

OPTIMUMBANK
HOLDINGS, INC.

June 30, 2025

(NYSE American: OPHC)

This presentation contains preliminary financial results for the second quarter of 2025, that are unaudited and subject to completion of year-end reporting and adjustment process. Complete audited financial statements will be provided in our Form 10-K.

Forward-Looking Statements

This presentation contains forward-looking statements, which can be identified by the use of words such as “estimate,” “project,” “believe,” “intend,” “anticipate,” “plan,” “seek,” “expect” and words of similar meaning. These forward-looking statements include, but are not limited to: statements of our goals, intentions and expectations; statements regarding our business plans, prospects, growth and operating strategies; statements regarding the quality of our loan and investment portfolios; and estimates of our risks and future costs and benefits.

These forward-looking statements are based on current beliefs and expectations of our management and are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are beyond our control. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change.

The following factors, among others, could cause actual results to differ materially from the anticipated results or other expectations expressed in the forward-looking statements: general economic conditions, either nationally or in our market areas, that are worse than expected; our ability to access cost-effective funding; competition among depository and other financial institutions; inflation and changes in the interest rate environment that reduce our margins or reduce the fair value of financial instruments; the rate of delinquencies and amounts of loans charged-off; fluctuations in real estate values and both residential and commercial real estate market conditions; adverse changes in the securities markets; changes in laws or government regulations or policies affecting financial institutions, including changes in regulatory fees and capital requirements; our ability to enter new markets successfully and capitalize on growth opportunities; our ability to capitalize on strategic opportunities; our ability to successfully introduce new products and services, enter new markets; our ability to successfully integrate into our operations any assets, liabilities, customers, systems and management personnel we may acquire and our ability to realize related revenue synergies and cost savings within expected time frames, and any goodwill charges related thereto; our ability to retain our existing customers; changes in consumer spending, borrowing and savings habits; changes in accounting policies and practices, as may be adopted by the bank regulatory agencies and the Financial Accounting Standards Board; changes in our organization, compensation and benefit plans; changes in the quality or composition of our loan or investment portfolios; a breach in security of our information systems, including the occurrence of a cyber incident or a deficiency in cyber security; technological changes that may be more difficult or expensive than expected; the failure to attract and retain skilled people; and the fiscal and monetary policies of the federal government and its agencies.

Because of these and other uncertainties, our actual future results may be materially different from the results indicated by these forward-looking statements.

Leadership Team

Experienced Team with Strong Ties to the Community

Moishe Gubin

Chairman of the Board

- **Director of OptimumBank Holdings, Inc. (the “Company”) and OptimumBank (the “Bank”) since March 2010**
- **Chief Executive Officer of Strawberry Fields REIT (NYSE: STRW)**, an owner of a portfolio of healthcare properties
- Previously, Chief Financial Officer and manager of Infinity Healthcare Management, LLC, a company engaged in managing skilled nursing facilities and other health care facilities
- Graduate of Touro Liberal Arts and Science College, in New York, New York, with a BS in Accounting and Information Systems and a Minor in Jewish Studies
- Mr. Gubin is the founder of the Midwest Torah Center Inc., a non-profit spiritual outreach center
- Licensed Certified Public Accountant in the State of New York since 2010

Timothy Terry

President, CEO

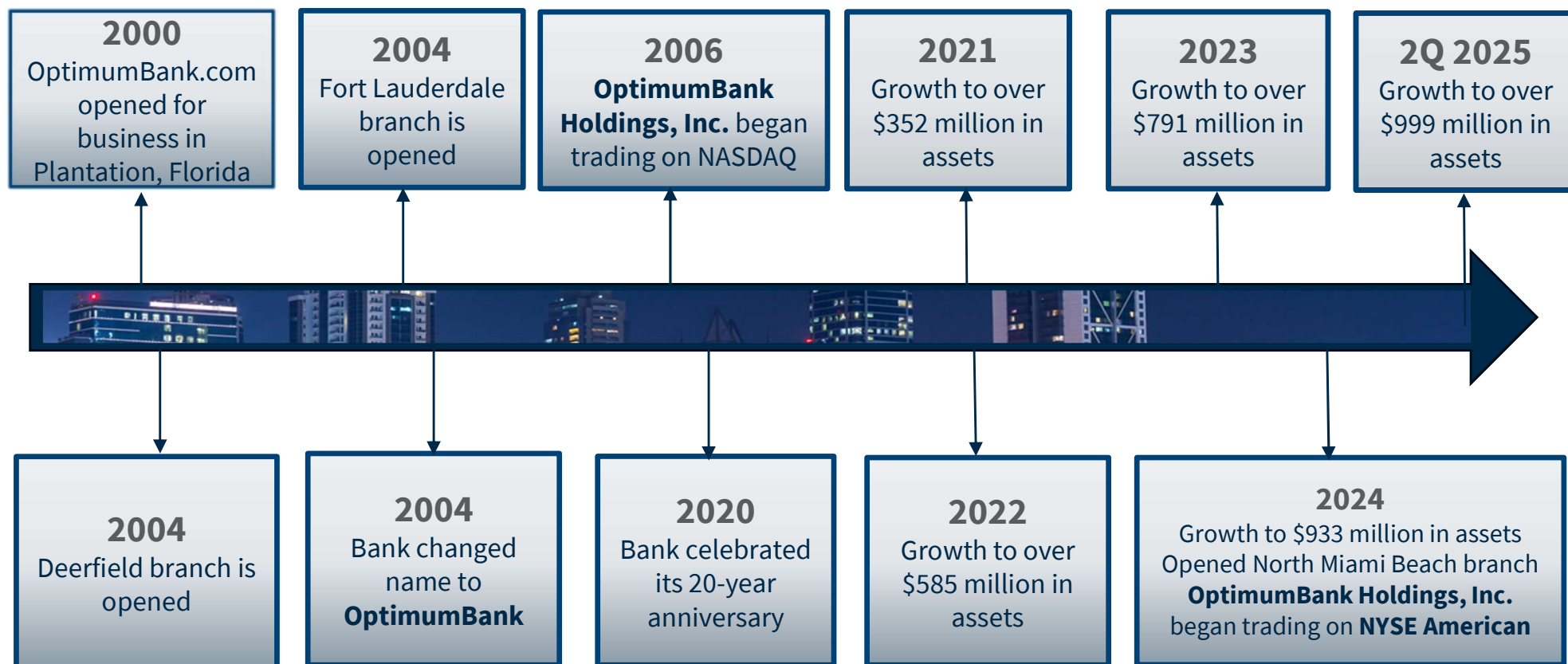
- **Principal Executive Officer for the Company since 2016 and Chief Executive Officer of the Bank since February 2013**
- **35+ years of banking experience** having previously served as President, CEO and Senior Loan Officer for Enterprise Bank of Florida in North Palm Beach, Florida, and held senior lending, branch administration & sales management positions at Palm Beach National Bank & Trust, Flagler National Bank of the Palm Beaches and Comerica Bank
- Received BBA degree in finance from Western Michigan University and a graduate of the American Bankers Association Stonier Graduate School of Banking at the University of Delaware

