AMERICAN BUSINESS BANK REPORTS RECORD QUARTERLY EARNINGS OF $16.2 MILLION

Earnings per share for the quarter increased 25% over the prior year quarter

Second Quarter 2026 Highlights

- **Net income for the quarter totaled** $16.2 million, or $1.77 per diluted share
- **Net interest margin expanded** to 3.92% from 3.58% in the prior year quarter
- **Core Deposits increased** $136 million or 4% over the prior year quarter
- **Cost of average deposits remained** at 0.97% compared to the prior quarter
- **Total loans increased** $28 million or 1% over the prior quarter
- **Non-interest bearing demand deposits** represent 46% of total deposits
- **No borrowings** at the end of the second quarter
- **Return on Average Assets** of 1.48% for the current quarter
- **Return on Average Equity** of 15.11% for the current quarter
- **Quarterly cash dividend** paid on common stock of $0.30 per share
- **Tangible book value per share increased** $1.82 to $49.17 compared to the prior quarter
- **Continued status as well-capitalized,** the highest regulatory category

Los Angeles, California, July 23, 2026 AMERICAN BUSINESS BANK (OTCQX: AMBZ) today reported net income of $16.2 million or $1.77 per fully diluted share for the quarter ended June 30, 2026 compared to $15.9 million or $1.73 per fully diluted share for the quarter ended March 31, 2026, and $13.2 million or $1.42 per fully diluted share for the quarter ended June 30, 2025, representing an increase of 2% and 25%, respectively.

"We are pleased to report record earnings, continued earnings per share growth, and a return on equity exceeding 15% for the quarter. I would like to thank our employees for their ongoing commitment and our shareholders for their continued confidence and support." said Leon Blankstein, Chief Executive Officer, President, and Director.

"Second quarter results benefited from both loan growth and continued repricing, all at higher rates than the legacy portfolio. Reported loan growth during the quarter was impacted by anticipated payoffs and despite reporting limited deposit growth, our pipeline of new customer relationships remains solid. Deposits were still below year-end levels, as new relationships have yet to fully fund, creating opportunities for growth. Clients appear more optimistic than they were at the end of last year and we anticipate loan and deposit growth in the second half of the year, but overall net loan growth to be lower this year than last year."

For the quarter ended June 30, 2026, net interest income was $42.2 million, a 15% increase compared to the prior year quarter. The higher balance of average loans, and a decrease in the cost of deposits, all contributed to the increase in net interest income compared to the prior year quarter.

The allowance for credit losses as a percentage of loans was 1.11% at June 30, 2026 and March 31, 2026. A provision of $0.4 million was recorded for the quarter to increase the allowance for credit losses primarily due to growth in the loan portfolio.

We continue to sell certain investments with longer duration and below market yields opportunistically. The following table presents net income excluding the after-tax losses on sales of investment securities to arrive at core net income:

	Three Months Ended			Six Months Ended	
	June 30, 2026	March 31, 2026	June 30, 2025	June 30, 2026	June 30, 2025
(Figures in $000s, except per share amounts)					
Net Income	$ 16,239	$ 15,861	$ 13,156	$ 32,100	$ 25,043
Excluding After-Tax					
Net Losses on Sale of Investment Securities	863	1,026	787	1,888	1,107
Core Net Income	$ 17,102	$ 16,887	$ 13,943	$ 33,988	$ 26,150
Core Earnings after taxes per shares - Diluted	$ 1.87	$ 1.84	$ 1.51	$ 3.71	$ 2.81

For the six months ended June 30, 2026, net income was higher compared to the six months ended June 30, 2025 due to higher average balance of loans, increase in loan yields and a decrease in the cost of deposits.

Net Interest Margin

The net interest margin for the second quarter of 2026 decreased to 3.92% from 3.93% for the prior quarter primarily due to the non-recurring, special FHLB dividend paid in the prior quarter. Without the non-recurring events in the prior quarter the net interest margin would have been 3.89% and thus would have shown an increase of 3bps to this quarter's net interest margin. The net interest margin for the second quarter increased to 3.92% from 3.58% for the prior year quarter. The increase compared to the prior year quarter is primarily due to an increase in the balance of average loans and a positive mix change in deposits. The loan yield for the month of June was 5.74%. As of June 30, 2026, 54% of the loan portfolio was fixed rate with a weighted average remaining life of 58 months. In the next 12 months, $129 million of fixed rate loans currently yielding 4.7% will mature, and $76 million of hybrid loans currently yielding 4.6% will reprice. Approximately 44% of variable rate loans are indexed to prime of which $584 million are adjustable within 90 days of a change in the prime rate.

