



February 23, 2026

# Dime Commercial Bank

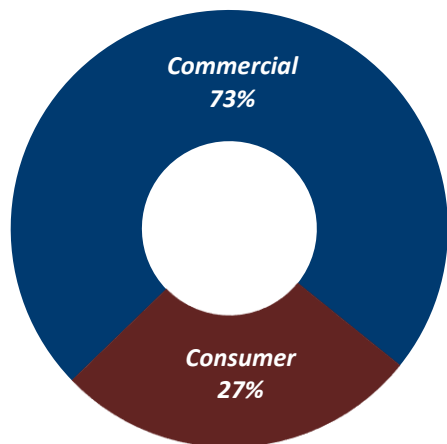
In June 2026, subject to the receipt of applicable shareholder approvals, Dime Community Bank will rebrand as Dime Commercial Bank

This rebranding aligns with our current capabilities and business model. It follows a multi-year strategic transformation that has established us as the preeminent full-service commercial bank in Metro New York

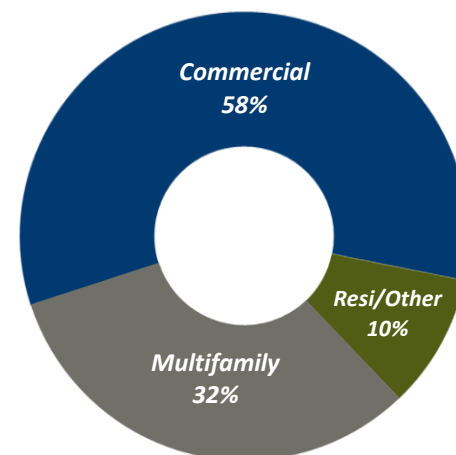


**Our current business mix is reflective of a full-service commercial bank**

## Deposit Composition<sup>(1)</sup>



## Loan Composition<sup>(2)</sup>



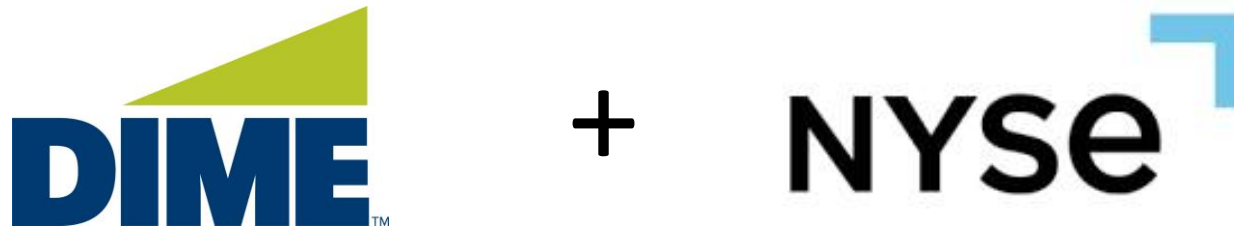
*Note: Financial data as of the quarter ended 12/31/2025.*

*<sup>(1)</sup>Excludes brokered deposits. Commercial includes municipal deposits.*

*<sup>(2)</sup>Commercial includes Business loans, Construction loans, and Non-Owner Occupied CRE loans.*

# Transition to the NYSE

In April 2026, Dime will transition to the New York Stock Exchange. This move solidifies us as a pedigreed commercial bank in the New York market, and we will trade on an exchange that boasts a rich history of supporting the finest New York institutions



