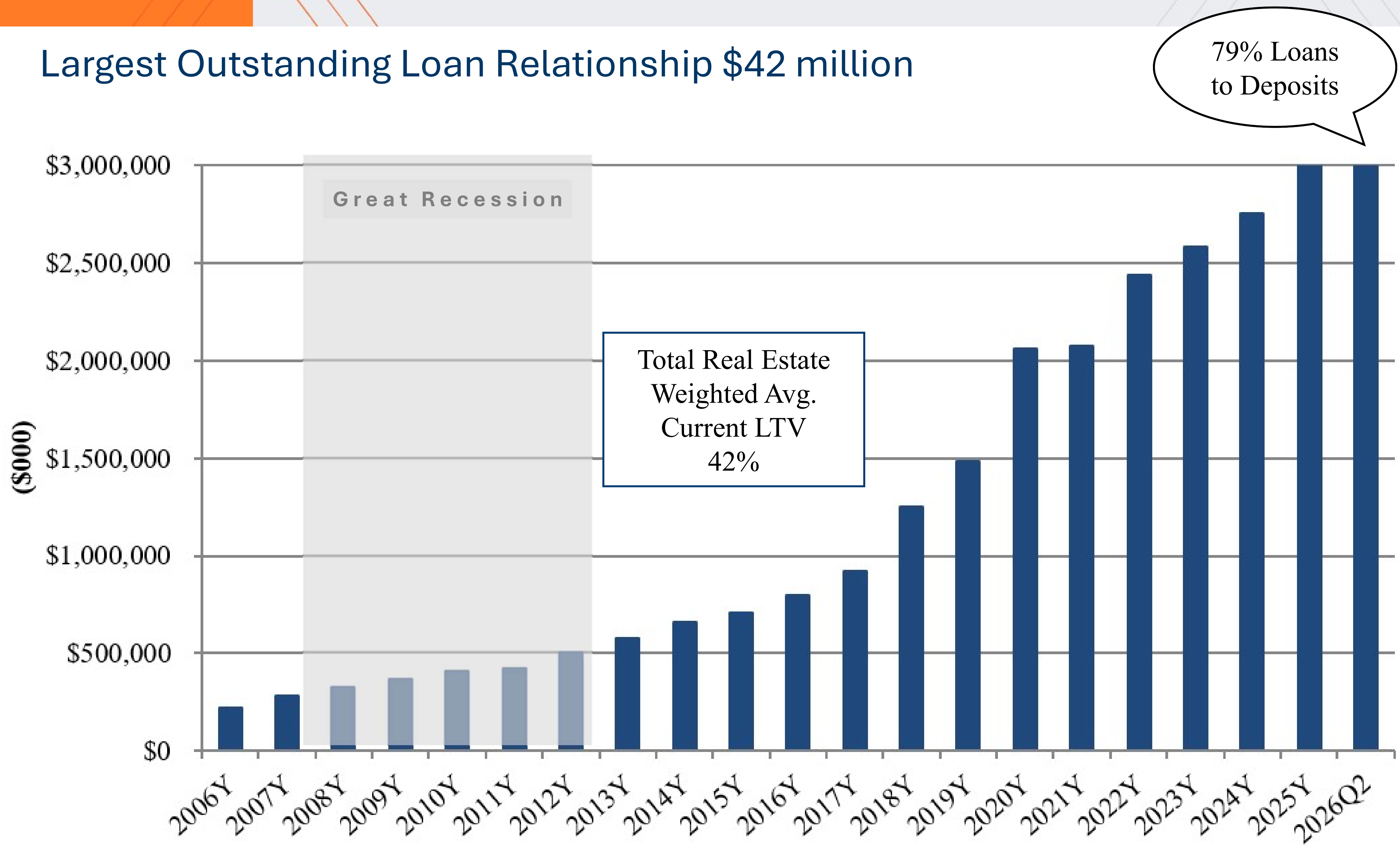


Business Model – Assets

- 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 79%

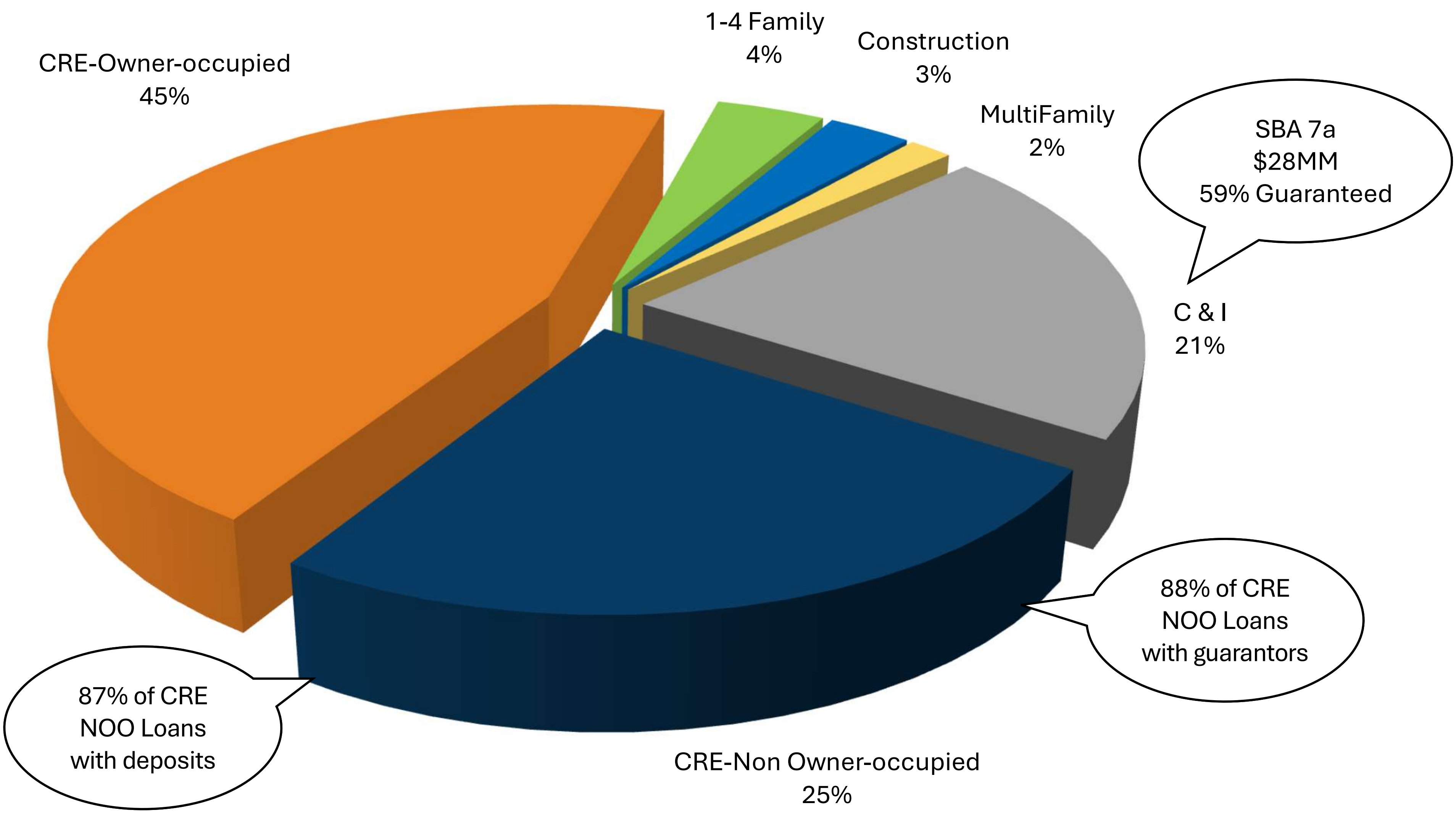
Balance Sheet History – Loans

- Largest Outstanding Loan Relationship $42 million



Business Model – Loans

- C&I Loans and Owner Occupied – CRE Loans Total 66%

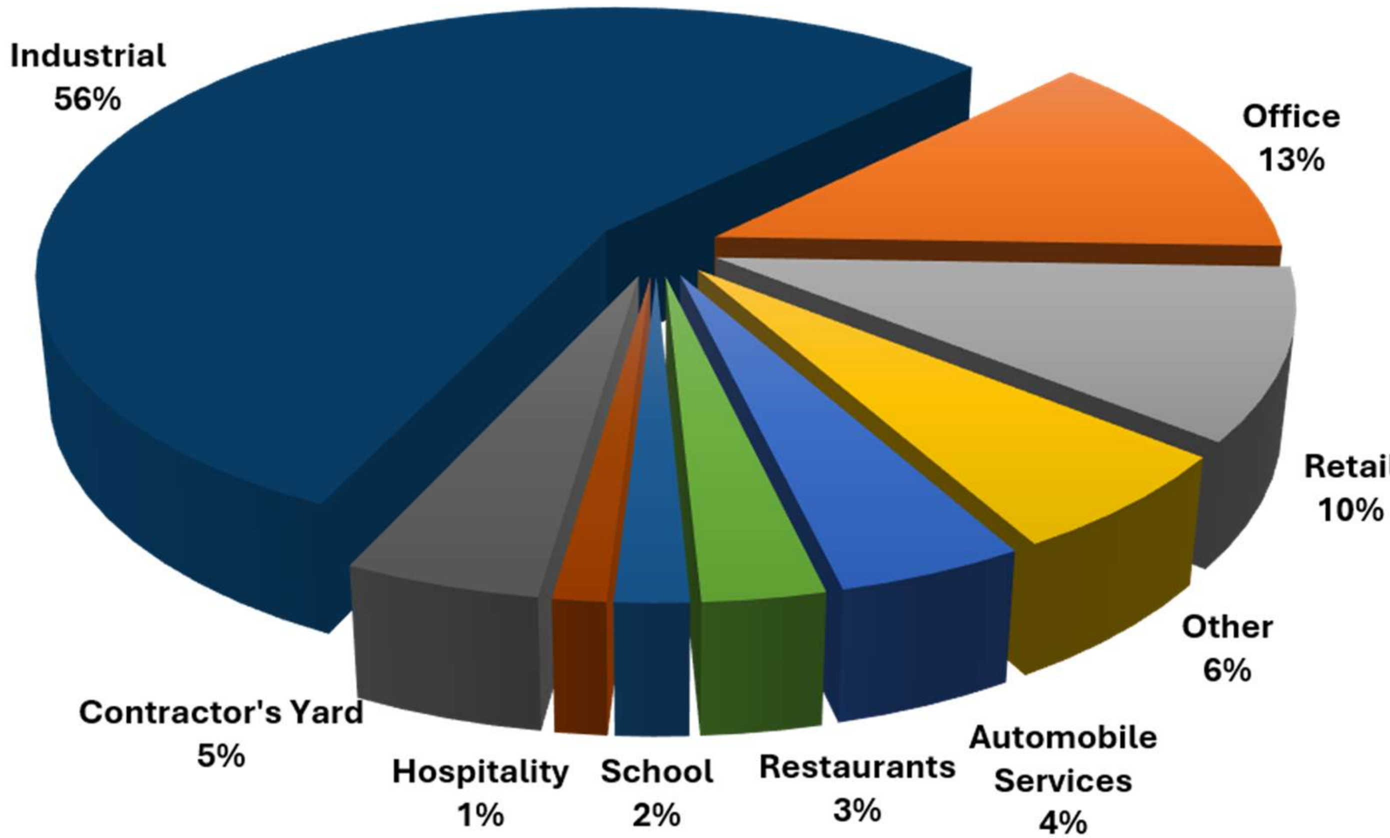


Loan Portfolio Composition as of June 30, 2026. (Total Loans $3B)
Consumer and Other Loans are less than 1%

CRE Loans by Collateral

- Total CRE Loans $2.2B
- Regulatory Supervisory Monitoring CRE as % of Total Capital 177%
- CRE Loan to Total Loans 70% (Non-Owner Occupied 25%, Owner Occupied 45%)
- NOO as 36% of CRE
- OO as 64% of CRE
- 89% in CA