Net Interest Income

For the quarter ended June 30, 2026, net interest income increased by $474 thousand, or 1%, compared to the quarter ended March 31, 2026 primarily due to growth in loans at higher interest rates and one more day offset by the non-recurring, special FHLB dividend received in the prior quarter. Net yield on interest earning assets remained at 4.74% compared to the prior quarter. Compared to the quarter ended June 30, 2025, net interest income increased by $5.4 million, or 15%, in the quarter ended June 30, 2026. The increase in net interest income is primarily due to an increase in the average balance of loans with higher interest rates and a decrease in the cost of deposits. For the quarter ended June 30, 2026 and March 31, 2026, the cost of deposits was 0.97%. The loan-to-deposit ratio was 79% as of June 30, 2026 and March 31, 2026, and 75% as of June 30, 2025, respectively.

Provision for Credit Losses

The following table presents details of the provision for credit losses for the periods indicated:

	Three Months Ended			Six Months Ended	
	June 30, 2026	March 31, 2026	June 30, 2025	June 30, 2026	June 30, 2025
(Figures in $000s)					
Addition (recapture) to allowance for loan losses	$ 368	$ 962	$ 463	$ 1,330	$ 1,444
Addition (recapture) to reserve for unfunded loan commitments	-	63	(100)	63	(219)
Total loan-related provision	$ 368	$ 1,025	$ 363	$ 1,393	$ 1,225
Addition to allowance for held-to-maturity securities	-	-	-	-	-
Total provision for credit losses	$ 368	$ 1,025	$ 363	$ 1,393	$ 1,225

Non-Interest Income

The increase in non-interest income compared to the prior quarter and the prior year quarter are primarily due to an increase in the valuation of COLI policies.

For the six months ended June 30, 2026, non-interest income increased compared to the same period a year ago, primarily due to an increase in CDARS placement fees and deposit fees offset by the sale of select lower yielding investment securities.

Non-Interest Expense

For the quarter ended June 30, 2026, total non-interest expense increased $0.8 million and $1.6 million compared to the prior quarter and the prior year quarter, respectively. The increases over the prior quarter and prior year quarter are primarily due to increases in legal expenses and employment agency fees. The efficiency ratio was 47% for the second and first quarter of 2026 and 50% for the second quarter of 2025.

For the six months ended June 30, 2026, non-interest expense increased by $3.2 million or 8% compared to the same period a year ago, mainly due to increases in salaries and employee benefits.

There were 250 full time equivalent employees at June 30, 2026 compared to 252 at March 31, 2026 and 253 at June 30, 2025. The Bank currently has 42 relationship managers in ten offices compared to 43 relationship managers at March 31, 2026 and 45 at June 30, 2025.

Income Taxes

The effective income tax rate was 26.8% for the quarter ended June 30, 2026, 25.6% for the quarter ended March 31, 2026, and 27.3% for the quarter ended June 30, 2025. The reduction compared to prior year quarter is a result of an increase in excess tax benefit on current year restricted stock vesting. Without this excess tax benefit, the effective income tax rate for the quarter and year to date periods would have been 27.7%.

Balance Sheet

For the quarter ended June 30, 2026, total loans increased $28 million, or 1% compared to the prior quarter. The majority of this quarter's increase in loan balances was in Commercial and Industrial (C&I) loans, primarily due to new relationships. Commercial real estate loans declined due to elevated maturities and prepayments. At June 30, 2026, the utilization rate for the Bank's commercial lines of credit was 29%, a 1% decrease compared to March 31, 2026 and June 30, 2025.