Dime joins these iconic New York companies on the NYSE

J.P.Morgan



S&P Global

EVERCORE

BlackRock

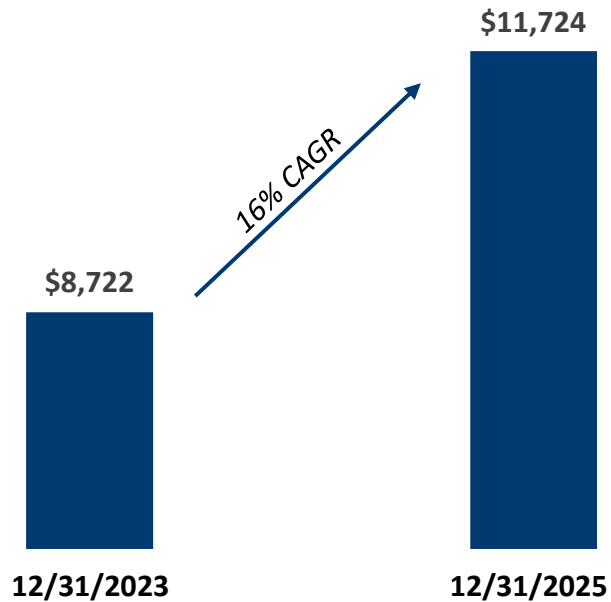


# Our Growth Story

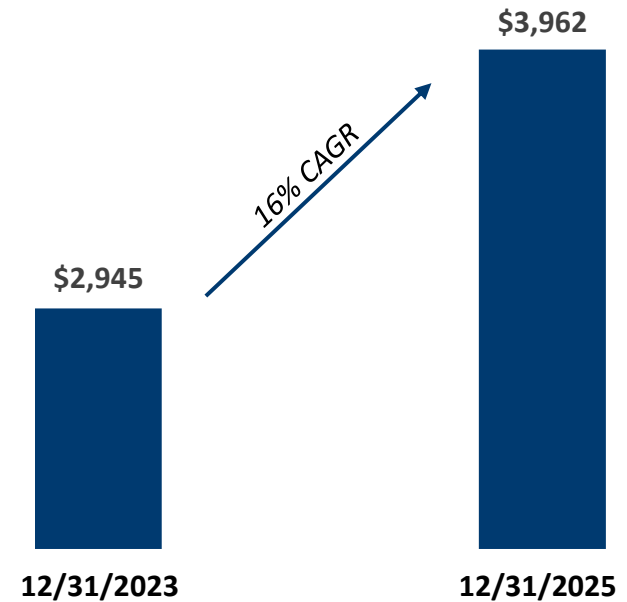
# Deposit Growth

## Strong Momentum in Growing Deposits Organically

### Growth in Core Deposits<sup>(1)</sup>



### Growth in DDA



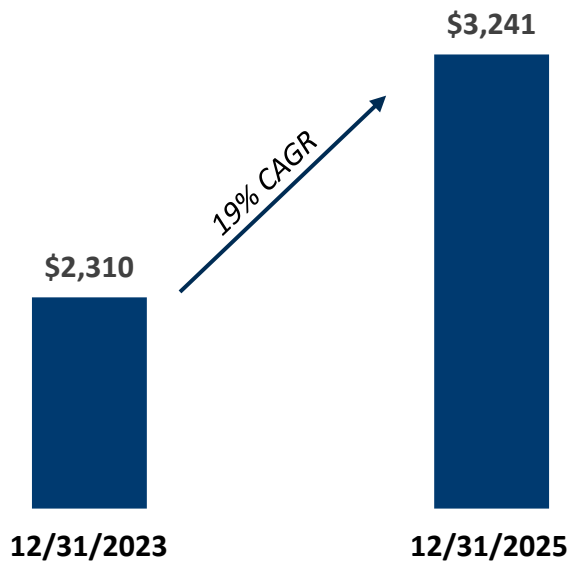
Note: dollars in millions.

<sup>(1)</sup>Core Deposits exclude Brokered & Time Deposits.