Elliot Nunez

EVP, CFO

- **Chief Financial Officer of the Bank since February 2020**
- Currently serves in the following committees: Audit, BSA/Compliance, ALCO, Operations, and IT/Security Committees
- **Previously served as Chief Financial Officer for Brickell Bank and Mellon United National Bank** where he was responsible for the overall direction, control, and management of the finance division
- Also previously worked at KPMG LLP as a Senior Manager where he delivered assurance and advisory services to banking clients
- Licensed as both a Certified Public Accountant and a Chartered Global Management Accountant

Business Evolution and Milestones



Second Quarter 2025 Highlights

	Quarterly Trends					2Q25 change vs	
	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24
Interest income							
Loans	\$ 14,026	\$ 13,601	\$ 13,679	\$ 13,588	\$ 12,948	\$ 425	\$ 1,078
Debt securities	158	160	154	163	165	(2)	(7)
Other	1,404	1,246	1,809	1,583	2,075	158	(671)
Total interest income	15,588	15,007	15,642	15,334	15,188	581	400
Interest expense							
Deposits	5,322	5,278	6,005	5,962	5,919	44	(597)
Borrowings	24	303	402	410	527	(279)	(503)
Total interest expense	5,346	5,581	6,407	6,372	6,446	(235)	(1,100)
Net interest income	10,242	9,426	9,235	8,962	8,742	816	1,500
Credit loss expense (reversal)	1,040	(165)	613	357	195	1,205	845
Net interest income after credit loss expense (reversal)	9,202	9,591	8,622	8,605	8,547	2,021	2,345
Noninterest income							
Service charges and fees	1,099	1,038	958	990	864	61	235
Other	735	193	110	125	337	542	398
Total noninterest income	1,834	1,231	1,068	1,115	1,201	603	633
Noninterest expenses							
Salaries and employee benefits	3,738	3,381	2,145	3,078	3,031	357	707
Professional fees	275	247	374	266	238	28	37
Occupancy and equipment	294	282	243	234	202	12	92
Data processing	625	533	570	574	575	92	50
Regulatory assessment	202	198	204	241	231	4	(29)
Other	1,047	985	846	892	807	62	240
Total noninterest expenses	6,181	5,626	4,382	5,285	5,084	555	1,097
Net earnings before income taxes	4,855	5,196	5,308	4,435	4,664	(341)	191
Income taxes	1,253	1,326	1,359	1,133	1,168	(73)	85
Net earnings	\$ 3,602	\$ 3,870	\$ 3,949	\$ 3,302	\$ 3,496	\$ (268)	\$ 106
Net earnings per share - Basic	\$ 0.31	\$ 0.33	\$ 0.38	\$ 0.34	\$ 0.36	\$ (0)	\$ (0)
Net earnings per share - Diluted	\$ 0.29	\$ 0.32	\$ 0.36	\$ 0.32	\$ 0.34	\$ (0)	\$ (0)

GAAP to Non-GAAP Reconciliation

Pre-tax, Pre-provision Earnings

(\$s in 000s)	2Q 2025	1Q 2025	2Q 2024	2024	2023	2022	2021
Net Earnings (GAAP)	\$3,602	\$3,870	\$3,496	\$13,124	\$6,283	\$4,023	\$6,296
Plus: Income Tax Expense	1,253	1,326	1,168	4,507	2,174	1,369	(3,227)
Plus: Credit Loss Expense (Reversal)	1,040	(165)	195	2,222	4,047	3,466	1,173
Pre-tax, Pre-provision Earnings (Non-GAAP)	\$5,895	\$5,031	\$4,859	\$19,853	\$12,504	\$8,858	\$4,242

