



PLEASE MARK VOTES AS IN THIS EXAMPLE

REVOCABLE PROXY AMB FINANCIAL CORP.

For With-hold For All Except

ANNUAL MEETING OF STOCKHOLDERS April 22, 2009

The undersigned hereby appoints the Board of Directors of AMB Financial Corp., and its survivor, with full power of substitution, to act as attorneys and proxies for the undersigned to vote all shares of common stock of AMB Financial Corp. which the undersigned is entitled to vote at the annual meeting of stockholders, to be held at 8230 Hohman Avenue, Munster, Indiana 46321, on April 22, 2009 at 10:30 a.m., local time, and at any and all adjournments or postponements thereof, as follows:

I. The election as directors of all nominees listed below:

Clement B. Knapp, Jr. Donald L. Harle

INSTRUCTION: To withhold authority to vote for any individual nominee, mark "For All Except" and write that nominee's name in the space provided below.

II. The ratification of the appointment of Cobitz, VandenBerg & Fennessy as independent auditors of AMB Financial Corp. for the fiscal year ending December 31, 2009.

III. The advisory (non-binding) approval of AMB Financial Corp.'s executive compensation.

In their discretion, the proxies are authorized to vote on such other matters as may properly come before the annual meeting or any adjournment thereof.

The Board of Directors recommends a vote "FOR" the listed proposals.

This proxy will be voted as directed, but if no instructions are specified, this proxy will be voted for the proposals stated. If any other business is presented at such meeting, this proxy will be voted by the Board of Directors in its best judgement. At the present time, the Board of Directors knows of no other business to be presented at the annual meeting.

Please be sure to date and sign this proxy card in the box below.

Date

Sign above

Detach above card, sign, date and mail in postage paid envelope provided.

AMB FINANCIAL CORP.

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

This Proxy may be revoked at any time before it is voted by: (i) filing with the Secretary of AMB Financial Corp. at or before the Meeting a written notice of revocation bearing a later date than this Proxy; (ii) duly executing a subsequent proxy relating to the same shares and delivering it to the Secretary of AMB Financial Corp. at or before the Meeting; or (iii) attending the Meeting and voting in person (although attendance at the Meeting will not in and of itself constitute revocation of this Proxy). If this Proxy is properly revoked as described above, then the power of the Board of Directors to act as attorney and proxy for the undersigned shall be deemed terminated and of no further force and effect.

The above signed acknowledges receipt from AMB Financial Corp. prior to the execution of this proxy, of a Notice of the Meeting, and a Proxy Statement dated March 25, 2009 and AMB Financial Corp.'s Annual Report to Stockholders for the fiscal year ending December 31, 2008.

Please sign exactly as your name(s) appear(s) above on this card. When signing as attorney, executor, administrator, trustee or guardian, please give your full title. If shares are held jointly, each holder should sign.

**PLEASE PROMPTLY COMPLETE, DATE, SIGN AND MAIL THIS PROXY
IN THE ENCLOSED POSTAGE-PAID ENVELOPE**

IF YOUR ADDRESS HAS CHANGED, PLEASE CORRECT THE ADDRESS IN THE SPACE PROVIDED BELOW AND RETURN THIS PORTION WITH THE PROXY IN THE ENVELOPE PROVIDED.

