



Dime Community Bancshares, Inc.
(NASDAQ: DCOM)

November 2025



Forward-Looking Statements

This presentation contains a number of forward-looking statements within the meaning of the federal securities laws. These statements may be identified by use of words such as “annualized,” “anticipate,” “believe,” “continue,” “could,” “estimate,” “expect,” “intend,” “likely,” “seek,” “may,” “outlook,” “plan,” “potential,” “predict,” “project,” “should,” “will,” “would” and similar terms and phrases, including references to assumptions. Examples of forward-looking statements include, but are not limited to, the proposed use of proceeds from this offering, possible or assumed estimates with respect to the financial condition, expected or anticipated revenue, and results of operations.

Forward-looking statements are based upon various assumptions and analyses made by Dime Community Bancshares, Inc. (together with its direct and indirect subsidiaries, the “Company”), in light of management’s experience and its perception of historical trends, current conditions and expected future developments, as well as other factors it believes appropriate under the circumstances. These statements are not guarantees of future performance and are subject to risks, uncertainties and other factors (many of which are beyond the Company’s control) that could cause actual conditions or results to differ materially from those expressed or implied by such forward-looking statements. Accordingly, you should not place undue reliance on such statements. These factors include, without limitation, the following:

- increases in competitive pressure among financial institutions and from non-financial institutions;
- inflation and fluctuation in market interest rates, which may affect demand for our products, interest margins and the fair value of financial instruments;
- changes in deposit flows, loan demand or real estate values;
- changes in the quality and composition of our loan or investment portfolios or unanticipated or significant increases in loan losses;
- changes in accounting principles, policies or guidelines;
- changes in corporate and/or individual income tax laws or policies;
- changes in government monetary or fiscal policies and actions;
- general socio-economic conditions or events, including conditions caused by public health emergencies, international conflict, inflation and recessionary pressures, either nationally or locally in some or all areas in which the Company conducts business, or conditions in the securities markets or the banking industry;
- legislative, regulatory or policy changes;
- technological changes;
- failures or breaches of information technology security systems;
- success or consummation of new business initiatives or the integration of any acquired entities may be more difficult or expensive than the Company anticipates;
- litigation or other matters before regulatory agencies; and
- the risks referred to in the section entitled “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2024, as updated by our Quarterly Reports on Form 10-Q and Current Reports on Form 8-K.

Forward-looking statements speak only as of the date on which such statements are made. There is no assurance that future results, levels of activity, performance or goals will be achieved. Except as required by law, the Company has no obligation to update any forward-looking statements to reflect events or circumstances after the date of this document.