Return on Average Equity (ROAE) and ROAE (Core)

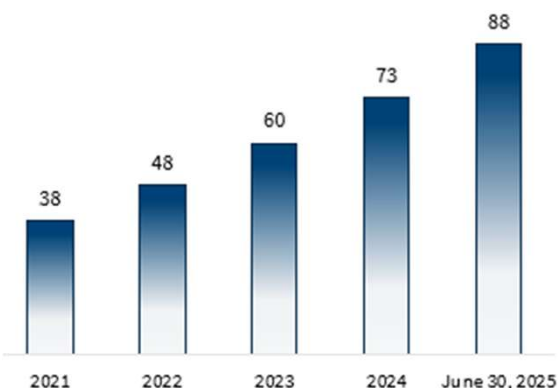
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Average Total Equity	107,769	109,946	105,591	85,872	65,495	46,802	27,530
Return on Average Equity (GAAP)⁽¹⁾	13.87%	13.10%	14.66%	15.28%	9.59%	8.60%	22.87%
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Return on Average Equity (Core, Non-GAAP)	20.28%	21.45%	19.06%	23.12%	19.09%	18.93%	15.41%

(1) 2025 ratios annualized

2Q 2025 preliminary, unaudited results subject to adjustment and finalization of the Form 10-Q.

Our History, Transformation and Significant Growth and Expansion

Employee Count



Total Assets (\$000)

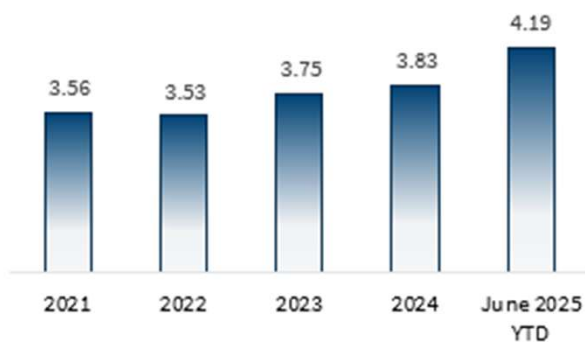


Expansion of Franchise Footprint

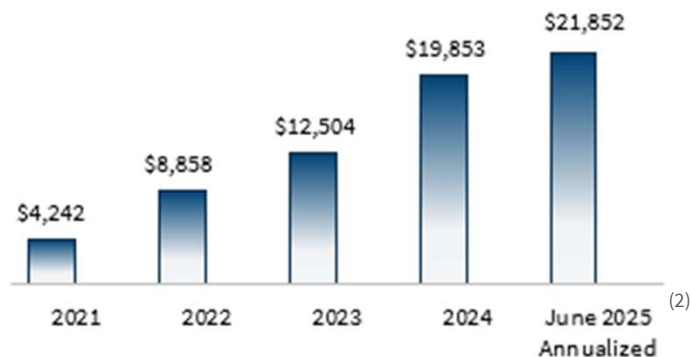
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Profitability Improvement

Net Interest Margin (%)



Net Earnings Core: Pre-tax, ⁽¹⁾
 Pre-provision Earnings (\$000)
 As of June 2025 YTD, \$10,926 (annualized \$21,854)



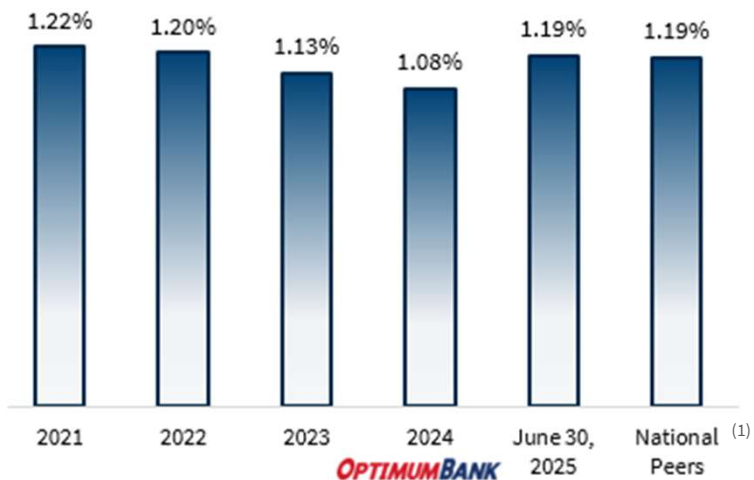
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Second Quarter 2025 Highlights

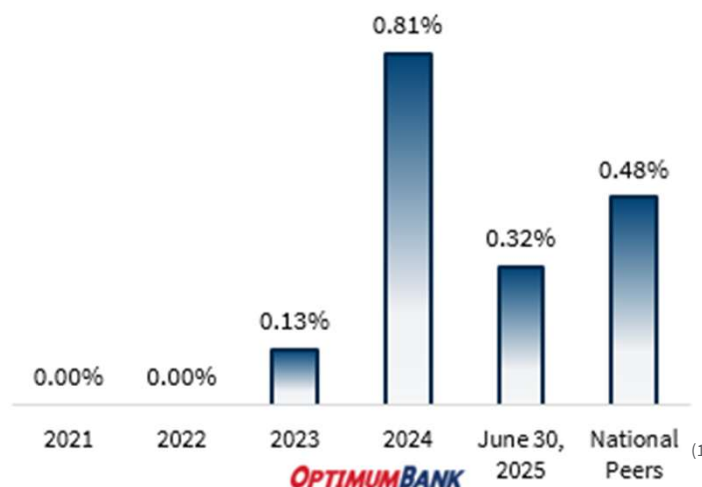
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Credit Trends