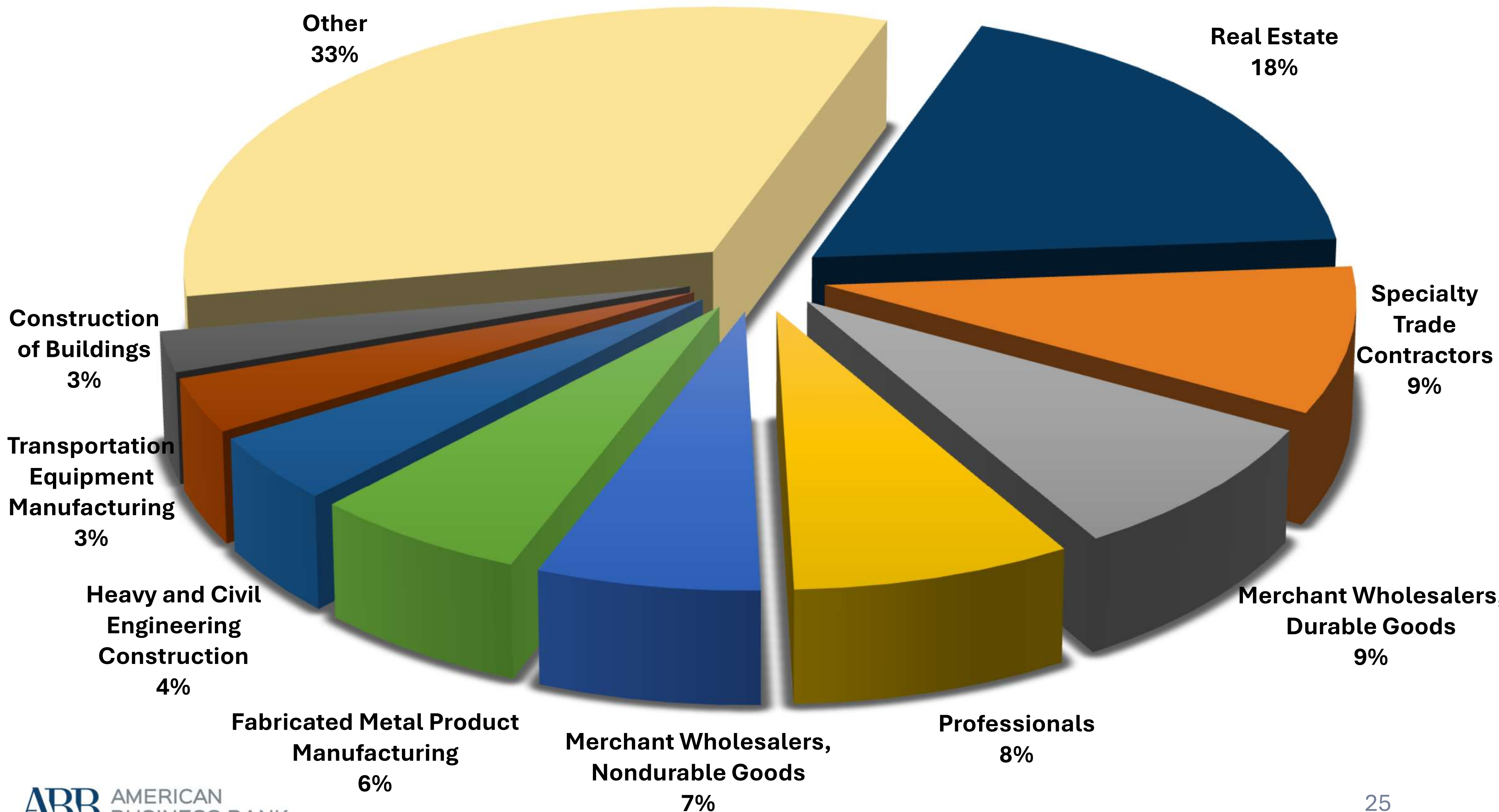
Current LTV Tier	# of Loans	Weighted Avg LTV
> 80%	3	84%
70% - 79%	23	73%
60% - 69%	69	64%
< 60%	885	37%
Total CRE Loans	980	42%



Restaurant is combined with club/lodge & theatre

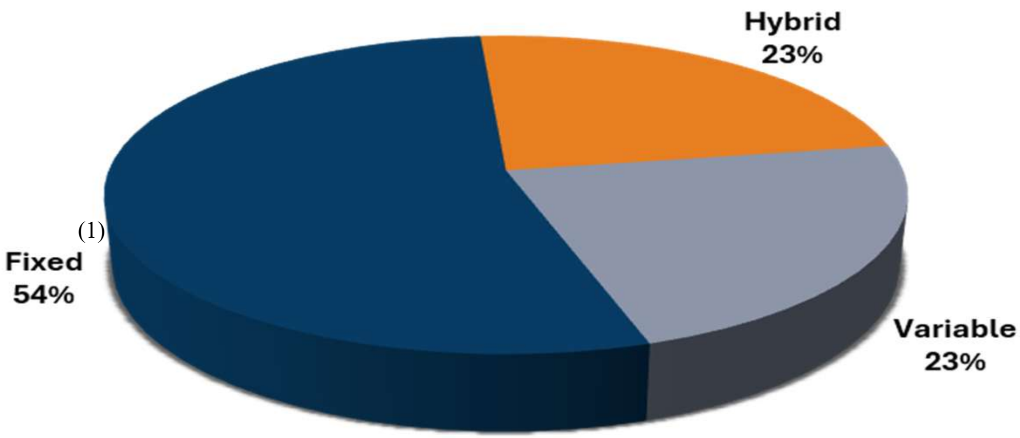
C&I and Owner Occupied CRE Industries

- Similar to our Greater LA Economy Excluding Entertainment and Tech



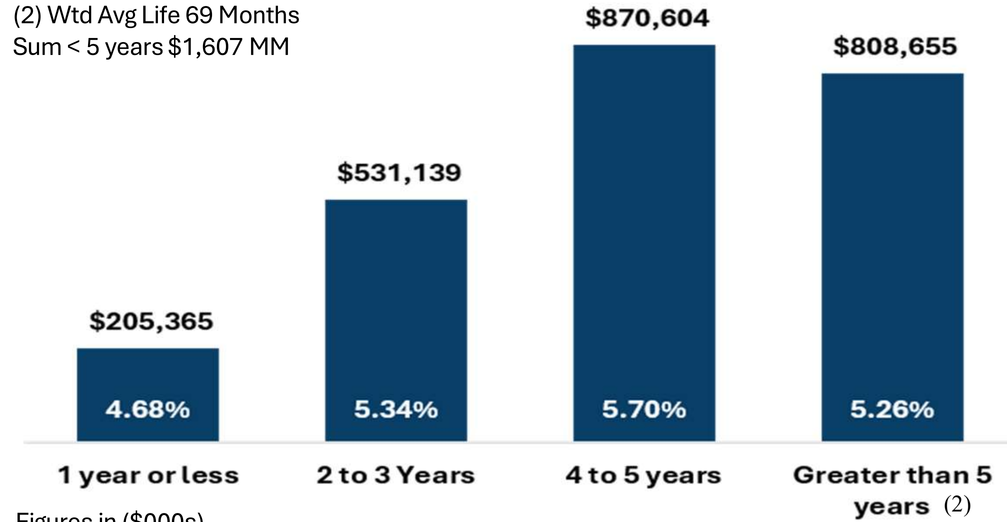
Interest Rate Components of the Loan Portfolio