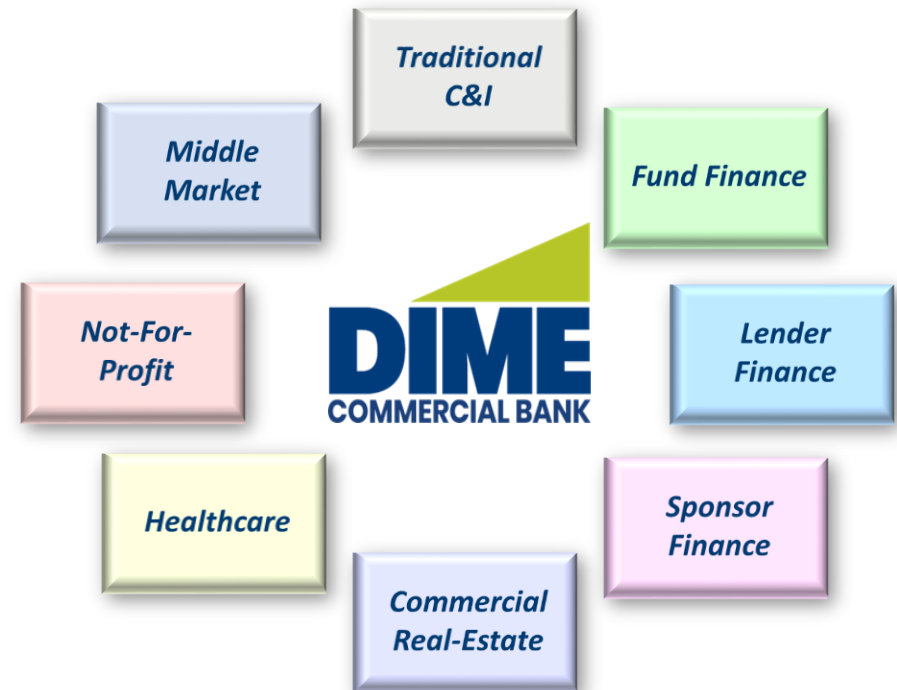
# Loan Growth and Industry Expertise

## Strong Momentum in Business Loan Growth

### Growth in Business Loans



## Commercial Lending Industry Expertise



# Dime is #1 in the Metro New York Market

**#1** *Highest Total Capital Ratio*

**#1** *Most Liquid Balance Sheet*

**#1** *Lowest Cost Deposit Base*

**#1** *Most Efficient Bank*

**#1** *Best NIM Trajectory*

**#1** *Lowest Level of NPAs as a Percentage of Total Assets*

**#1** *Beneficiary of Market Disruption*

**#1** *Outstanding CRA Rating*

# Dime is #1 in Metro New York

	Metro New York Competitors <sup>(1)</sup>			Dime	
	Bottom Quartile	Median	Top Quartile	Q4 Actual	Rank
Total Capital Ratio	13.19%	13.77%	14.15%	16.23%	#1
Cash / Assets	1.8%	2.5%	3.8%	15.3%	#1
Cost of Deposits	2.61%	2.45%	2.21%	1.85%	#1
Non-Int. Expense / Assets	2.09%	1.96%	1.90%	1.65% <sup>(2)</sup>	#1
NIM Trajectory <sup>(3)</sup>	4bp	35bp	61bp	82bp	#1
NPAs / Total Assets	1.02%	0.91%	0.64%	0.34%	#1

Note: Financial data as of the quarter ended 12/31/2025 or the most recent quarter reported.

<sup>(1)</sup>Metro New York competitors include the following banks: BankUnited, Flagstar, Metropolitan, OceanFirst (pro forma for Flushing acquisition), Peapack-Gladstone, Valley, and Webster.

<sup>(2)</sup>Adjusted to exclude amortization of intangible assets and severance payments.

<sup>(3)</sup>NIM trajectory defined as the increase in quarterly NIM from Q4 2023 to Q4 2025.

# Dime Has Been the Primary Beneficiary of Disruption in the Metro New York Market

Hiring of  
Deposit Teams to  
Grow Low-Cost Core  
Deposits

15 Deposit Teams

Hiring of Industry  
Specialists to  
Diversify Loan  
Portfolio

Healthcare, Fund Finance,  
Not-for-Profit, Middle  
Market, Sponsor Finance,  
Lender Finance

Hiring of Bankers to  
Drive Targeted  
Contiguous Market  
Expansion

Westchester, Staten Island,  
Locust Valley, Manhattan,  
New Jersey

Recent M&A Activity In Dime's Footprint Has Included The Following Banks



# Outstanding Community Reinvestment Act (“CRA”) Rating

## Longstanding Commitment to the Community

Our overall CRA rating is “Outstanding” – *the highest achievable award*. Our individual component ratings are as follows:

- **Lending Test - Outstanding**
- **Investment Test - Outstanding**
- **Service Test - Outstanding**

We are noted as a “*Leader in providing community development services*” by the Federal Reserve Bank of New York.



*“Thanks to the support from Dime, Brooklyn Public Library’s PowerUP contest has served as the foundation for Brooklyn’s innovators and entrepreneurs. From Brighton Beach to Bed-Stuy, you can see the positive impact of PowerUP businesses in every neighborhood in the borough.”*

- Brooklyn Public Library

# Our Locations

## Brooklyn

- Bay Ridge
- Bensonhurst
- Brooklyn Heights
- Greenpoint
- Kings Highway
- Marine Park
- Williamsburg

## Nassau County

- Bellmore
- Cedarhurst
- Garden City
- Garden City Park
- Great Neck
- Locust Valley\*
- Merrick
- Oceanside
- Port Washington
- Rockville Centre
- Valley Stream
- Westbury
- Woodbury

## Suffolk County

- Bay Shore
- Bridgehampton
- Deer Park
- East Hampton
- East Moriches
- Greenport
- Hampton Bays
- Hauppauge
- Huntington
- Mattituck
- Melville
- Montauk
- Patchogue
- Port Jefferson
- Riverhead
- Rocky Point
- Ronkonkoma
- Sag Harbor
- Shelter Island
- Shirley
- Smithtown
- Southampton
- Southold
- Westhampton Beach

## Queens

- Astoria
- Bayside
- Flushing
- Glen Oaks
- Hillcrest
- Jackson Heights
- Long Island City
- Whitestone

