

OPTIMUMBANK

CHAIRMAN OF THE BOARD'S LETTER TO SHAREHOLDERS

MOISHE GUBIN, CHAIRMAN OF OPTIMUMBANK



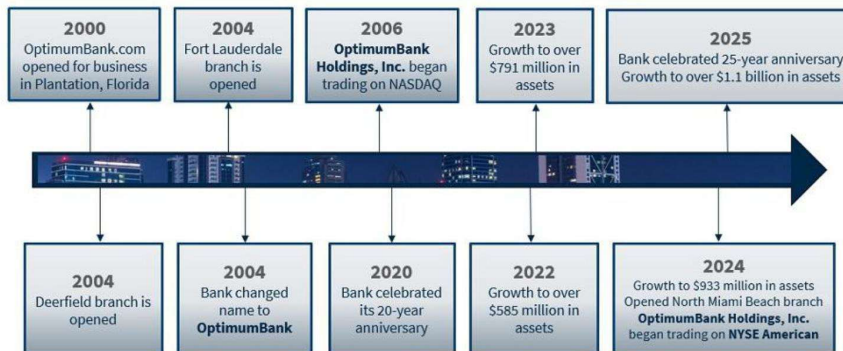
Chairman of the Board's Letter to Shareholders

Dear Valued Shareholders,

I invite you to join us for our 2026 Annual Shareholder Meeting, which will be held via live webcast on April 28, 2026 at 10:00 a.m. Eastern Time. Shareholders and guests may access the meeting using the following link: <https://events.q4inc.com/attendee/178187333/guest>

This past year marked the most defining chapter in the history of OptimumBank Holdings, Inc ("OptimumBank"). In 2025, we celebrated our 25th anniversary, surpassed \$1.1 billion in total assets, rang the Opening Bell at the New York Stock Exchange, and delivered the strongest financial performance ever recorded by our Company.

What began in November 2000 with approximately \$5 million in equity has grown into a scaled, high-performing institution with approximately \$126 million as of December 31, 2025, before the impact of accumulated other comprehensive income. Our growth has been deliberate, disciplined, and relationship driven. Today, we are no longer simply a growing community bank, we are a durable, profitable franchise operating at an entirely new level of scale and sophistication.



Record Financial Performance

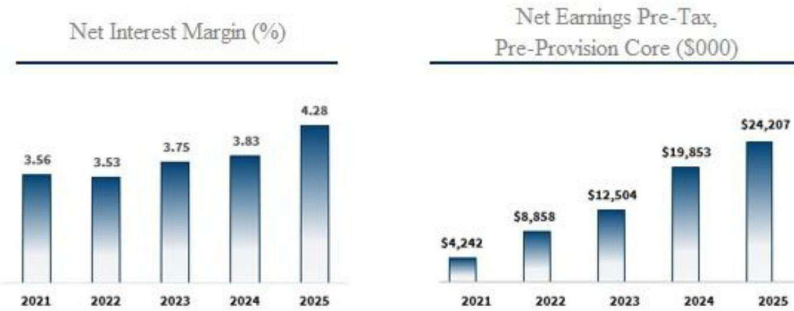
2025 was a record-breaking year across every key metric. The following highlights summarize our performance compared to 2024:

- Net Income: \$16.6 million, up 26.9%
- Earnings Per Share: \$1.42 (basic) / \$0.71 (diluted)
- Pre-Tax, Pre-Provision Earnings: \$24.2 million, up 21.9%
- Net Interest Margin: 4.28%, up 0.45%
- Net Interest Income: \$42.6 million, up 22.8%
- Noninterest Income: \$6.8 million, up 46.5%
- Return on Average Equity (GAAP): 14.83%
- Core Return on Average Equity (Non-GAAP): 21.56%

MAKE OUR BANK, YOUR BANK

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Over the past four years, we have increased pre-tax, pre-provision earnings from \$4.2 million in 2021 to \$24.2 million in 2025, with a compound annual growth rate of approximately 54.6%. Few institutions in our peer group have demonstrated this combination of scale expansion and profitability improvement.