The following table is the composition of Commercial Real Estate (CRE) loans as of:

(Figures in $000s)	June 30, 2026	March 31, 2026
Owner-occupied	$ 1,369,327	$ 1,392,790
Non-owner occupied	770,999	762,288
Construction & Land	94,366	97,880
Total CRE Loans	$ 2,234,693	$ 2,252,957

The following table is the composition of the owner-occupied and non-owner-occupied CRE loans by collateral type as of:

	June 30, 2026		March 31, 2026	
(Figures in $000s)	Owner-occupied	Non owner-occupied	Owner-occupied	Non owner-occupied
Industrial	$ 869,744	$ 323,108	$ 898,376	$ 317,620
Office	175,370	101,173	177,771	96,810
Retail	28,611	189,143	24,256	190,392
Automobile Service Facilities	66,372	28,137	66,943	28,245
Contractor's Yard	81,601	18,325	76,673	17,506
School	37,873	-	38,183	-
Storage	-	10,877	-	10,942
Miscellaneous	109,755	100,237	110,588	100,773
Total	$ 1,369,327	$ 770,999	$ 1,392,790	$ 762,288

Total investment securities at June 30, 2026 were $1 billion including $510 million (49%) in held-to-maturity (HTM) securities based on book value. The Bank has no non-agency mortgage-backed securities in its portfolio. The duration of the available-for-sale (AFS) securities portfolio was 5.4 years as of June 30, 2026, 5.6 years as of March 31, 2026 and 6.1 years as of June 30, 2025. Accumulated other comprehensive loss (AOCI) improved to $50.9 million as of June 30, 2026 from $54.1 million as of March 31, 2026 and from $70.7 million as of June 30, 2025 as market rates relevant to securities pricing decreased. The duration of the held-to-maturity portfolio, which consists primarily of municipal securities, is 7.7 years. As of June 30, 2026, the unrealized after tax loss on HTM securities was $60 million.

Deposits increased by $34 million or 1% to $3.9 billion in the quarter ended June 30, 2026. The increase in the quarter was a result of increases of $35 million in non-interest bearing demand deposits and $41 million in money market and savings deposits offset by a decrease of $23 million in customer certificates of deposit. For the second quarter, new deposit relationships have totaled approximately $6 million from 27 new clients. The Bank has never had brokered or internet-solicited deposits. The ratio of non-interest bearing deposits to total deposits was 46% at June 30, 2026, March 31, 2026, and June 30, 2025.

During the second quarter of 2026, total assets increased $46 million, total investment securities decreased by $19 million, total loans increased by $28 million, and total deposits increased by $34 million. As of June 30, 2026, the Bank has $1.6 billion in total borrowing capacity from the discount window of the Federal Reserve Board and loans pledged at the Federal Home Loan Bank of San Francisco. There were no borrowings outstanding at the end of the second quarter of 2026.

Capital Management

For the quarter ended June 30, 2026, total shareholders' equity increased by $15 million to $437 million. During the quarter, the Bank declared and paid a cash dividend of $0.30 per share, totaling $2.7 million, and repurchased 31,500 shares of common stock at a weighted average price of $72.05, totaling $2.3 million.

The Bank's Board of Directors has an authorized stock repurchase program for 205,453 shares, or approximately 2.3% of the Bank's outstanding shares of common stock, which expires in August 2026. The Bank has already repurchased 53% of this authorization leaving 97,389 shares to be repurchased in the current authorization.

Asset Quality

The following table presents an overview of asset quality:

(Figures in $000s)	June 30, 2026	March 31, 2026
Non-performing assets (NPA)	$ 13,624	$ 13,681
Loans 90+ days past due and still accruing	-	-
Total NPA	$ 13,624	$ 13,681
NPA as a % of total assets	0.31%	0.31%
Past due loans 30 to 89 days	$ 3,639	$ 1,547
Criticized Loans	135,683	133,430
Classified Loans	31,986	29,412
Past Due as a % of total loans	0.12%	0.05%
Criticized as a % of total loans	4.34%	4.31%
Classified as a % of total loans	1.02%	0.95%

During the second quarter of 2026, non-performing assets decreased by $0.1 million due to loan payments and the addition of two relationships consisting of a home equity line of credit and a credit card. As of June 30, 2026, NPAs have a $688 thousand allowance on individually evaluated loans related to five non-performing C&I loans.