## Manhattan

- Madison Avenue
- One Grand Central Place
- 711 3<sup>rd</sup> Avenue

## Bronx

- Soundview

## Westchester County

- White Plains

## Staten Island

- Richmond Avenue

## New Jersey

- Lakewood\*

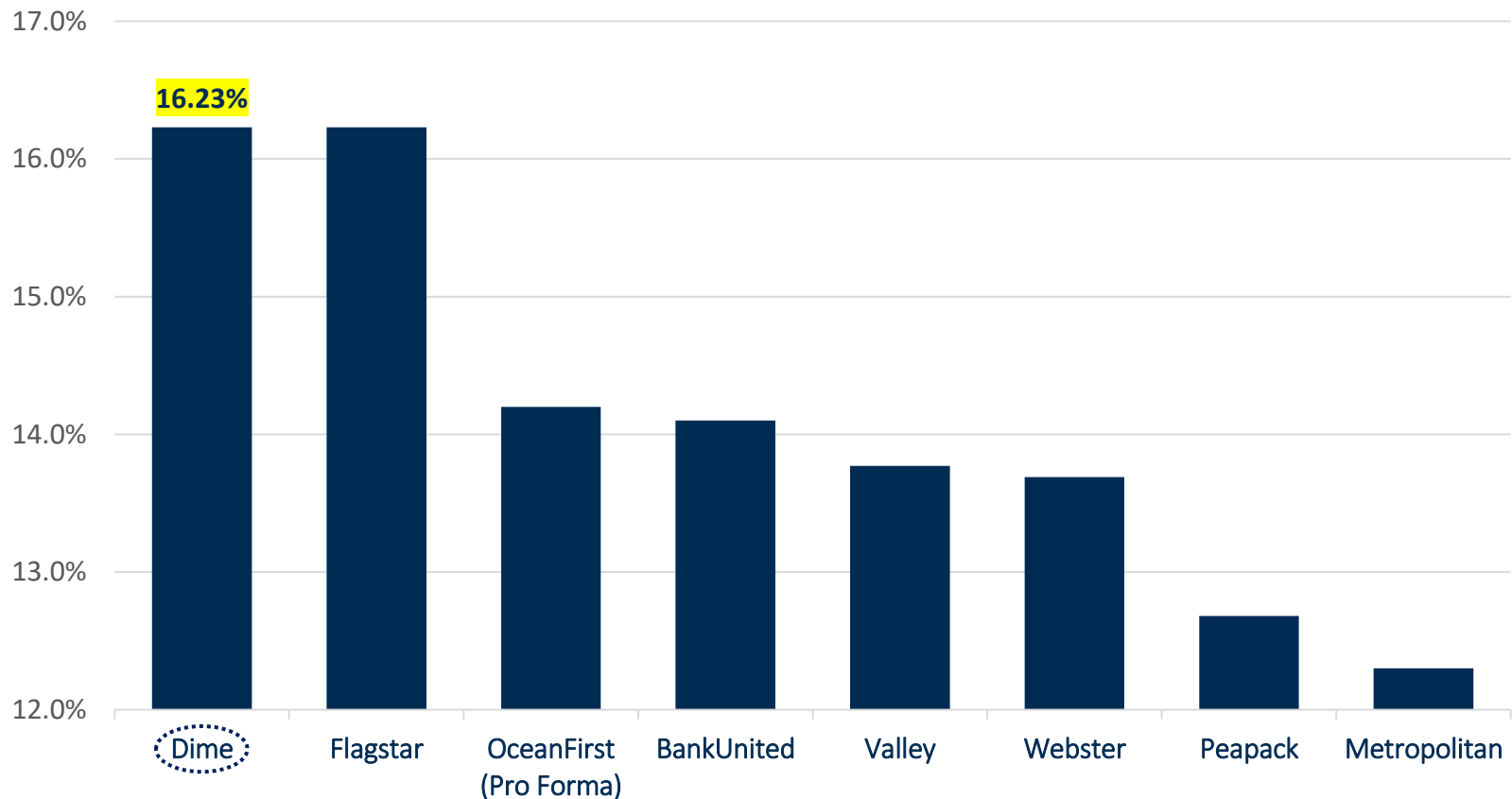
**Dime is THE BEST commercial  
bank in Metro New York.**

[Dime.com](http://Dime.com)