Loan Portfolio by Repricing Type



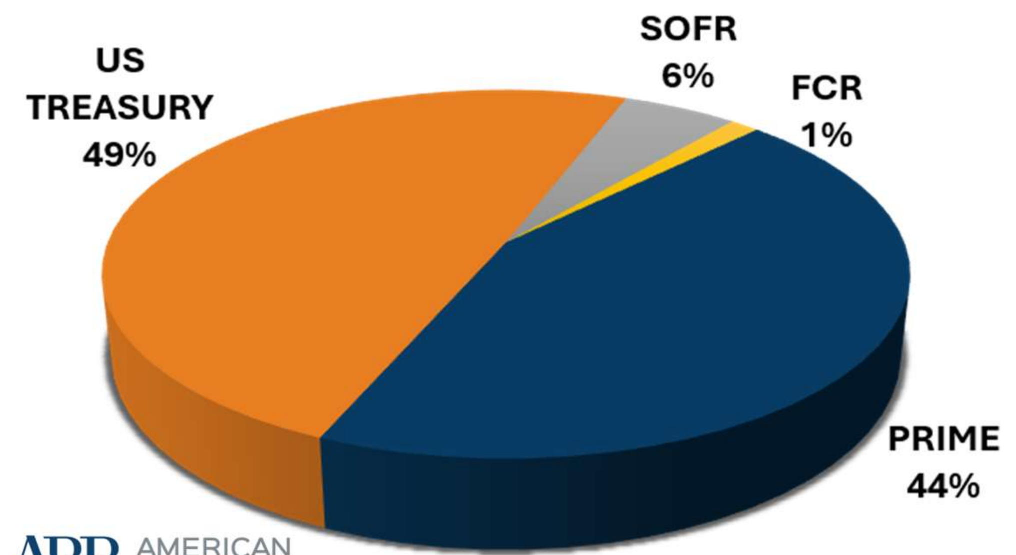
(1) Wtd Avg Life 58 Months; $251 million maturing in the next 2 years

Fixed/Hybrid Years & Rate to Maturity/Repricing

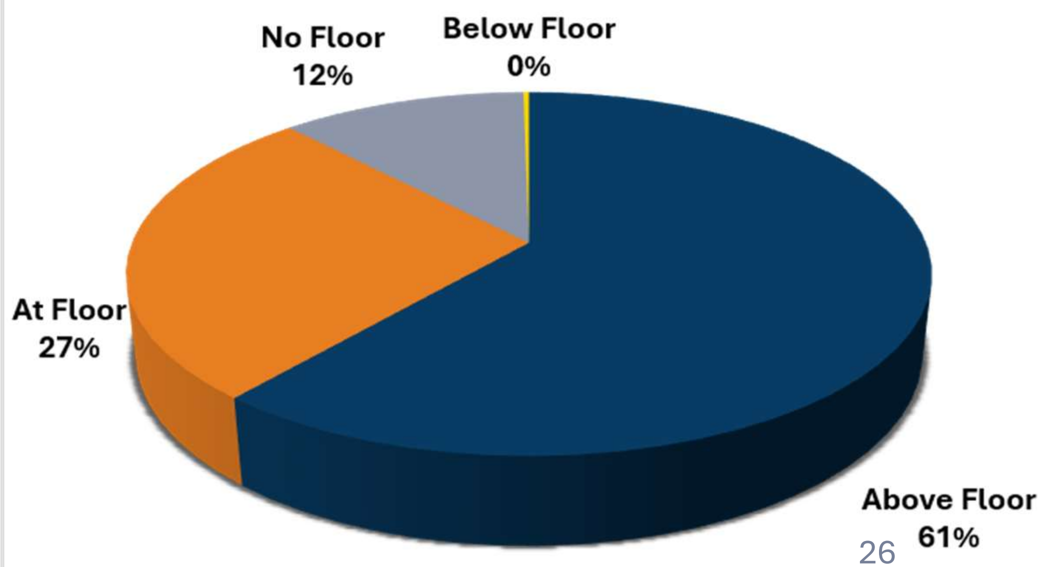


Figures in ($000s)

Hybrid/Variable Rate – Index Type Mix



Floor Analysis – Variable Rate Loans



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Rate Positioning

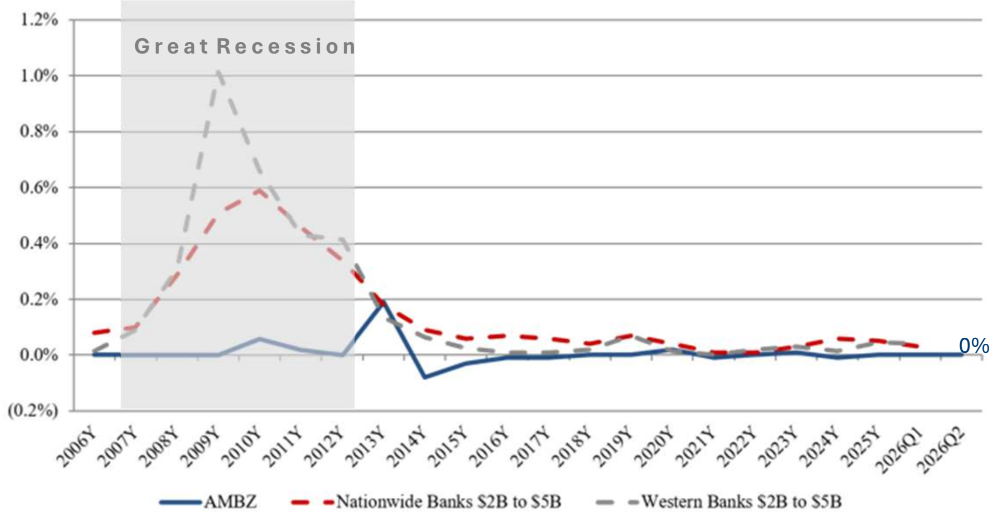
- 17% of assets repriceable within 3 months as of June 30, 2026
- 20% of assets repriceable within 1 year as of June 30, 2026
- 31% of assets repriceable within 3 years as of June 30, 2026