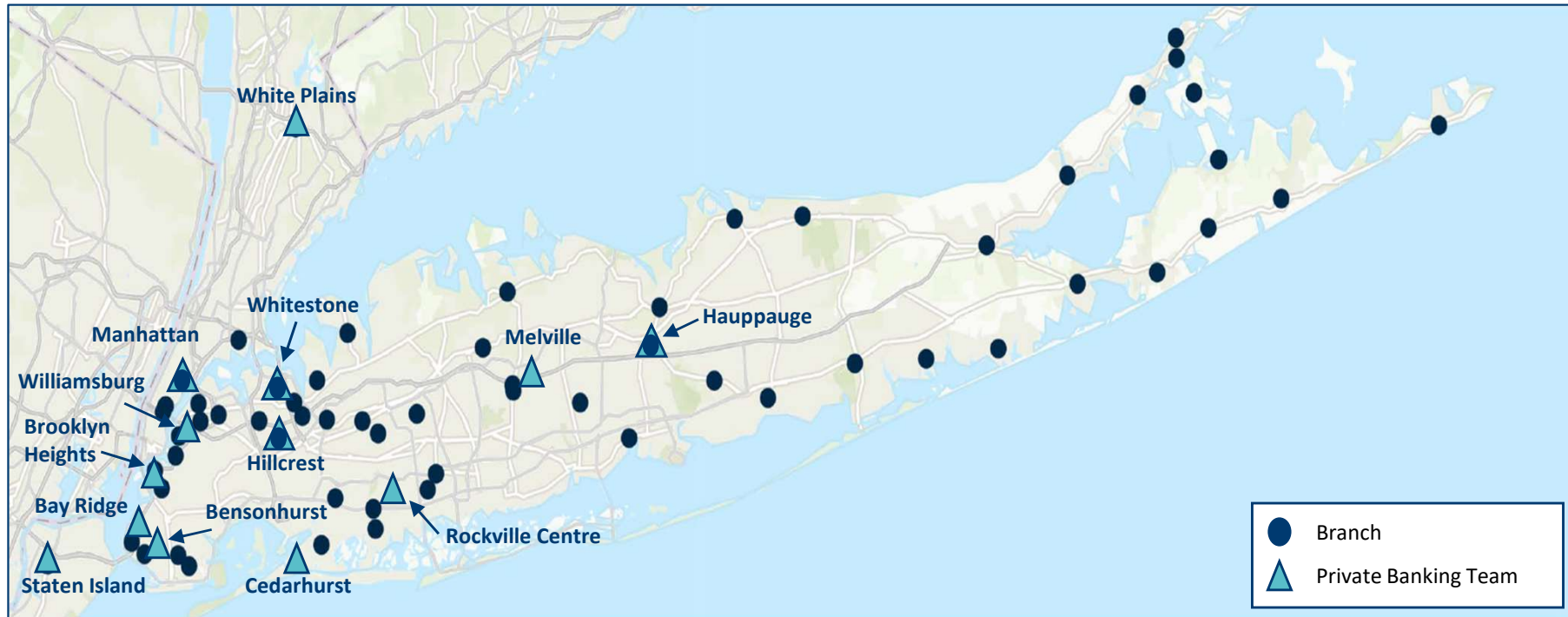
Investment Highlights

1. *Leading market share and best-in-class deposit franchise with significant scarcity value*
2. *Proactive management team executing on growth plan*
3. *Net Interest Margin expansion story*
4. *Strong risk-based capital ratios and liquidity levels help position Dime for future growth*
5. *Superior asset quality through various cycles*
6. *Robust corporate governance, risk controls and regulatory compliance record*
7. *Established community ally with an “Outstanding” CRA rating*

The Best Commercial Bank in Metro New York

From Montauk to Manhattan

Branch Footprint

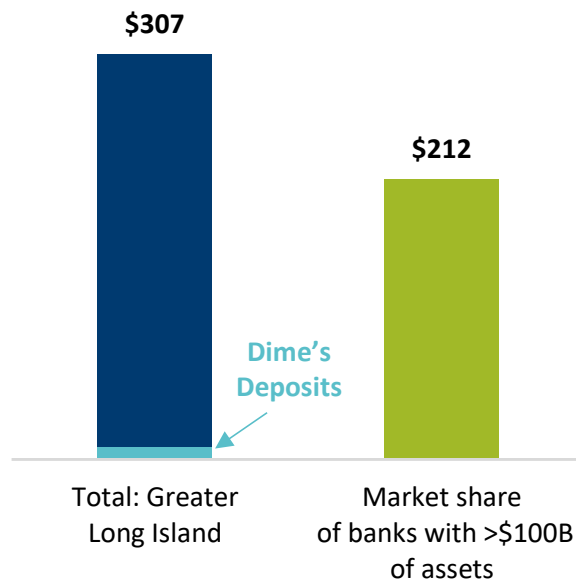


- In the “sweet spot” to uniquely serve clients with our customer focus, capabilities, and capital strength
- Capitalizing on disruption from recent mergers and bank failures in our footprint (none of the surviving banks are locally managed)

Highly Attractive Market for Commercial Banking

Significant Organic Growth Opportunities

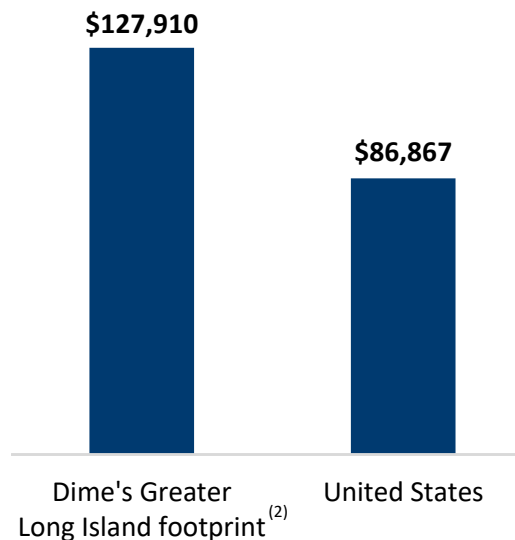
Total Deposits in Greater Long Island⁽¹⁾
(\$ in billions)



Greater Long Island's population of ~8 million would represent the 14th largest state in the country