"Although no single industry is predominate in the NPA portfolio, the increase in past dues and classified loans relate to the same customer who has provided additional real estate collateral such that all commitments are fully secured by commercial real estate," commented Jeffrey Munson, Executive Vice President and Chief Credit Officer (CCO).

The loan portfolio has approximately 9% in office collateral of which the majority is owner-occupied, and substantially all are three stories or under and located in suburban markets.

Our commercial real estate lending is primarily owner-occupied which is not dependent on rent rolls, but reliant on the cash flows of the operating business that occupies the property. C&I and owner-occupied commercial real estate portfolios comprise 66% of total loans while non-owner occupied represent 35% of total loans.

The following table represents the allowance for credit losses for loans as of and for the dates and periods indicated:

(Figures in $000s)	Three Months Ended			Six Months Ended	
	June 30, 2026	March 31, 2026	June 30, 2025	June 30, 2026	June 30, 2025
Balance, beginning of period	$ 34,465	$ 33,502	$ 31,429	$ 33,502	$ 30,448
Charge-offs	(58)	-	-	(58)	-
Recoveries	3	1	-	4	-
Net (charge-offs) / recoveries	$ (55)	$ 1	$ -	$ (54)	$ -
Provision	368	962	463	1,330	1,444
Balance, end of period	$ 34,778	$ 34,465	$ 31,892	$ 34,778	$ 31,892
Allowance as a % of loans	1.11%	1.11%	1.10%	1.11%	1.10%

The allowance for credit losses for loans increased to $34.8 million during the second quarter of 2026 as a result of growth in the loan portfolio and a higher allowance on individually evaluated loans. There were $58 thousand of charge-offs of three unsecured loans and recoveries of $3 thousand in the second quarter of 2026. Three relationships totaling $4.8 million were restructured in the past twelve months involving borrowers experiencing financial difficulty.

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.

FORWARD LOOKING STATEMENTS

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.

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Figures in $000, except share and per share amounts

BALANCE SHEETS (unaudited)

	June 2026	March 2026	December 2025	June 2025
Assets:				
Cash and Due from Banks	$ 106,190	$ 61,943	$ 36,066	$ 111,692
Interest Earning Deposits in Other Financial Institutions	111,591	132,546	209,463	140,843
Investment Securities:				
US Agencies	59,390	62,069	66,043	64,069
Mortgage Backed Securities	326,865	334,899	348,912	363,486
State and Municipals	66,405	65,121	65,799	69,464
Corporate Bonds	8,846	10,756	10,633	13,547
Securities Available-for-Sale, at Fair Value	461,506	472,845	491,387	510,566
Mortgage Backed Securities	149,008	152,181	154,528	160,723
State and Municipals	358,637	363,096	373,302	376,867
Allowance for Credit Losses, Held-To-Maturity	(55)	(55)	(55)	(55)
Securities Held-to-Maturity, at Amortized Cost, Net of Allowance for Credit Losses	507,590	515,222	527,775	537,535
Federal Home Loan Bank Stock, at Cost	15,000	15,000	15,000	15,000
Total Investment Securities	984,096	1,003,067	1,034,162	1,063,101
Loans Receivable:				
Commercial Real Estate	2,234,693	2,252,957	2,251,971	2,137,459
Commercial and Industrial	706,532	660,731	602,481	537,550
Residential Real Estate	173,810	175,196	183,434	207,870
Installment and Other	9,660	7,815	7,993	12,098
Total Loans Receivable	3,124,695	3,096,699	3,045,879	2,894,977
Allowance for Credit Losses	(34,778)	(34,464)	(33,502)	(31,892)
Loans Receivable, Net	3,089,917	3,062,235	3,012,377	2,863,085
Furniture, Equipment and Leasehold Improvements, Net	4,209	4,425	4,726	4,889
Bank/Corporate Owned Life Insurance	31,664	31,077	31,028	30,324
Other Assets	89,708	75,921	78,771	84,309
Total Assets	**$ 4,417,375**	**$ 4,371,214**	**$ 4,406,593**	**$ 4,298,243**
Liabilities:				
Non-Interest Bearing Demand Deposits	$ 1,812,871	$ 1,777,742	$ 1,781,419	$ 1,776,642
Interest Bearing Transaction Accounts	468,165	487,191	496,248	427,758
Money Market and Savings Deposits	1,493,502	1,452,420	1,520,563	1,434,492
Certificates of Deposit	163,670	186,726	155,823	233,322
Total Deposits	3,938,208	3,904,079	3,954,053	3,872,214
Federal Home Loan Bank Advances / Other Borrowings	-	-	-	-
Other Liabilities	42,478	45,594	41,415	53,431
Total Liabilities	**$ 3,980,686**	**$ 3,949,673**	**$ 3,995,468**	**$ 3,925,645**
Shareholders' Equity:				
Common Stock	$ 195,915	$ 197,405	$ 198,957	$ 202,723
Retained Earnings	291,708	278,191	265,050	240,534
Accumulated Other Comprehensive Income / (Loss)	(50,934)	(54,055)	(52,882)	(70,659)
Total Shareholders' Equity	**$ 436,689**	**$ 421,541**	**$ 411,125**	**$ 372,598**
Total Liabilities and Shareholders' Equity	**$ 4,417,375**	**$ 4,371,214**	**$ 4,406,593**	**$ 4,298,243**
Standby Letters of Credit	$ 42,612	$ 34,785	$ 32,472	$ 47,861
Per Share Information:				
Common Shares Outstanding	8,878,621	8,900,145	8,873,452	8,968,494
Book Value Per Share	$ 49.18	$ 47.36	$ 46.33	$ 41.55
Tangible Book Value Per Share	$ 49.17	$ 47.35	$ 46.33	$ 41.55