Asset Repricing Term

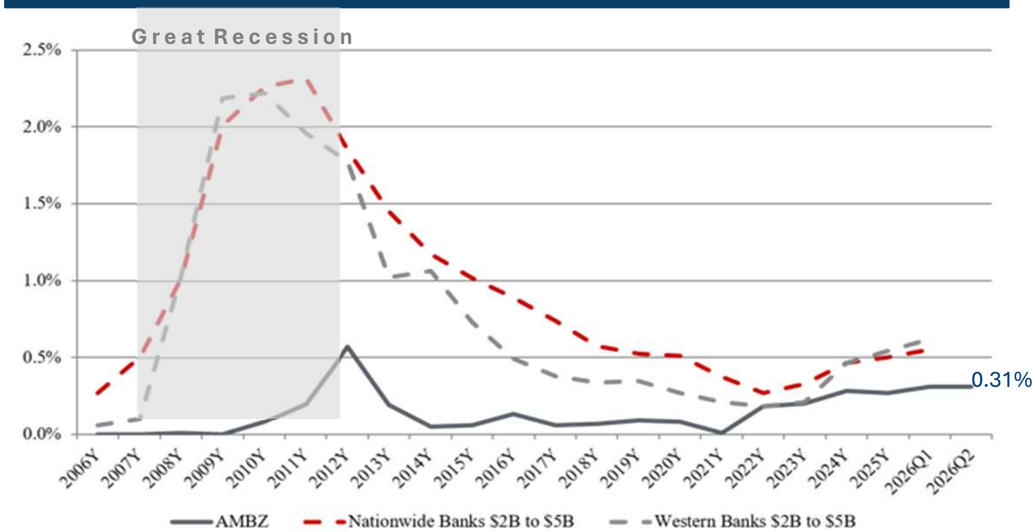
As of June 30, 2026	Repricing Term								Rate Structure		
(Figures In thousands)	**3 mos or less**	**3-12 months**	**1-3 years**	**3-5 years**	**5-7 years**	**7-10 years**	**Over 10 years**	**Total**	**Variable Rate**	**Hybrid Rate**	**Fixed Rate**
Loans Receivables:											
Commercial Real Estate	$ 204,931	$ 71,450	$ 350,862	$ 579,595	$ 788,502	$ 195,827	$ 43,525	**$ 2,234,693**	$ 246,352	$ 645,257	$ 1,343,084
Commercial and Industrial	358,596	37,088	81,802	145,207	81,899	6,368	-	**710,960**	361,194	80,874	268,893
Residential Real Estate	97,967	11,022	14,431	16,692	28,298	5,171	230	**173,810**	96,637	9,886	67,288
Installment and Other	1,348	57	57	313	-	32	-	**1,807**	1,325	-	482
Total Loans Receivables	**$ 662,841**	**$ 119,618**	**$ 447,151**	**$ 741,807**	**$ 898,700**	**$ 207,398**	**$ 43,755**	**$ 3,121,270**	**$ 705,507**	**$ 736,016**	**$ 1,679,746**
% of Total loans receivables	*21%*	*4%*	*14%*	*24%*	*29%*	*7%*	*1%*	*100%*	*23%*	*24%*	*54%*
Weighted Average Rate	*6.75%*	*5.32%*	*5.31%*	*5.58%*	*5.13%*	*6.25%*	*4.51%*	*5.68%*	*6.69%*	*5.84%*	*5.18%*
Securities AFS and HTM @ CV	**$ 64,710**	**$ 2,318**	**$ 25,214**	**$ 15,328**	**$ 14,997**	**$ 63,342**	**$ 783,243**	**$ 969,152**	**$ 68,382**	**$ -**	**$ 900,770**
Weighted Average Rate	*4.48%*	*4.10%*	*3.30%*	*2.46%*	*2.29%*	*2.13%*	*2.24%*	*2.28%*	*4.60%*		*2.25%*
Cash & Cash Equivalents	$ 218										

Asset Quality Trends

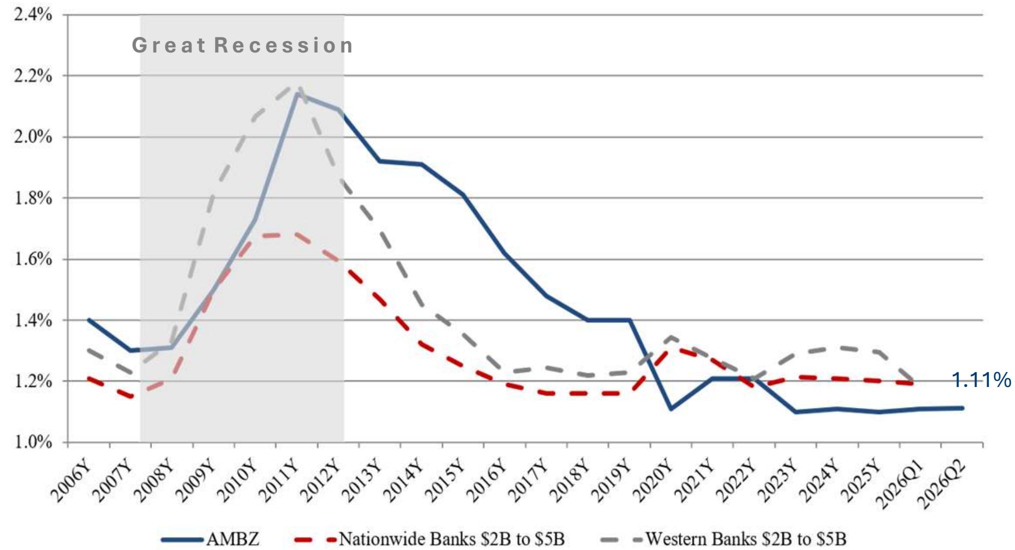
Net Charge-Offs / Average Loans



Non-Performing Assets (NPA) / Total Assets



Reserves / Gross Loans



Highlights

- Non-accrual relationships total $13,624M; Total individually evaluated reserve of $688M
- 27-year net charge-off history $709M
- Total Allowance for Loan Losses $34.8MM
- ACL Ratio 1.11%