Allowance for Credit Losses / Loans (%)



Non-Performing Assets / Total Assets (%)



Net Charge Offs / Average Loans (%)



GAAP to Non-GAAP Reconciliation

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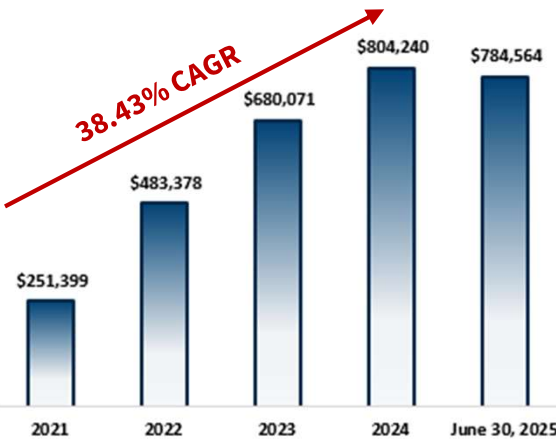
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Growth and Momentum Across all Areas

Lending

Gross Loans (\$'000)

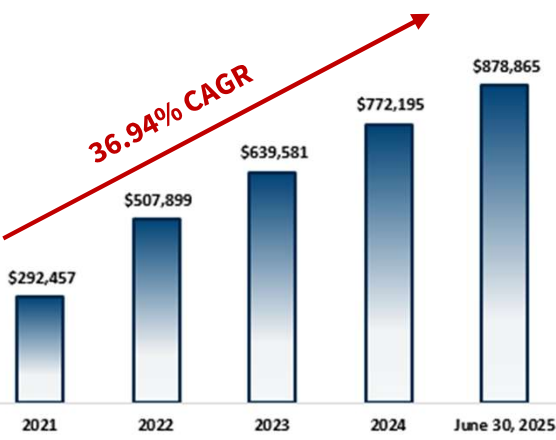
December 31, 2021-June 30, 2025, Gross Loans CAGR



Deposits

Total Deposits (\$'000)

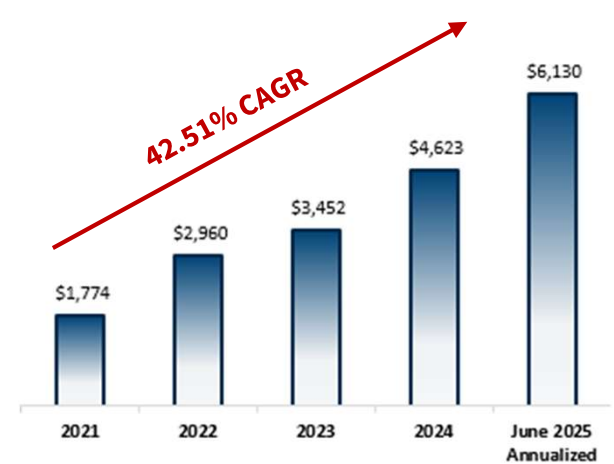
December 31, 2021-June 30, 2025, Deposits CAGR



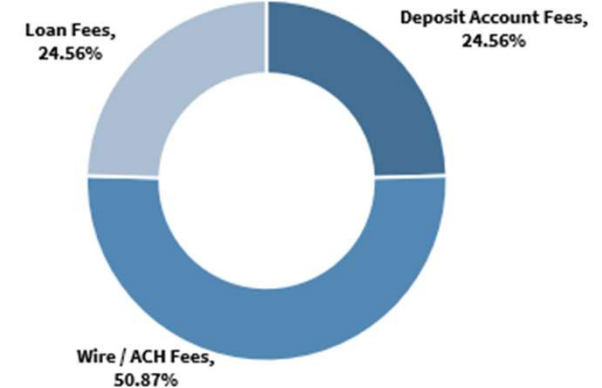
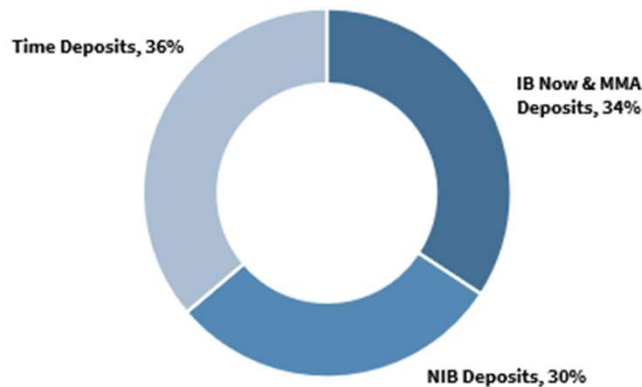
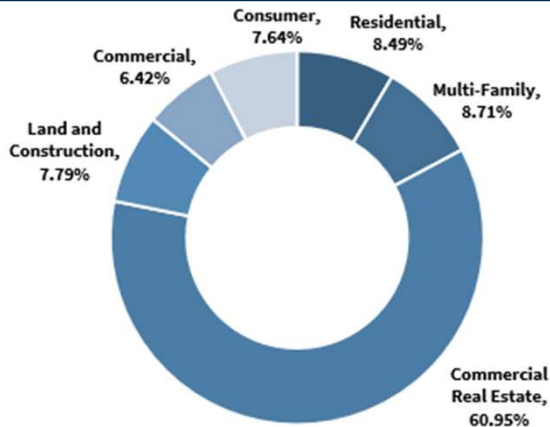
Noninterest Income