American Business Bank

Figures in $000, except share and per share amounts

INCOME STATEMENTS (unaudited)

	For the three months ended:		
	June 2026	**March 2026**	**June 2025**
Interest Income:			
Interest and Fees on Loans	$ 44,185	$ 42,813	$ 39,619
Interest on Investment Securities	6,067	6,866	6,803
Interest on Interest Earning Deposits in Other Financial Institutions	1,363	1,343	1,241
Total Interest Income	51,615	51,022	47,663
Interest Expense:			
Interest on Interest Bearing Transaction Accounts	915	994	878
Interest on Money Market and Savings Deposits	7,524	7,289	7,918
Interest on Certificates of Deposits	1,009	1,045	2,088
Interest on Federal Home Loan Bank Advances and Other Borrowings	-	1	-
Total Interest Expense	9,448	9,329	10,884
Net Interest Income	42,167	41,693	36,779
Provision for Credit Losses	368	1,025	363
Net Interest Income after Provision for Credit Losses	41,799	40,668	36,416
Non-Interest Income:			
Deposit Fees	1,396	1,380	1,219
International Fees	260	248	382
Gain (Loss) on Sale of Investment Securities, Net	(1,179)	(1,380)	(1,083)
Gain on Sale of SBA Loans, Net	-	219	185
Bank/Corporate Owned Life Insurance Income (Expense)	587	49	303
Other	706	750	434
Total Non-Interest Income	1,770	1,266	1,440
Non-Interest Expense:			
Salaries and Employee Benefits	14,352	14,176	13,625
Occupancy and Equipment	1,430	1,402	1,355
Professional Services	3,096	2,598	2,346
Promotion Expenses	764	645	743
Other	1,750	1,788	1,688
Total Non-Interest Expense	21,392	20,609	19,757
Earnings before income taxes	22,177	21,325	18,099
Income Tax Expense	5,938	5,464	4,943
NET INCOME	$ 16,239	$ 15,861	$ 13,156
Per Share Information:			
Earnings Per Share - Basic	$ 1.79	$ 1.75	$ 1.43
Earnings Per Share - Diluted	$ 1.77	$ 1.73	$ 1.42
Weighted Average Shares - Basic	9,070,816	9,069,381	9,178,069
Weighted Average Shares - Diluted	9,161,267	9,178,236	9,242,984

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Figures in $000, except share and per share amounts

INCOME STATEMENTS (unaudited)