# #1 Highest Total Capital Ratio

## Total Capital Ratio (%)

Dime's strong capital levels help position us to support our clients' growth

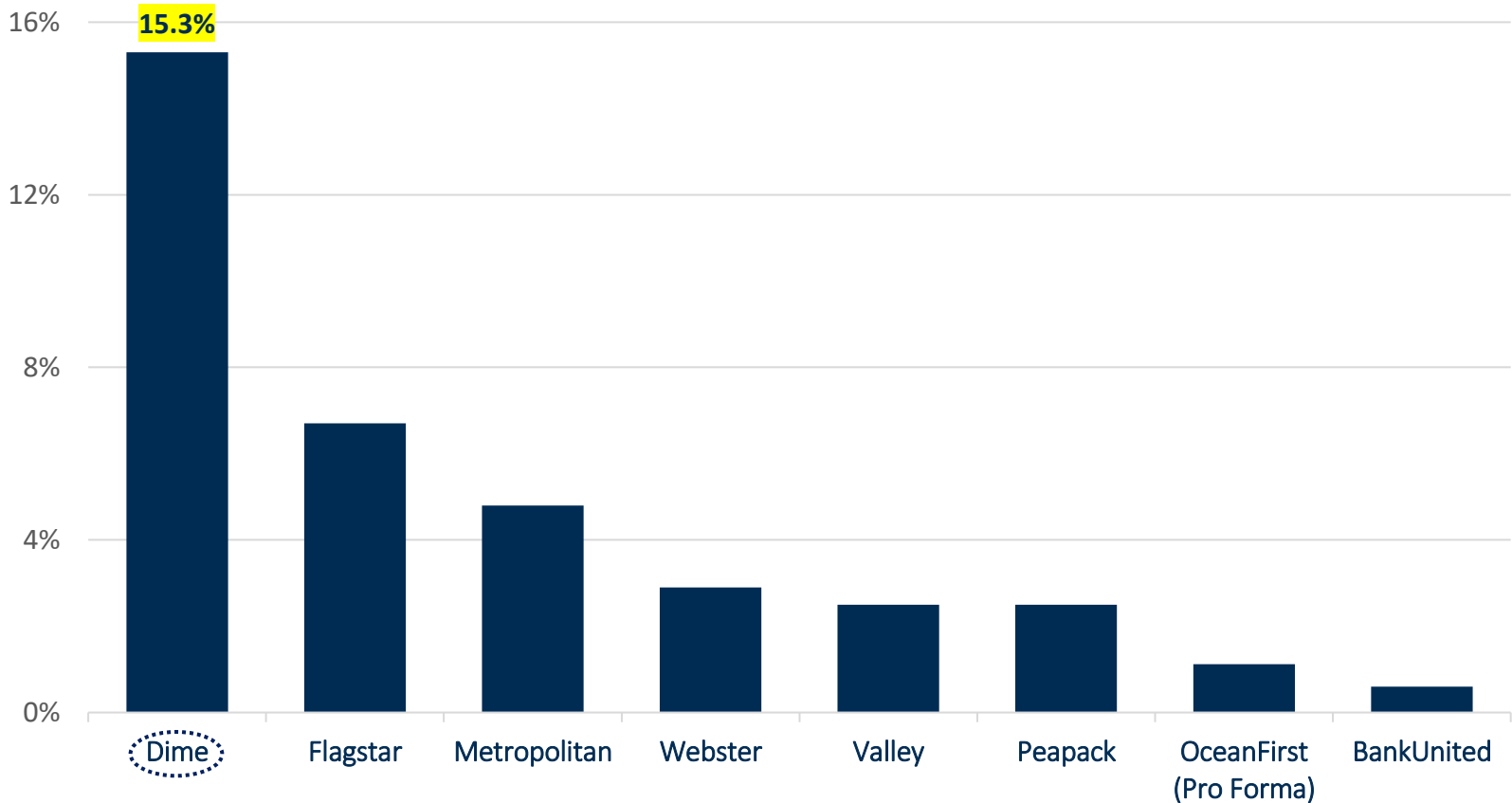


Note: Financial data as of the quarter ended 12/31/2025 or the most recent quarter reported.

# #1 Most Liquid Balance Sheet

## Cash / Assets (%)

Dime's substantial liquidity position provides strategic optionality to capture market share through the disciplined funding of new lending opportunities