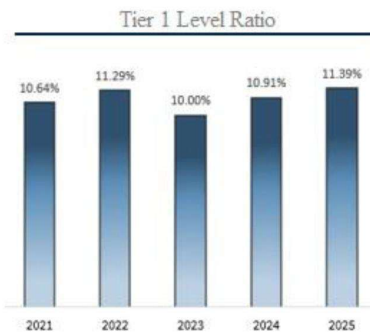
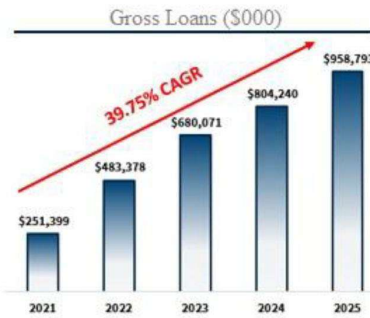


Strong Balance Sheet Growth

Balance sheet expansion in 2025 remained disciplined, diversified, and relationship-driven, with continued momentum across assets, loans, and deposits.

- Total Assets: \$1.11 billion, up \$178.7 million year-over-year
- Total Net Loans: \$947.3 million, up 19.2%
- Total Deposits: \$931.8 million, up 20.7%
- Assets CAGR since 2021: 33.32%
- Loan CAGR since 2021: 39.75%
- Deposit CAGR since 2021: 33.60%

Our Tier 1 leverage ratio ended the year at 11.39%, reinforcing our strong capital position even as we continued to grow at an accelerated pace.



Capital Markets Momentum and Institutional Alignment

During November 2025, our largest institutional investor, AllianceBernstein, increased its economic exposure to OptimumBank. We view this as a meaningful long-term vote of confidence in our strategy, governance, and earnings power.

Throughout 2025, we also undertook extensive work to modernize and simplify our preferred equity structure, culminating in the streamlined capital framework executed in January 2026. This effort eliminated historical sub-series complexity and enables fully transparent diluted earnings-per-share reporting. While completed early in 2026, the design and groundwork were a major strategic initiative throughout 2025.

We believe these actions position OptimumBank exceptionally well for the next phase of growth and capital markets recognition.

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Celebrating 25 Years — Ringing the NYSE Opening Bell

On October 27, 2025, OptimumBank leadership had the honor of ringing the Opening Bell at the New York Stock Exchange in celebration of our 25th anniversary.

Standing on that historic trading floor was a defining moment. It symbolized the journey from a single-branch community bank to a billion-dollar institution listed on a premier global exchange. It reflected the dedication of our employees, the loyalty of our customers, and the trust of our shareholders.

That moment was not simply ceremonial. It represented validation of scale, credibility in the capital markets, and recognition of a franchise built the right way.



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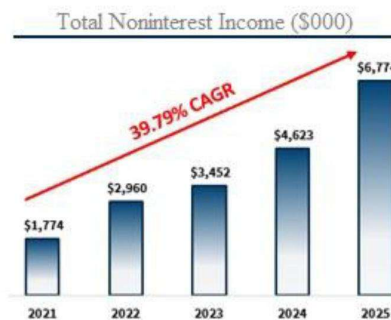
In December 2025, we continued our anniversary celebration by hosting a 25th-anniversary event in South Florida attended by more than 350 shareholders, clients, employees, and community partners. The evening celebrated the relationships and trust that have fueled OptimumBank's growth for a quarter century and reinforced the deep connections that define our franchise.



Expanding Our Lending Platform

During 2025, we strengthened and diversified our lending capabilities across multiple fronts. We achieved Preferred Lender status under the U.S. Small Business Administration Preferred Lenders Program, enabling us to approve SBA loans internally and accelerate funding to small business clients. Equally important, we strengthened our leadership bench with the appointment of Jeni Chokron as Chief Lending Officer, a highly respected banking executive with deep commercial lending experience. Jeni's leadership enhances our ability to scale lending operations while maintaining the disciplined underwriting that defines OptimumBank.

These efforts are also contributing to the continued expansion of non-interest income associated with our lending and client-service activities. A meaningful portion of this growth is derived from the sale of SBA loans into the secondary market, which generates gain-on-sale income, while additional growth reflects expanding treasury management and transaction-based services provided to our commercial clients. As our lending platform has expanded, both our balance sheet interest income and lending related fee income have grown in tandem.



