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AMERICAN BUSINESS BANK®

February 15, 2008

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REGISTERED MAIL; RETURN RECEIPT REQUESTED

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington D.C. 20210

Re: Alternative Method of Compliance under DOL Reg. Section 2520.104-23

Dear Sir or Madam:

The purpose of this letter is to comply with the "Alternative Method of Compliance" for reporting and disclosure (as set forth in DOL Reg. Section 2520.104-23) with respect to the American Business Bank Deferred Compensation Plan (the "Plan") established by American Business Bank, a private corporation (the "Company").

In accordance with that Section, we provide you with the following:

1. Name and Address of the Company.
American Business Bank
523 W. 6th Street, Suite 900
Los Angeles, CA 90014
2. Employer Identification No.
91-1907220
3. Declaration.

The Company established, effective November 1, 2007, the Plan, which is maintained primarily for the purpose of providing deferred compensation for a select group of management and/or highly compensated employees of the Company. Currently, five employees and/or directors participate in the Plan.

AMERICAN BUSINESS BANK®

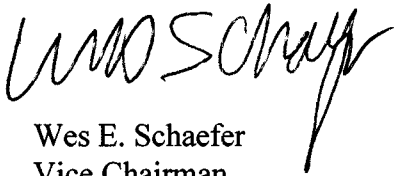
4. Documents.

With respect to the Plan, the Company will provide to the Secretary of Labor, upon request, copies of the Plan documents, if any, that are required by Section 104 (a) (1) of the Employee Retirement Income Security Act of 1974 to be filed with the Secretary of Labor.

Enclosed is a copy of this letter, which we ask that you date-stamp and return to us in the enclosed, self-addressed and stamped envelope.

Should have any questions about this letter, please do hesitate to contact us at the above address.

Sincerely,

A handwritten signature in black ink, appearing to read "WES E. SCHAEFER". The signature is written in a cursive, somewhat stylized font.

Wes E. Schaefer
Vice Chairman

AMERICAN BUSINESS BANK
523 West 6th Street • Suite 900
Los Angeles, California • 90014

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