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)	$180 MM	$1.5 MM	6%	8%	46%	1.38
Non-Owner Occupied (NOORE)	$ 101 MM	$1.7 MM	3%	5%	37%	1.85

Offices

- Three Stories or Under; Located in Suburban markets, except for (1)

Two Largest Offices out of 178 loans

- $16 MM loan, LTV 61%, DSCR 1.25, OORE, creative office with six contiguous parcels in Los Angeles Arts District (1)
- $10 MM loan, LTV 34%, DSCR 2.22, OORE, creative one-story office in South Bay

Retail

- OORE $32MM, NOORE $189MM, Avg Loan Size $2.8MM, 7% of loan portfolio, LTV 43%, DSCR 1.67

Two Largest Retail out of 80 loans

- $12 MM loan, LTV 53%, DSCR 1.57, NOORE, department store in South Bay
- $11 MM loan, LTV 31%, DSCR 2.61, NOORE, six-building community shopping center in Imperial County

Liquidity

Loan to Deposit Ratio: 79%

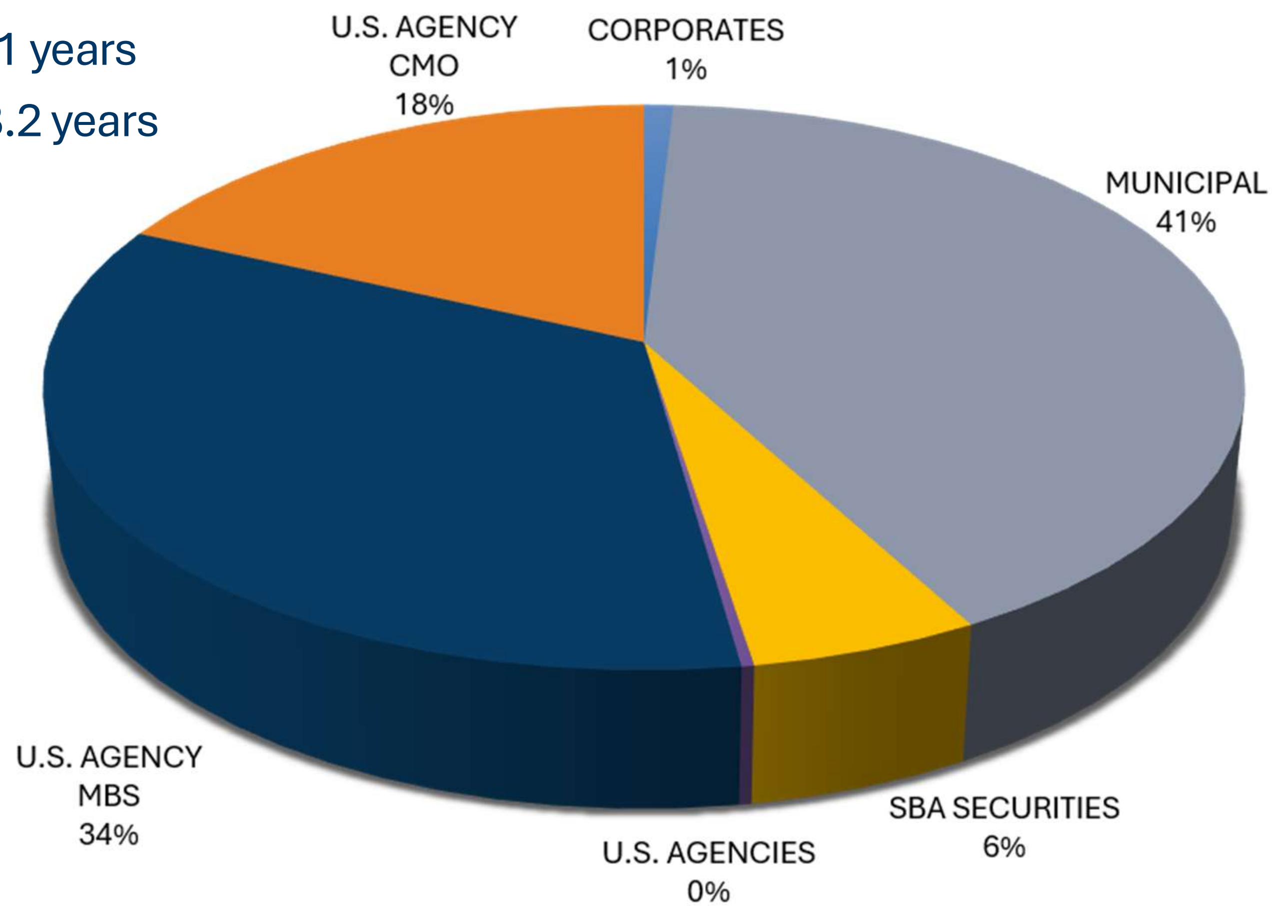
The Bank has no borrowings as of 06/30/26

Total available primary and secondary liquidity sources of $1.6 billion

($ in thousands)	Current Availability	Utilization	Capacity
Primary Liquidity			
Cash and Cash Equivalent	$ 214,093		
Secondary Liquidity			
FHLB	914,599	-	914,599
FRB (Discount Window)	663,793	-	663,793
Total Secondary Liquidity	**$ 1,578,382**	**$ -**	**$ 1,578,382**
Total Primary & Secondary Liquidity	**$ 1,792,475**		

Business Model – High Quality Investments

- The Bank has no non-agency mortgage-backed securities in its portfolio
- All Munis rated A or better. Only 5 Corporate Notes totaling $9.5MM
- Municipal securities is comprised of 43 states with largest located in CA (17%), TX (12%), and NY (6%)
- Investments are 24% of Total Assets
- AFS Duration 5.4 years ; PY 6.1 years
- HTM Duration 7.7 years ; PY: 8.2 years
- 87% fixed rate