	For the six months ended:			
		June 2026		June 2025
Interest Income:				
Interest and Fees on Loans	$	86,998	$	77,103
Interest on Investment Securities		12,933		13,776
Interest on Interest Earning Deposits in Other Financial Institutions		2,706		2,411
Total Interest Income		102,637		93,290
Interest Expense:				
Interest on Interest Bearing Transaction Accounts		1,908		1,748
Interest on Money Market and Savings Deposits		14,814		15,544
Interest on Certificates of Deposits		2,054		4,456
Interest on Federal Home Loan Bank Advances and Other Borrowings		1		1
Total Interest Expense		18,777		21,749
Net Interest Income		83,860		71,541
Provision for Credit Losses		1,393		1,225
Net Interest Income after Provision for Credit Losses		82,467		70,316
Non-Interest Income:				
Deposit Fees		2,776		2,381
International Fees		508		752
Gain (Loss) on Sale of Investment Securities, Net		(2,559)		(1,525)
Gain on Sale of SBA Loans, Net		219		244
Bank/Corporate Owned Life Insurance Income (Expense)		636		382
Other		1,456		774
Total Non-Interest Income		3,036		3,008
Non-Interest Expense:				
Salaries and Employee Benefits		28,528		26,502
Occupancy and Equipment		2,832		2,655
Professional Services		5,693		4,787
Promotion Expenses		1,408		1,463
Other		3,540		3,408
Total Non-Interest Expense		42,001		38,815
Earnings before income taxes		43,502		34,509
Income Tax Expense		11,402		9,466
NET INCOME	$	32,100	$	25,043
Per Share Information:				
Earnings Per Share - Basic	$	3.54	$	2.71
Earnings Per Share - Diluted	$	3.50	$	2.69
Weighted Average Shares - Basic		9,070,098		9,230,664
Weighted Average Shares - Diluted		9,169,751		9,305,795

American Business Bank
Figures in $000

QUARTERLY AVERAGE BALANCE SHEETS AND YIELD ANALYSIS (unaudited)

	For the three months ended:					
	June 2026			March 2026		
	Average Balance	Interest Inc/Exp	Average Yield/Rate	Average Balance	Interest Inc/Exp	Average Yield/Rate
Interest Earning Assets:						
Interest Earning Deposits in Other Financial Institutions	$ 147,663	$ 1,363	3.70%	$ 147,013	$ 1,343	3.70%
Investment Securities:						
US Agencies	60,894	670	4.40%	63,949	722	4.51%
Mortgage Backed Securities	549,503	2,686	1.96%	565,042	2,783	1.97%
State and Municipals	432,417	2,473	2.29%	440,942	2,487	2.26%
Corporate Bonds	10,159	110	4.32%	11,500	121	4.20%
Securities Available-for-Sale and Held-to-Maturity	1,052,973	5,939	2.26%	1,081,433	6,113	2.26%
Federal Home Loan Bank Stock	15,000	128	3.41%	15,000	753	20.09%
Total Investment Securities	1,067,973	6,067	2.27%	1,096,433	6,866	2.50%
Loans Receivable:						
Commercial Real Estate	2,239,810	30,434	5.45%	2,237,064	29,755	5.39%
Commercial and Industrial	674,686	11,147	6.63%	637,615	10,392	6.61%
Residential Real Estate	171,222	2,518	5.90%	175,984	2,594	5.98%
Installment and Other	10,689	86	3.22%	10,734	72	2.71%
Total Loans Receivable	3,096,407	44,185	5.72%	3,061,397	42,813	5.67%
Total Interest Earning Assets	**$ 4,312,043**	**$ 51,615**	**4.74%**	**$ 4,304,843**	**$ 51,022**	**4.74%**
Liabilities:						
Non-Interest Bearing Demand Deposits	1,790,166	-	0.00%	1,780,134	-	0.00%
Interest Bearing Transaction Accounts	474,533	915	0.77%	492,639	994	0.82%
Money Market and Savings Deposits	1,464,375	7,524	2.06%	1,464,857	7,289	2.02%
Certificates of Deposit	172,940	1,009	2.34%	168,431	1,045	2.52%
Total Deposits	3,902,014	9,448	0.97%	3,906,061	9,328	0.97%
Federal Home Loan Bank Advances / Other Borrowings	-	-	0.00%	59	1	3.75%
Total Interest Bearing Deposits and Borrowings	2,111,848	9,448	1.79%	2,125,986	9,329	1.78%
Total Deposits and Borrowings	**$ 3,902,014**	**$ 9,448**	**0.97%**	**$ 3,906,120**	**$ 9,329**	**0.97%**
Net Interest Income		$ 42,167			$ 41,693	
Net Interest Rate Spread			3.77%			3.77%
Net Interest Margin			3.92%			3.93%

