AMERICAN BUSINESS BANK
ANNOUNCES QUARTERLY CASH DIVIDEND

LOS ANGELES, November 2, 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 December 14, 2026 to shareholders of record as of November 12, 2026. At this quarterly dividend rate, the annual dividend is equivalent to $1.20 per common share.

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.

Contact: Karen Schoenbaum
EVP/CFO
(213) 430-4000
www.americanbb.bank