Total Noninterest income (\$'000)

December 31, 2021-June 30, 2025, Noninterest Income CAGR
As of June 2025 YTD, \$3,065 (annualized \$6,130)



Composition as of June 30, 2025

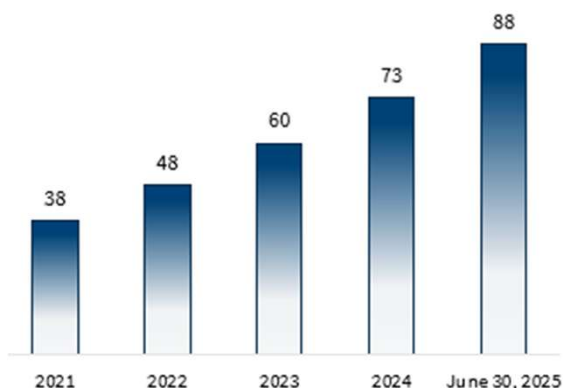


Yield on Loans: 6.91%

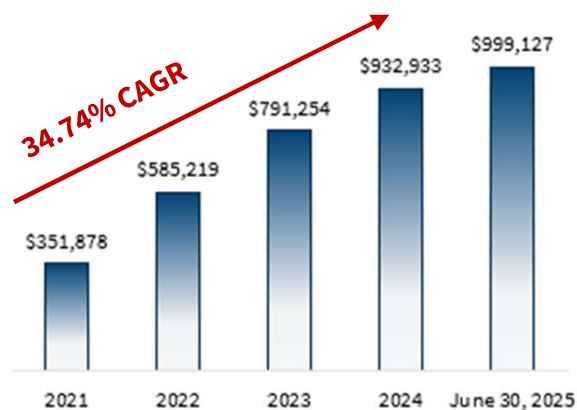
Cost of IB Deposits: 3.53%

Our History, Transformation and Significant Growth and Expansion

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Total Assets (\$000)

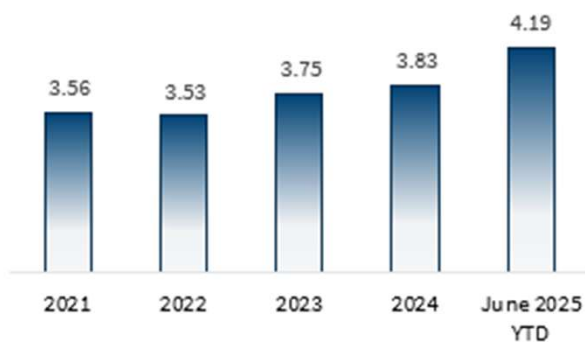


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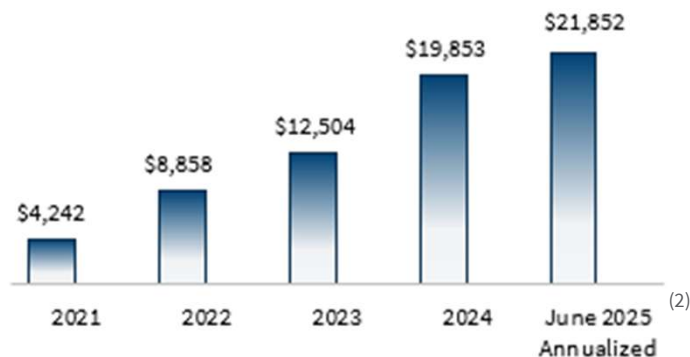
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Net Interest Margin (%)



Net Earnings Core: Pre-tax, ⁽¹⁾
 Pre-provision Earnings (\$000)
 As of June 2025 YTD, \$10,926 (annualized \$21,854)



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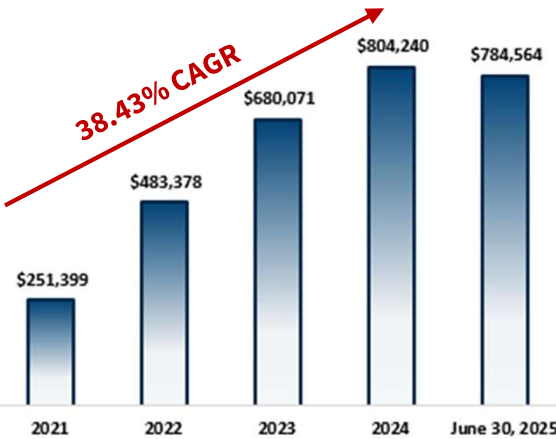
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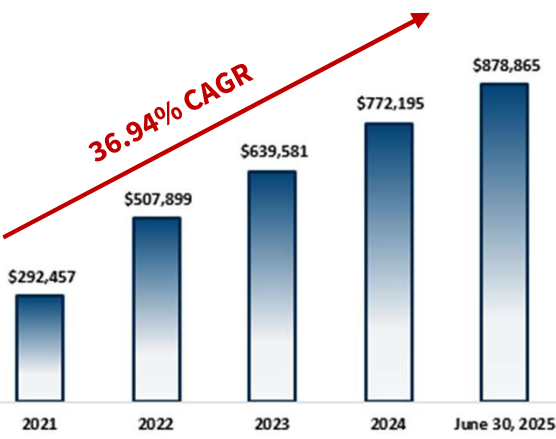
December 31, 2021-June 30, 2025, Gross Loans CAGR