Building on this foundation, we made substantial progress during 2025 in establishing a new bridge-to-HUD and FHA/HUD-insured lending platform focused on multifamily and healthcare properties. This initiative reflects years of accumulated Board and Management expertise in skilled nursing and senior housing finance and culminated in December 2025 with the formation of OptimumFunding, LLC, a wholly owned non-bank subsidiary of OptimumBank Holdings, Inc.

Importantly, this platform operates as a sister subsidiary to OptimumBank under OptimumBank Holdings, Inc., creating a clear structural delineation between the Bank's regulated balance sheet activities and the specialized lending functions conducted through OptimumFunding. We believe this structure preserves clear separation from OptimumBank's core franchise while enhancing its capabilities, as the platform complements and builds upon the lending relationships and expertise developed within OptimumBank.

While the platform was formally introduced publicly in February 2026, its design, development, and execution were a major strategic focus throughout 2025 and represent a significant expansion of our specialty finance franchise. We also expect to expand this model through OptimumFinance, a non-bank, asset-based lending vertical designed to participate in lending opportunities that fall outside the traditional credit parameters of the Bank while still leveraging our broader lending expertise.

Technology and Operational Investment

Throughout 2025, we invested in personnel, systems, and technology infrastructure to support our continued growth. These investments were intentional and are already translating into stronger execution, improved customer experience, and operating leverage.

Our current staffing and platform are designed to support continued expansion toward \$3 billion in assets without requiring proportional cost increases, a clear indicator of the scalability embedded in our franchise. In 2026 we also expect to unveil our upgraded online banking platform, designed to better serve high volume commercial users with expanded batch ACH and treasury management capabilities tailored to transaction intensive operating accounts.

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Community Commitment

As we have scaled, we have remained deeply grounded in our community banking roots and longstanding commitment to the communities we serve. Throughout 2025, OptimumBank devoted significant time, leadership engagement, and financial support to local schools, synagogues, and organizations dedicated to education, financial literacy, and social support for families in need.

Our team actively partners with Jewish educational institutions and community organizations across South Florida, including student financial literacy programs with Yeshiva Elementary School, and sponsorship and participation in initiatives supporting the Alper Jewish Community Center, the Jewish National Fund, and March of the Living. These efforts reflect our commitment to strengthening families, preserving heritage, and expanding opportunity within the communities we serve.

In addition, we partnered with Habitat for Humanity of Broward to provide zero-interest mortgage loans to six local families, helping open the door to sustainable homeownership and long-term financial stability.

Our mission remains unchanged, to combine strong profitability with meaningful and lasting community impact, and I am personally very proud of the role our team plays in supporting the communities we serve.



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Looking Ahead

The momentum entering 2026 is powerful. We have surpassed \$1.1 billion in assets and are delivering industry-leading core profitability. Institutional alignment is stronger than ever, our capital structure is clearer and more transparent, and our franchise footprint and brand visibility continue to expand.

At the same time, we remain committed to the relationship-driven, community-focused principles that have defined our institution since its founding.

After years of fortifying our fundamentals, OptimumBank stands today as a scaled, efficient, and highly profitable institution with tremendous opportunity ahead. The accompanying summary of 2025 GAAP and core return on average equity highlights the underlying earnings strength that supports this confidence and reflects the durable profitability we have built into the franchise.

Pre-tax, Pre-provision earnings

(\$000)	2025
Net Income (GAAP)	16,648
Plus: Income Tax Expense	5,523
Plus: Credit Loss Expense (Reversal)	2,036
Pre-tax, Pre-provision earnings (Non-GAAP)	24,207

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

(\$000)	2025
Net Income (GAAP)	16,648
Average Total Equity	112,277
Return on Average Equity (GAAP)	14.83%
Pretax, Pre-provision earnings (non-GAAP)	24,207
Average Total Equity	112,277
Return on Average Equity (Core, Non-GAAP)	21.56%

The foundation is solid. The strategy is clear. The trajectory is strong.

Thank you for your continued trust and support.

Sincerely,

Moishe Gubin
Chairman of the Board