



**AMERICAN BUSINESS BANK RANKED 4TH IN TOP 50 COMMUNITY BANKS
WITH ASSETS BETWEEN \$3 BILLION AND \$10 BILLION FOR FYE 2022**

LOS ANGELES, MARCH 24, 2023 – AMERICAN BUSINESS BANK (ABB) (OTCQX: AMBZ) was ranked number four in S&P Global Market Intelligence’s Top 50 Community Banks with assets between \$3 billion and \$10 billion for 2022, based on financials for the year ended December 31, 2022.

“We are immensely grateful for the bank’s remarkable performance of 2022, and this recognition reminds us to stay on course managing our bank prudently and conservatively, all while partnering and serving businesses in Southern California,” said Leon Blankstein, President and Chief Executive Officer of ABB.

ABB listed \$3.84 billion in assets, 17.6% in a 5-year average operating revenue growth, nonperforming assets and loans 90 days or more past due as a percentage of total assets of 0.18%, and leverage ratio of 8.75% for year-end of 2022.

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

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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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