Investment Portfolio Composition as June 30, 2026

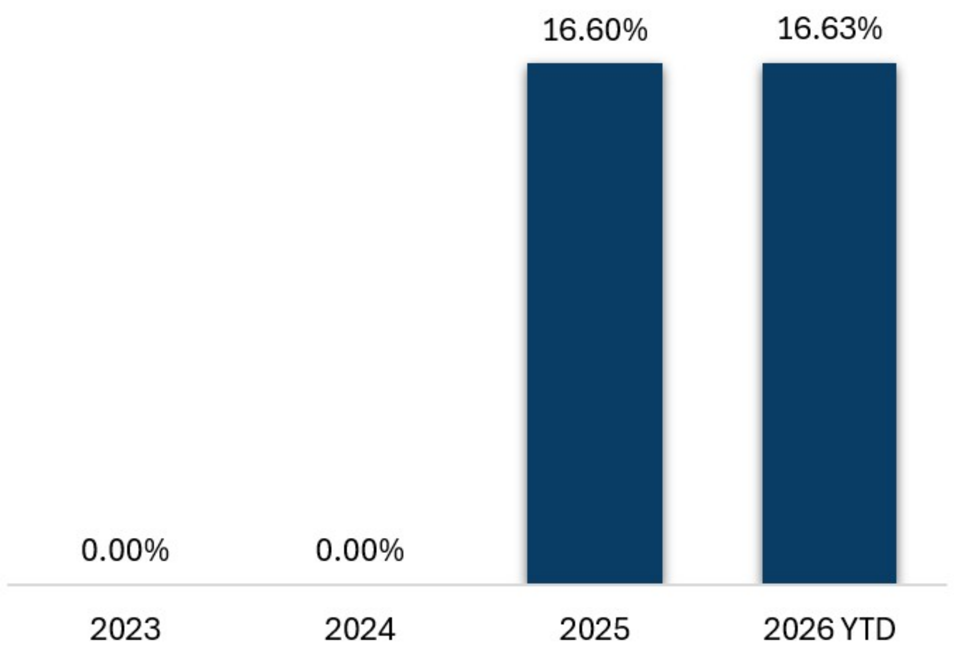
Capitalization

- 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 dividends commenced March 2025
- Tangible book value per share has grown from $3.27[1] at inception to $49.17[1] at June 30, 2026 recording a 10.26% 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 97,389 shares

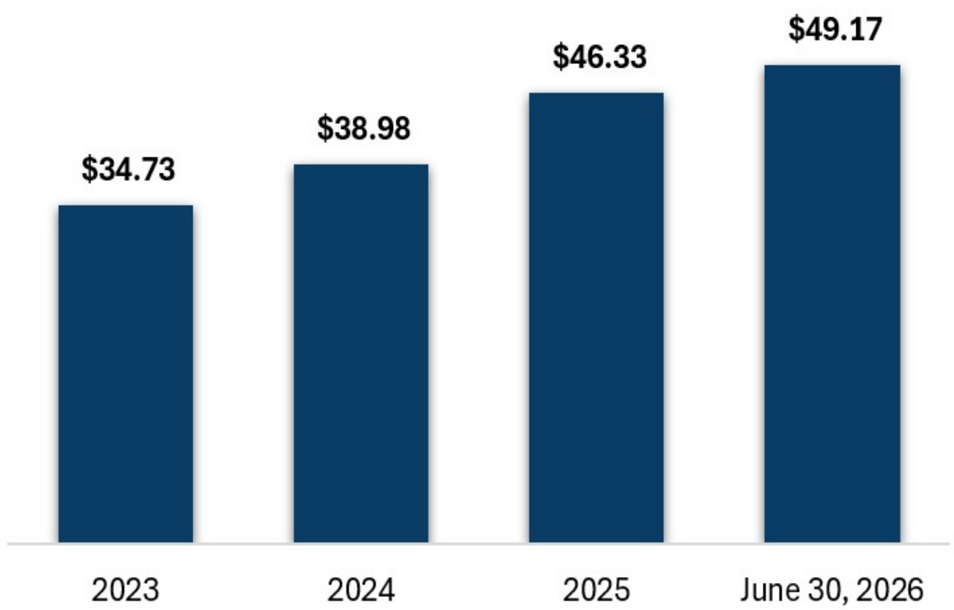
[1] *Adjusted for stock splits and stock dividends*