Deposits

Total Deposits (\$000)

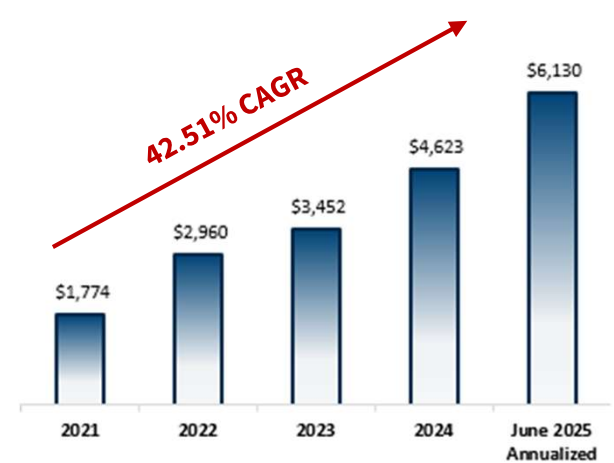
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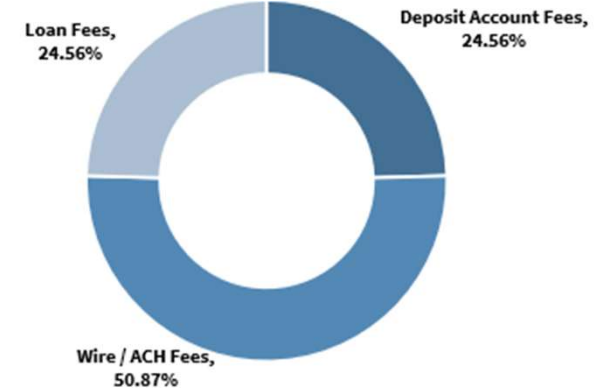
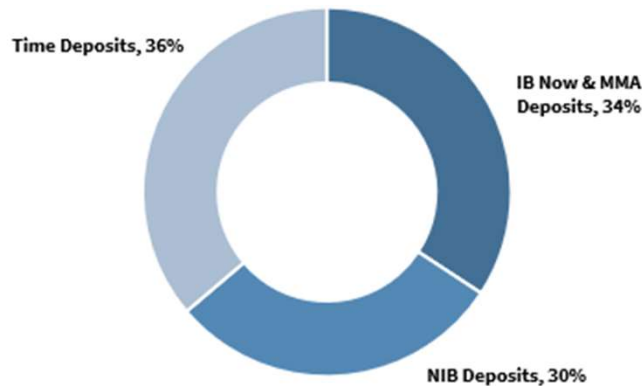
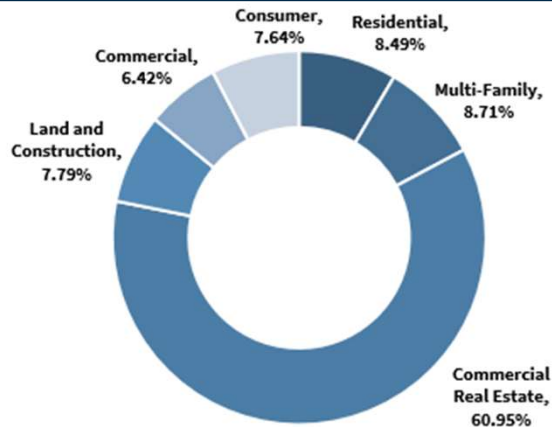
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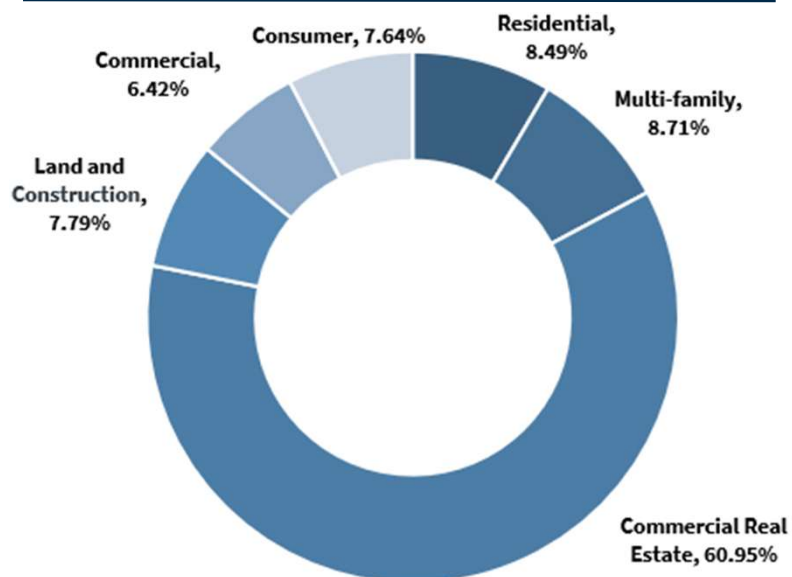
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	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24
Interest income							
Loans	\$ 14,026	\$ 13,601	\$ 13,679	\$ 13,588	\$ 12,948	\$ 425	\$ 1,078
Debt securities	158	160	154	163	165	(2)	(7)
Other	1,404	1,246	1,809	1,583	2,075	158	(671)
Total interest income	15,588	15,007	15,642	15,334	15,188	581	400
Interest expense							
Deposits	5,322	5,278	6,005	5,962	5,919	44	(597)
Borrowings	24	303	402	410	527	(279)	(503)
Total interest expense	5,346	5,581	6,407	6,372	6,446	(235)	(1,100)
Net interest income	10,242	9,426	9,235	8,962	8,742	816	1,500
Credit loss expense (reversal)	1,040	(165)	613	357	195	1,205	845
Net interest income after credit loss expense (reversal)	9,202	9,591	8,622	8,605	8,547	2,021	2,345
Noninterest income							
Service charges and fees	1,099	1,038	958	990	864	61	235
Other	735	193	110	125	337	542	398
Total noninterest income	1,834	1,231	1,068	1,115	1,201	603	633
Noninterest expenses							
Salaries and employee benefits	3,738	3,381	2,145	3,078	3,031	357	707
Professional fees	275	247	374	266	238	28	37
Occupancy and equipment	294	282	243	234	202	12	92
Data processing	625	533	570	574	575	92	50
Regulatory assessment	202	198	204	241	231	4	(29)
Other	1,047	985	846	892	807	62	240
Total noninterest expenses	6,181	5,626	4,382	5,285	5,084	555	1,097
Net earnings before income taxes	4,855	5,196	5,308	4,435	4,664	(341)	191
Income taxes	1,253	1,326	1,359	1,133	1,168	(73)	85
Net earnings	\$ 3,602	\$ 3,870	\$ 3,949	\$ 3,302	\$ 3,496	\$ (268)	\$ 106
Net earnings per share - Basic	\$ 0.31	\$ 0.33	\$ 0.38	\$ 0.34	\$ 0.36	\$ (0)	\$ (0)
Net earnings per share - Diluted	\$ 0.29	\$ 0.32	\$ 0.36	\$ 0.32	\$ 0.34	\$ (0)	\$ (0)