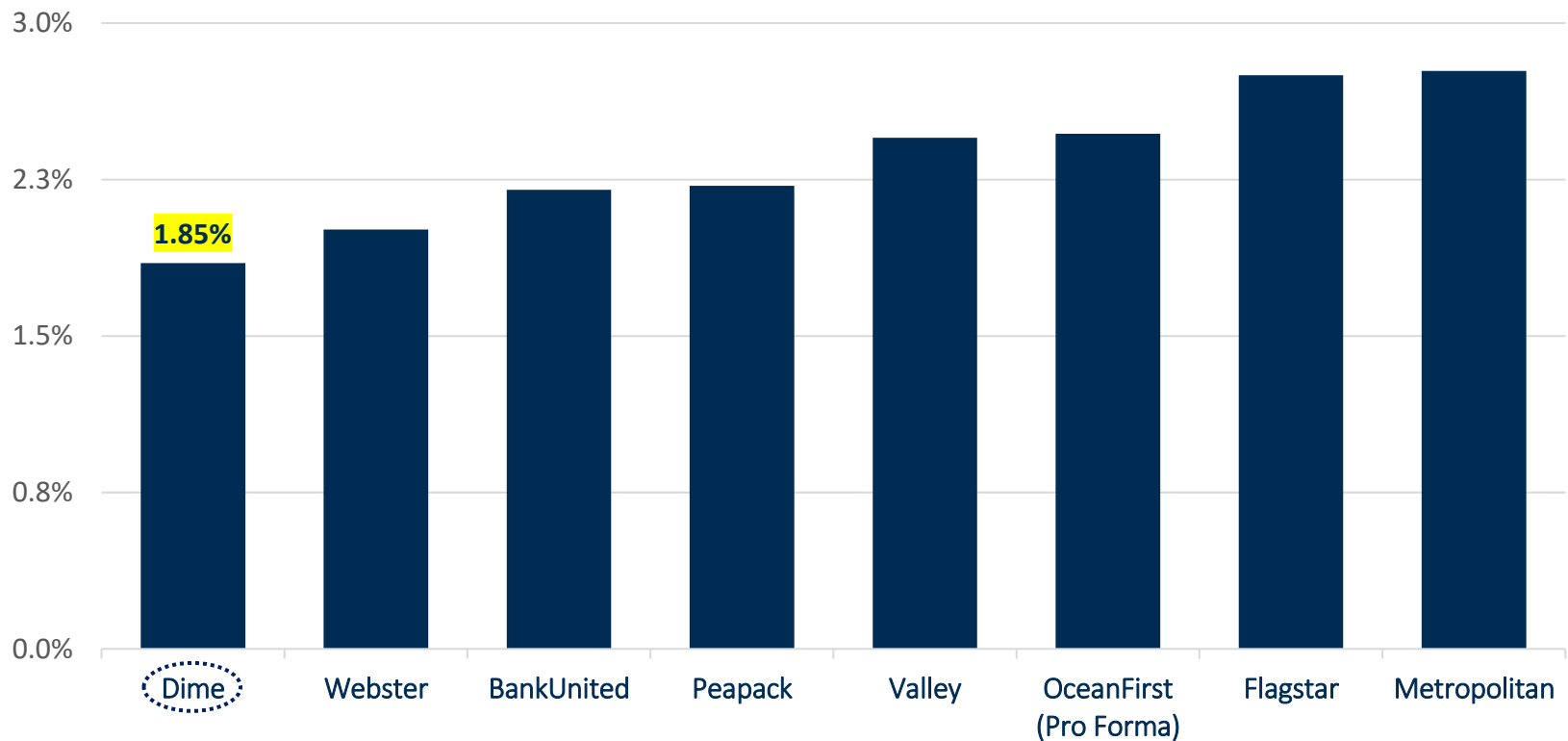


Note: Financial data as of the quarter ended 12/31/2025 or the most recent quarter reported.

# #1 Lowest Cost Deposit Base

## Cost of Total Deposits (%)

Dime's low cost of deposits is driven by an intense focus on growing DDA (approximately 30% of total deposits)