Shareholder Returns

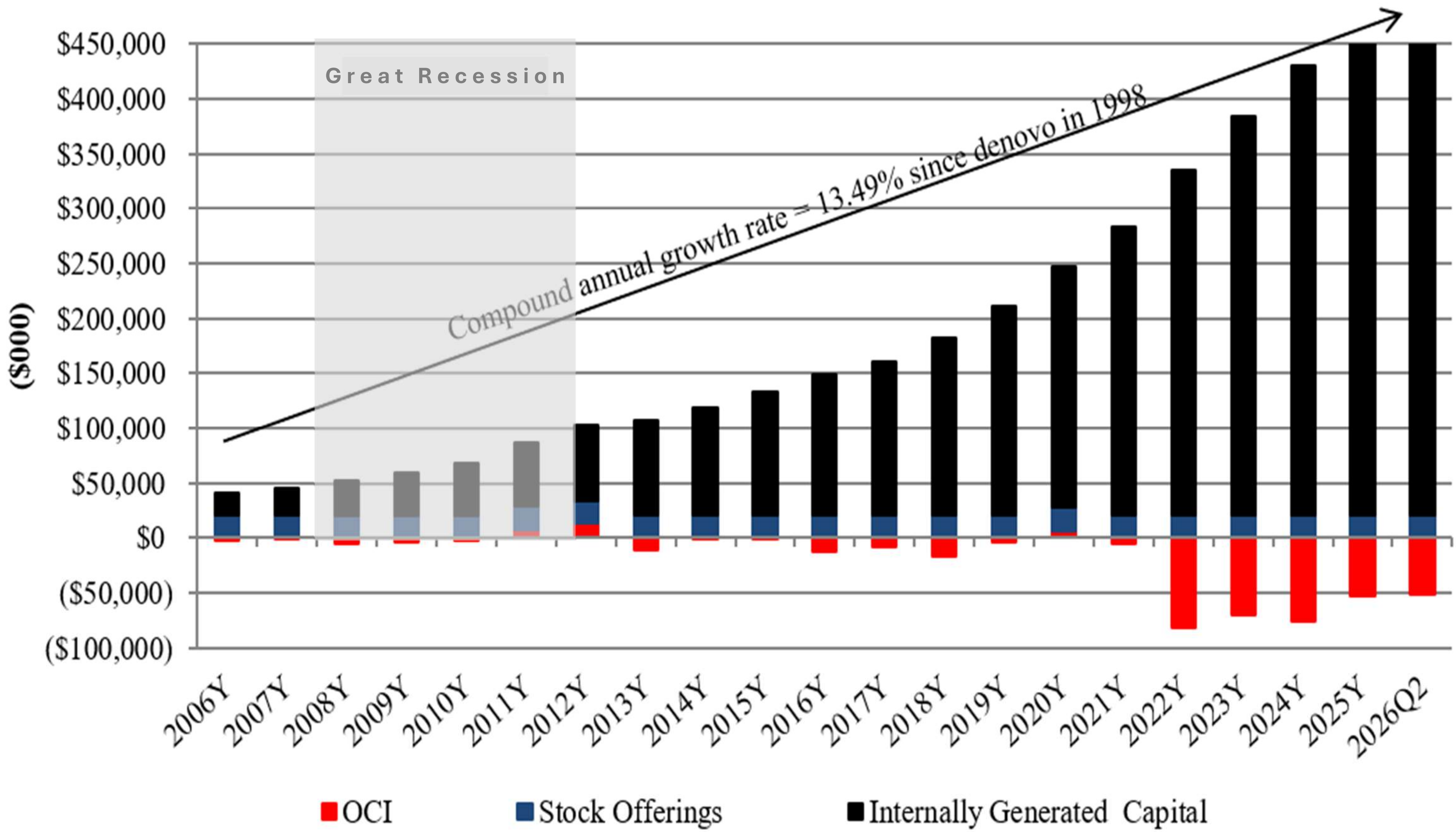
Dividend as a % of Earnings



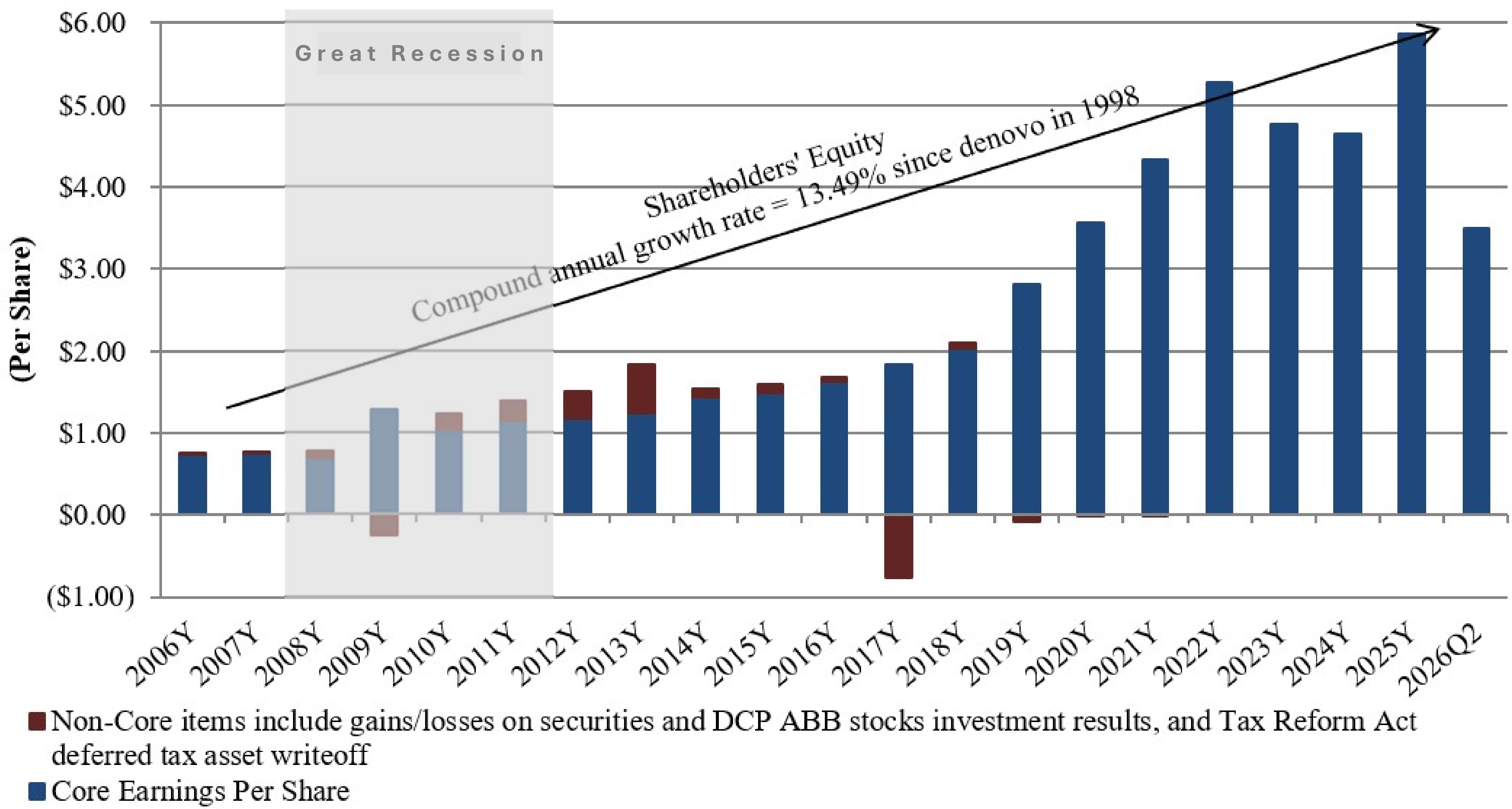
Tangible Book Value per Share



Balance Sheet History – Shareholders' Equity



Profitability History – Core Earnings



* *Adjusted for 10% stock dividend*