Loan Detail

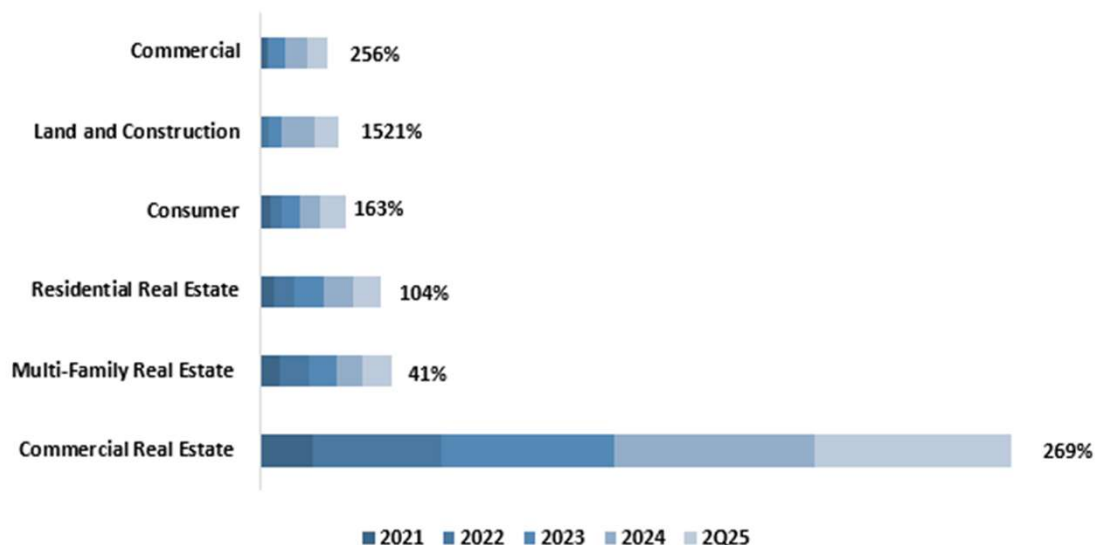
Industry Classification Breakdown

(as of June 30, 2025)



Loan Growth by Loan Portfolio

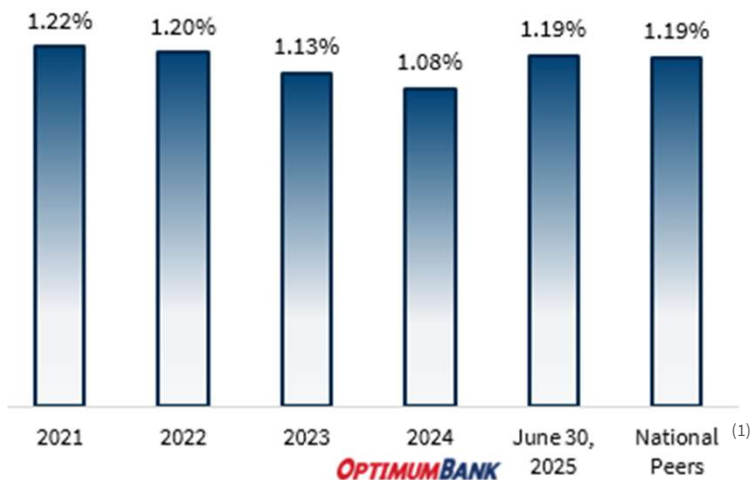
(December 31, 2021-June 30, 2025)