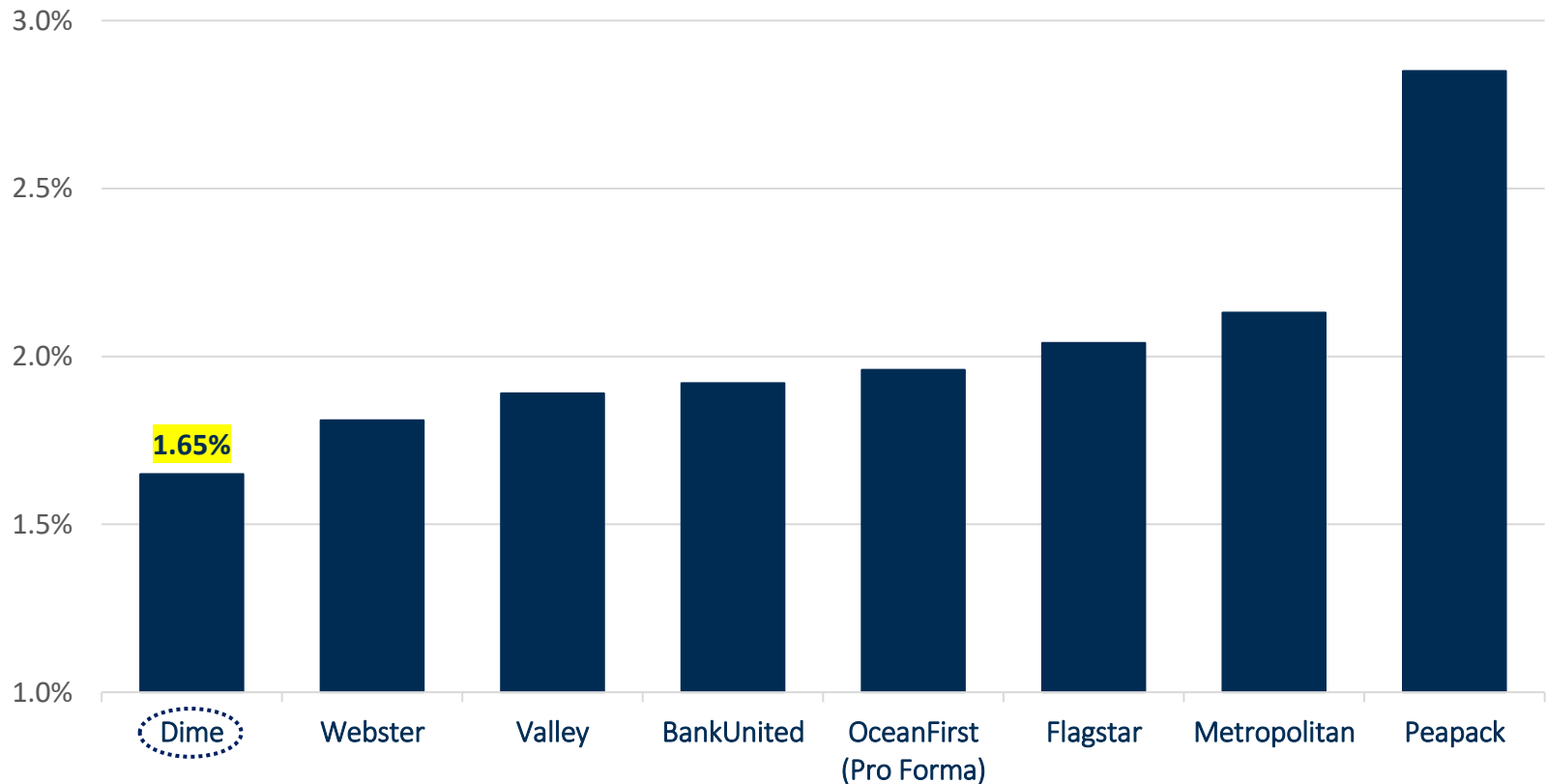


Note: Financial data as of the quarter ended 12/31/2025 or the most recent quarter reported.

# #1 Most Efficient Bank

## Non-Interest Expense / Average Assets (%)

Dime is committed to disciplined resource allocation, ensuring the execution of our strategic growth plan is balanced with operational efficiency

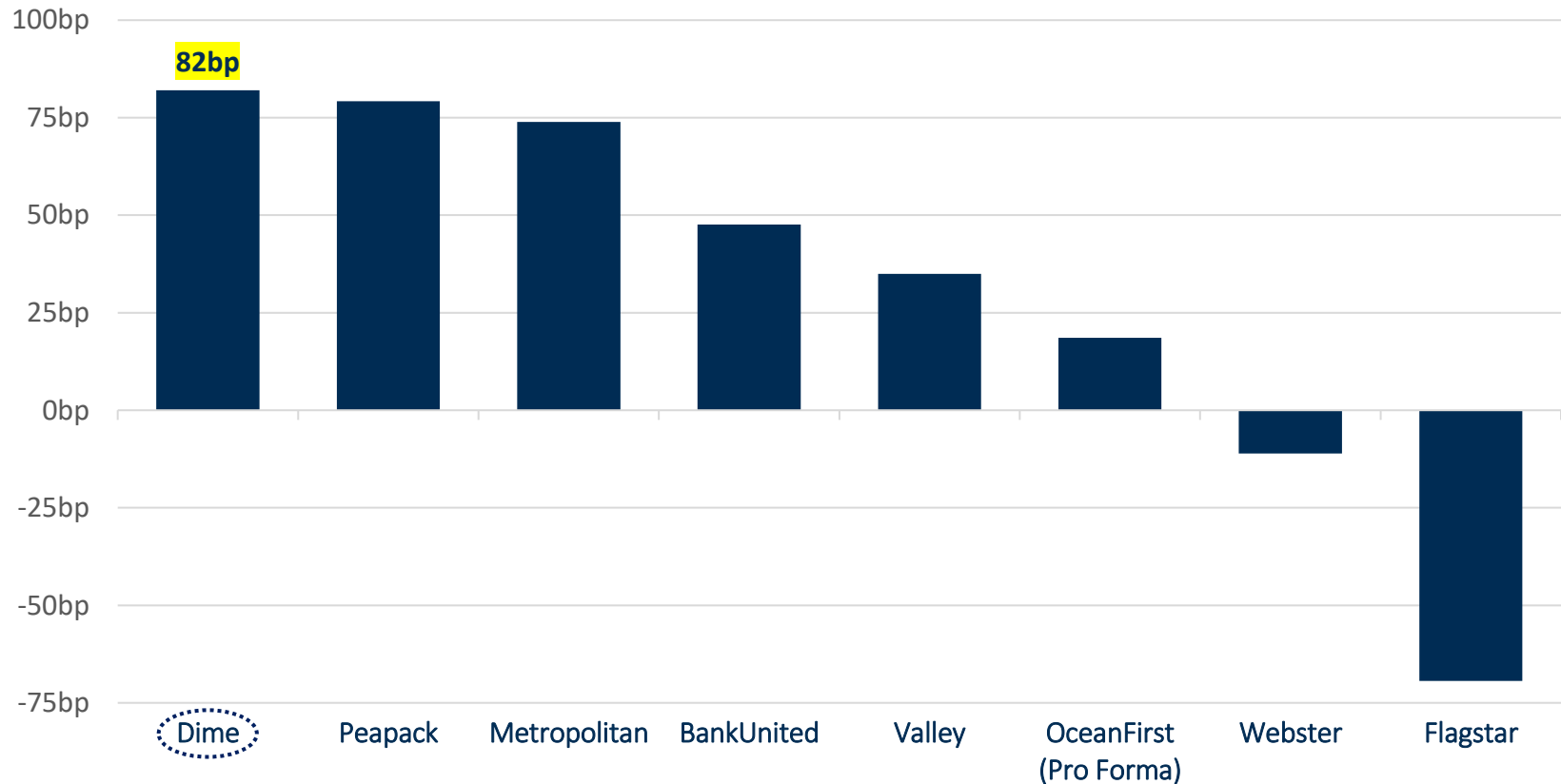


Note: Financial data as of the quarter ended 12/31/2025 or the most recent quarter reported.