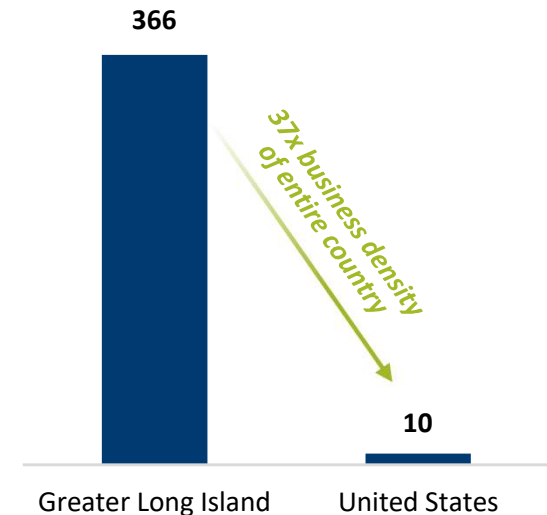
Attractive Demographics and Business Density within the Greater Long Island Footprint

Median household income



Median household income that significantly exceeds the median for the United States

Number of businesses / square mile



Business density that creates ample opportunities for Dime to build commercial relationships

Source: S&P Capital IQ Pro.

(1) Greater Long Island defined as Kings, Queens, Nassau, and Suffolk counties.

(2) Median household income is weighted by Dime's deposits in each county in Greater Long Island.

Note: Data as of June 30, 2025.

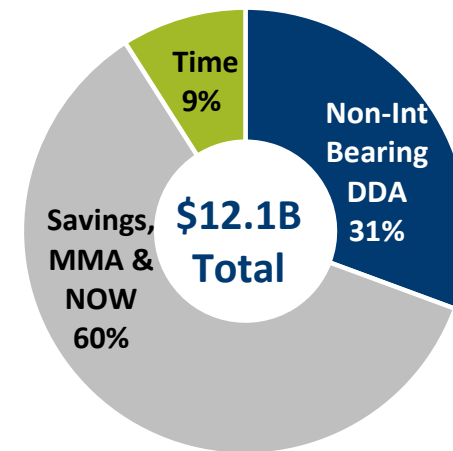
Leading Market Share and Significant Scarcity Value

Greater Long Island Market Share⁽¹⁾

Rank	Institution	Branches	Deposits (\$B)	Market Share
1	Dime	57	\$10.5	21.8%
2	Flushing	27	\$6.8	14.2%
3	Apple	45	\$6.4	13.2%
4	Ridgewood	26	\$5.0	10.4%
5	ConnectOne	40	\$3.4	7.1%

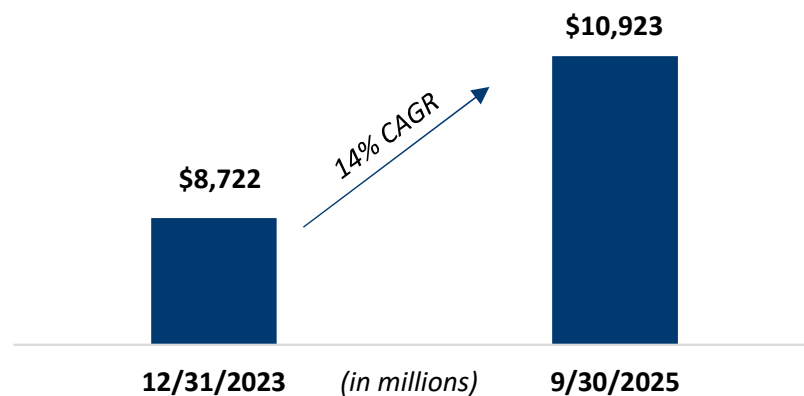
Source: S&P Global. Data as of June 30th, 2025.

High Level of DDA (Q3 2025)

