AMERICAN BUSINESS BANK ANNOUNCES
AUTHORIZATION OF THIRD STOCK REPURCHASE PROGRAM

LOS ANGELES, September 1, 2026 - AMERICAN BUSINESS BANK (OTCQX: AMBZ) (the "Bank") today announced that its Board of Directors has authorized a third stock repurchase program, under which the Bank may repurchase up to $21 million of its common stock, representing approximately 288,555 shares, or 3.25% of the Bank's outstanding shares, subject to regulatory approval.

The Bank completed its first stock repurchase program in August 2025, whereby 227,541 shares were repurchased, and the Bank completed its second stock repurchase program in August 2026, whereby 123,064 shares were repurchased.

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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