# #1 Best NIM Trajectory

## 2-Year NIM Progression (bps)

Dime is well-positioned for further NIM expansion, including a significant back-book loan repricing opportunity extending through 2027

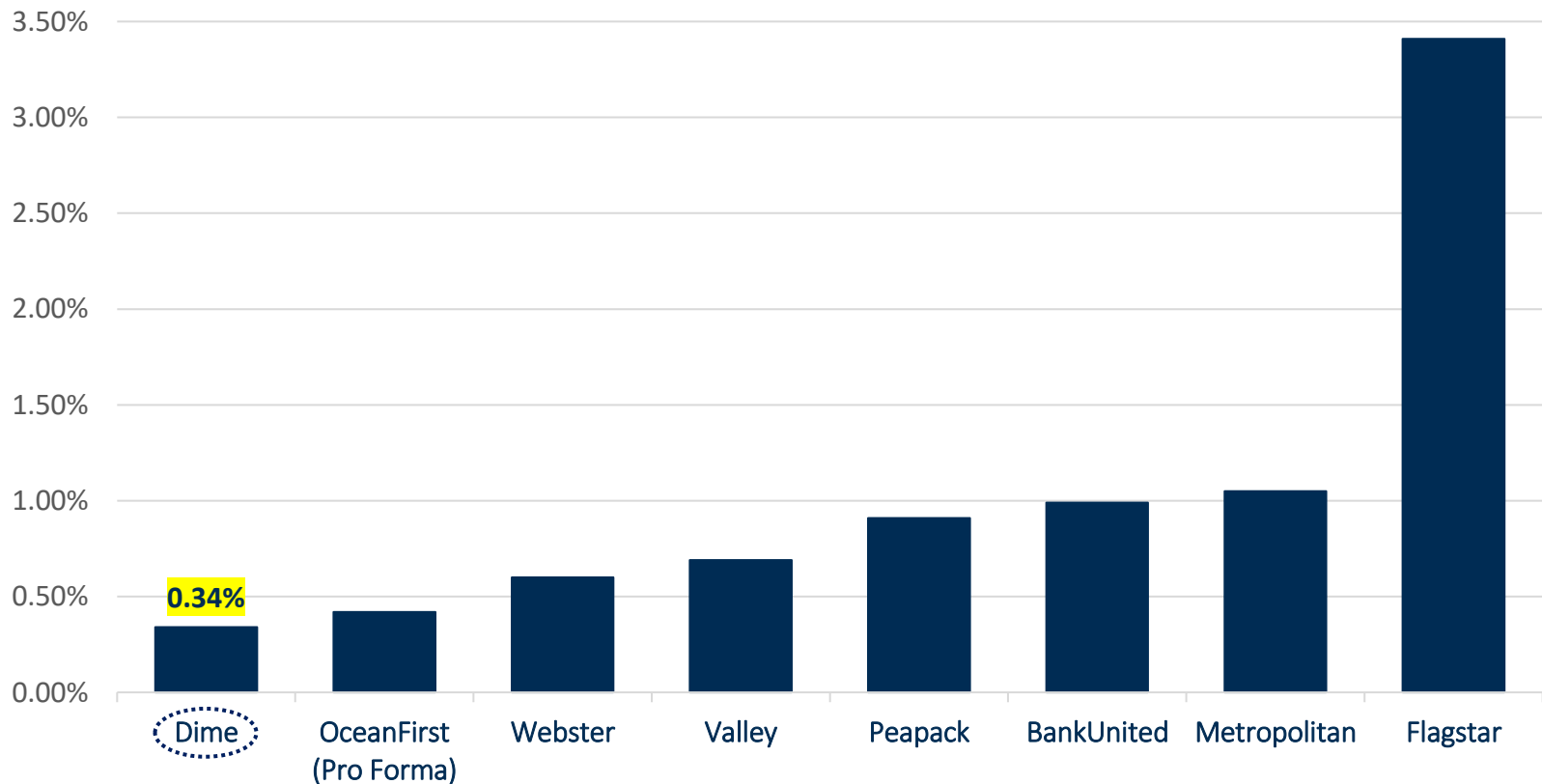


Note: Financial data as of the quarter ended 12/31/2025 or the most recent quarter reported.

# #1 Lowest Level of NPAs as Percentage of Total Assets

## NPAs / Total Assets (%)

Dime's focus on credit fundamentals has ensured that solid asset quality remains a hallmark of our franchise



Note: Financial data as of the quarter ended 12/31/2025 or the most recent quarter reported.