American Business Bank
Figures in $000

QUARTERLY AVERAGE BALANCE SHEETS AND YIELD ANALYSIS (unaudited)

	For the three months ended:					
	June 2026			June 2025		
	Average Balance	Interest Inc/Exp	Average Yield/Rate	Average Balance	Interest Inc/Exp	Average Yield/Rate
Interest Earning Assets:						
Interest Earning Deposits in Other Financial Institutions	$ 147,663	$ 1,363	3.70%	$ 111,541	$ 1,241	4.46%
Investment Securities:						
US Agencies	60,894	670	4.40%	64,610	804	4.98%
Mortgage Backed Securities	549,503	2,686	1.96%	618,064	2,962	1.92%
State and Municipals	432,417	2,473	2.29%	457,717	2,528	2.21%
Corporate Bonds	10,159	110	4.32%	16,003	180	4.49%
Securities Available-for-Sale and Held-to-Maturity	1,052,973	5,939	2.26%	1,156,394	6,474	2.24%
Federal Home Loan Bank Stock	15,000	128	3.41%	15,000	329	8.76%
Total Investment Securities	1,067,973	6,067	2.27%	1,171,394	6,803	2.32%
Loans Receivable:						
Commercial Real Estate	2,239,810	30,434	5.45%	2,111,852	27,741	5.27%
Commercial and Industrial	674,686	11,147	6.63%	514,569	8,623	6.72%
Residential Real Estate	171,222	2,518	5.90%	205,573	3,202	6.25%
Installment and Other	10,689	86	3.22%	9,546	53	2.23%
Total Loans Receivable	3,096,407	44,185	5.72%	2,841,540	39,619	5.59%
Total Interest Earning Assets	**$ 4,312,043**	**$ 51,615**	**4.74%**	**$ 4,124,475**	**$ 47,663**	**4.57%**
Liabilities:						
Non-Interest Bearing Demand Deposits	1,790,166	-	0.00%	1,695,399	-	0.00%
Interest Bearing Transaction Accounts	474,533	915	0.77%	419,489	878	0.84%
Money Market and Savings Deposits	1,464,375	7,524	2.06%	1,369,208	7,918	2.32%
Certificates of Deposit	172,940	1,009	2.34%	269,409	2,088	3.11%
Total Deposits	3,902,014	9,448	0.97%	3,753,505	10,884	1.16%
Federal Home Loan Bank Advances / Other Borrowings	-	-	0.00%	1	-	4.59%
Total Interest Bearing Deposits and Borrowings	2,111,848	9,448	1.79%	2,058,107	10,884	2.12%
Total Deposits and Borrowings	**$ 3,902,014**	**$ 9,448**	**0.97%**	**$ 3,753,506**	**$ 10,884**	**1.16%**
Net Interest Income		$ 42,167			$ 36,779	
Net Interest Rate Spread			3.77%			3.41%
Net Interest Margin			3.92%			3.58%

American Business Bank
Figures in $000

QUARTERLY AVERAGE BALANCE SHEETS AND YIELD ANALYSIS (unaudited)

