



**AMERICAN BUSINESS BANK RANKED IN TOP 50 COMMUNITY BANKS  
WITH ASSETS BETWEEN \$3 BILLION AND \$10 BILLION FOR 2021**

LOS ANGELES, MARCH 29, 2022 –AMERICAN BUSINESS BANK (ABB) (OTCQX: AMBZ) was ranked in S&P Global Market Intelligence’s Top 50 Community Banks with assets between \$3 billion and \$10 billion for 2021. According to the top listing, ABB is one of the 10 banks from California that are in the top 50 of 2021, being the most than any other state.

“We are grateful to be recognized for the bank’s exceptional performance of 2021, this accomplishment is a testament to our commitment to serving and supporting the banking needs of the business communities in Southern California,” said Leon Blankstein, Chief Executive Officer and President of ABB.

ABB, listed \$3.77 billion in assets, excluding Paycheck Protection Program (PPP) loans, 18.2% in operating revenue growth, nonperforming assets and loans 90 days or more past due of 0.01%, and leverage ratio of 7.09% for year-end of 2021.

To compile this ranking, S&P Global Market Intelligence calculated scores for each company based on six metrics: pretax return on tangible common equity; efficiency ratio; operating revenue growth; net charge-offs to average loans and leases net of PPP loans ratio; nonperforming assets and loans 90 days or more past due as a percentage of total assets, net of PPP loans; and leverage ratio.

S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), the world's foremost provider of credit ratings, benchmarks and analytics in the global capital and commodity markets, offering ESG solutions, deep data and insights on critical business factors. S&P Global has been providing essential intelligence that unlocks opportunity, fosters growth and accelerates progress for more than 160 years.

**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 seven 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, Riverside County in Corona, Inland Empire in Ontario and LA Coastal in Long Beach.

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