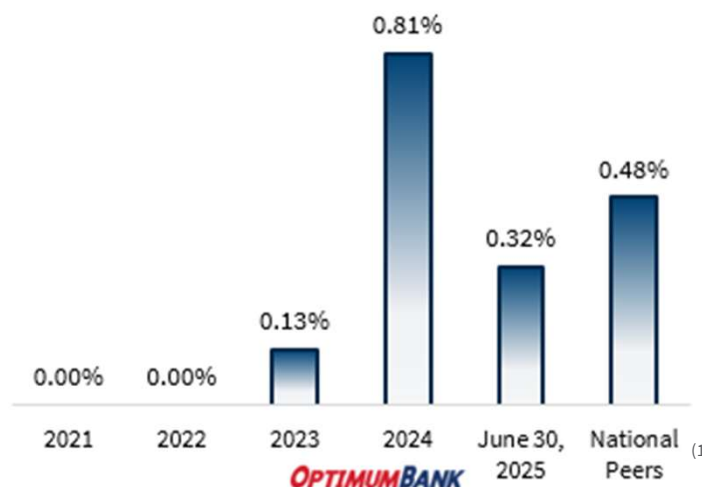
Loan Balances (\$000)	2021	2022	2023	2024	2Q25
Commercial Real Estate	\$ 129,468	\$ 310,695	\$ 422,680	\$ 485,671	\$ 478,224
Multi-Family Real Estate	\$ 48,592	\$ 69,555	\$ 67,498	\$ 64,001	\$ 68,321
Residential Real Estate	\$ 32,583	\$ 50,354	\$ 71,400	\$ 74,064	\$ 66,602
Consumer	\$ 22,827	\$ 30,323	\$ 44,023	\$ 50,399	\$ 59,940
Land and Construction	\$ 3,772	\$ 17,286	\$ 32,600	\$ 77,295	\$ 61,126
Commercial	\$ 14,157	\$ 5,165	\$ 41,870	\$ 52,810	\$ 50,351

Credit Trends

Allowance for Credit Losses / Loans (%)



Non-Performing Assets / Total Assets (%)



Net Charge Offs / Average Loans (%)



GAAP to Non-GAAP Reconciliation

Pre-tax, Pre-provision Earnings

(\$s in 000s)	2Q 2025	1Q 2025	2Q 2024	2024	2023	2022	2021
Net Earnings (GAAP)	\$3,602	\$3,870	\$3,496	\$13,124	\$6,283	\$4,023	\$6,296
Plus: Income Tax Expense	1,253	1,326	1,168	4,507	2,174	1,369	(3,227)
Plus: Credit Loss Expense (Reversal)	1,040	(165)	195	2,222	4,047	3,466	1,173
Pre-tax, Pre-provision Earnings (Non-GAAP)	\$5,895	\$5,031	\$4,859	\$19,853	\$12,504	\$8,858	\$4,242

Return on Average Equity (ROAE) and ROAE (Core)

(\$s in 000s, except percentages)	2025 YTD	2Q 2025	1Q 2025	2024	2023	2022	2021
Net Earnings (GAAP)	\$7,472	\$3,602	\$3,870	\$13,124	\$6,283	\$4,023	\$6,296
Average Total Equity	107,769	109,946	105,591	85,872	65,495	46,802	27,530
Return on Average Equity (GAAP)⁽¹⁾	13.87%	13.10%	14.66%	15.28%	9.59%	8.60%	22.87%
Pre-tax, Pre-provision Earnings (Non-GAAP)	10,926	5,895	5,031	19,853	12,504	8,858	4,242
Average Total Equity	107,769	109,946	105,591	85,872	65,495	46,802	27,530
Return on Average Equity (Core, Non-GAAP)	20.28%	21.45%	19.06%	23.12%	19.09%	18.93%	15.41%

(1) 2025 ratios annualized

2Q 2025 preliminary, unaudited results subject to adjustment and finalization of the Form 10-Q.

Compelling Investment Opportunity

Balance Sheet Growth Rates

Loan Growth CAGR
December 31, 2021 – June 30, 2025



Per Share Growth Rates

Tangible Book Value Per Share &
Fully Diluted Tangible Book Value Per Share⁽²⁾

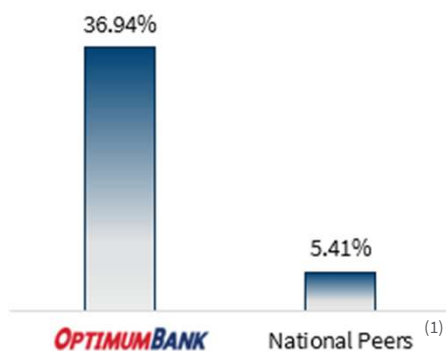


OptimumBank vs. Broader Bank Universe

Efficiency Ratio



Deposit Growth CAGR
December 31, 2021 – June 30, 2025



Earnings Per Share Basic



Earnings Per Share Diluted ⁽³⁾



Net interest margin