	For the six months ended:					
	June 2026			June 2025		
	Average Balance	**Interest Inc/Exp**	**Average Yield/Rate**	**Average Balance**	**Interest Inc/Exp**	**Average Yield/Rate**
Interest Earning Assets:						
Interest Earning Deposits in Other Financial Institutions	$ 147,340	$ 2,706	3.70%	$ 108,959	$ 2,411	4.46%
Investment Securities:						
US Agencies	62,413	1,391	4.46%	67,234	1,692	5.03%
Mortgage Backed Securities	557,230	5,469	1.96%	624,600	5,987	1.92%
State and Municipals	436,656	4,962	2.27%	459,426	5,067	2.21%
Corporate Bonds	10,826	230	4.26%	16,126	363	4.50%
Securities Available-for-Sale and Held-to-Maturity	1,067,125	12,052	2.26%	1,167,386	13,109	2.25%
Federal Home Loan Bank Stock	15,000	881	11.75%	15,000	667	8.89%
Total Investment Securities	1,082,125	12,933	2.39%	1,182,386	13,776	2.33%
Loans Receivable:						
Commercial Real Estate	2,238,445	60,189	5.42%	2,085,407	53,947	5.22%
Commercial and Industrial	656,253	21,538	6.62%	503,985	16,729	6.69%
Residential Real Estate	173,590	5,113	5.94%	203,363	6,301	6.25%
Installment and Other	10,712	158	2.97%	9,097	126	2.78%
Total Loans Receivable	3,079,000	86,998	5.70%	2,801,852	77,103	5.55%
Total Interest Earning Assets	**$ 4,308,465**	**$ 102,637**	**4.74%**	**$ 4,093,197**	**$ 93,290**	**4.53%**
Liabilities:						
Non-Interest Bearing Demand Deposits	1,785,178	-	0.00%	1,678,089	-	0.00%
Interest Bearing Transaction Accounts	483,536	1,908	0.80%	412,195	1,748	0.86%
Money Market and Savings Deposits	1,464,615	14,814	2.04%	1,355,706	15,544	2.31%
Certificates of Deposit	170,698	2,054	2.43%	282,435	4,456	3.18%
Total Deposits	3,904,027	18,776	0.97%	3,728,425	21,748	1.18%
Federal Home Loan Bank Advances / Other Borrowings	30	1	3.76%	67	1	4.50%
Total Interest Bearing Deposits and Borrowings	2,118,879	18,777	1.79%	2,050,403	21,749	2.14%
Total Deposits and Borrowings	**$ 3,904,057**	**$ 18,777**	**0.97%**	**$ 3,728,492**	**$ 21,749**	**1.18%**
Net Interest Income		$ 83,860			$ 71,541	
Net Interest Rate Spread			3.77%			3.35%
Net Interest Margin			3.93%			3.52%

American Business Bank
Figures in $000

SUPPLEMENTAL DATA (unaudited)

	June 2026	March 2026	December 2025	June 2025
Performance Ratios:				
Quarterly:				
Return on Average Assets (ROAA)	1.48%	1.45%	1.33%	1.26%
Return on Average Equity (ROAE)	15.11%	15.03%	14.68%	14.34%
Efficiency Ratio	47.42%	46.62%	43.69%	50.01%
Year-to-Date				
Return on Average Assets (ROAA)	1.47%	1.45%	1.27%	1.21%
Return on Average Equity (ROAE)	15.07%	15.03%	14.34%	13.76%
Efficiency Ratio	47.02%	46.62%	47.71%	50.73%
Capital Adequacy:				
Total Risk Based Capital Ratio	13.24%	13.03%	13.00%	12.80%
Common Equity Tier 1 Capital Ratio	12.35%	12.14%	12.11%	11.92%
Tier 1 Risk Based Capital Ratio	12.35%	12.14%	12.11%	11.92%
Tier 1 Leverage Ratio	11.01%	10.76%	10.29%	10.45%
Tangible Common Equity / Tangible Assets	9.88%	9.64%	9.33%	8.66%
Asset Quality Overview				
Non-Performing Loans	$ 13,624	$ 13,681	$ 11,953	$ 11,553
Loans 90+ Days Past Due and Still Accruing	-	-	-	-
Total Non-Performing Loans	13,624	13,681	11,953	11,553
Loans Modified with Financial Difficulty	$ 4,825	$ 4,924	$ 5,028	$ 6,434
Other Real Estate Owned	-	-	-	-
ACL / Loans Receivable	1.11%	1.11%	1.10%	1.10%
Non-Performing Loans / Total Loans Receivable	0.44%	0.44%	0.39%	0.40%
Non-Performing Assets / Total Assets	0.31%	0.31%	0.27%	0.27%
Net Charge-Offs (Recoveries) quarterly	$ 54	$ (1)	$ 5	$ -
Net Charge-Offs (Recoveries) year-to-date	$ 54	$ (1)	$ 5	$ -
Net Charge-Offs (Recoveries) year-to-date / Average Loans Receivable	0.00%	(0.00%)	0.00%	0.00%