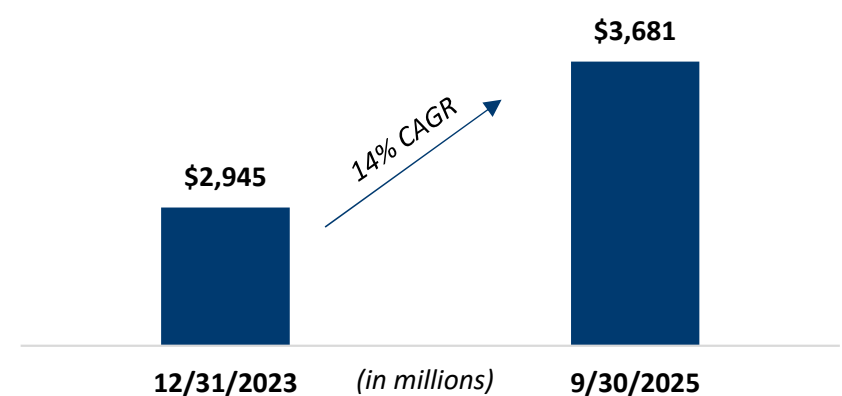


Strong Momentum in Growing Deposits Organically

Growth in Core Deposits⁽²⁾



Growth in DDA

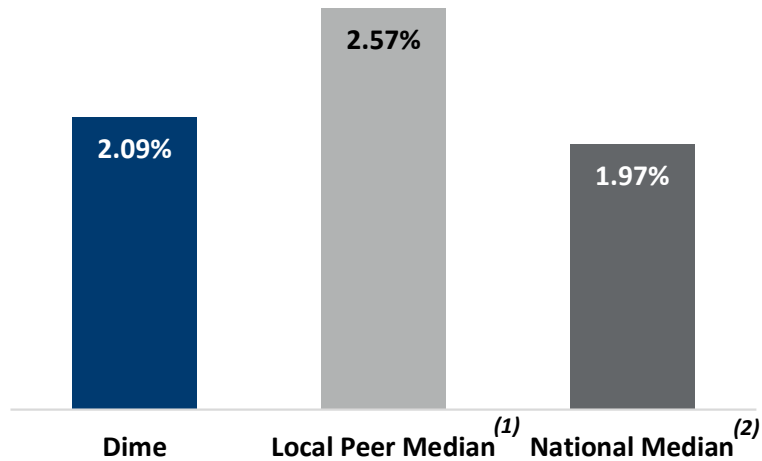


(1) Greater Long Island defined as Kings, Queens, Nassau, and Suffolk counties; Banks with assets less than \$20 billion.

(2) Core Deposits excludes Brokered & Time Deposits.

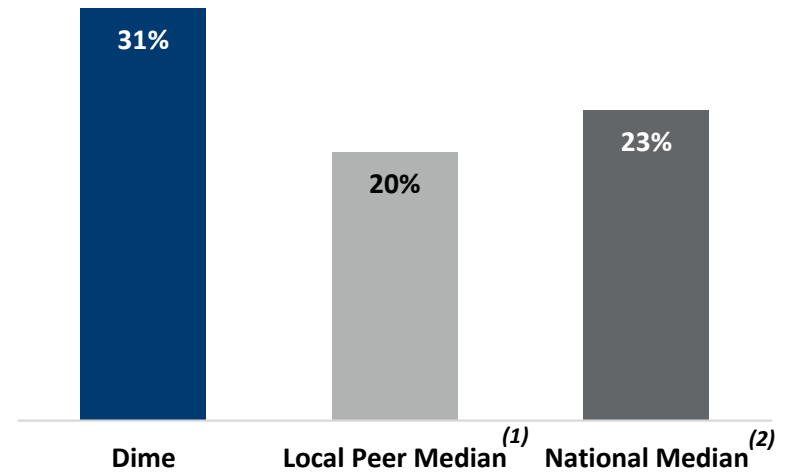
Differentiated Deposit Base versus Local Peers

Cost of Total Deposits



Dime's Cost of Total Deposits are well below Local Peer Median

Non-Interest Bearing DDA %



Dime's DDA levels are best in class

Note: For quarter-ended September 30, 2025; Source: S&P Global.

(1) Local Peer Median includes the following banks headquartered in NY and NJ: ConnectOne, Flushing Financial, Kearny Financial, Metropolitan Bank, OceanFirst Financial, Peapack-Gladstone, Provident Financial, and Valley Bank.

(2) Nationwide Peers defined as major exchange traded U.S. headquartered banks with total assets between \$10 billion and \$30 billion.

Executing on Growth Plan

Dime Has Been Capitalizing on Disruption in Local Marketplace

Hiring of
Deposit Teams to
Grow Low-Cost
Core Deposits

Q2 2023: Hired 6 Deposit Groups from Signature/First Republic

Q3 2023: Launched Healthcare Vertical

Q2 2024: Hired 8 Deposit Groups from Flagstar

Q2 2024: Expanded into Westchester

Q2 2024: Launched Not-For-Profit Vertical

Q1 2025: Hired 2 Additional Deposit Groups

Q1 2025: Hired Tom Geisel (current Chief Commercial Officer)

Q2 2025: Launched Fund Finance Vertical

Q2 2025: Hired Head of Corporate and Specialty Finance

Q2 2025: Launched Lender Finance Vertical

Q3 2025: Launched Mid-Corporate Vertical

Q3 2025: New Madison Avenue (Manhattan) branch

Q4 2025: Hired Group Leader for New Jersey

Expected Q1 2026: Lakewood, NJ branch

Expected Q1 2026: North Shore of Long Island branch

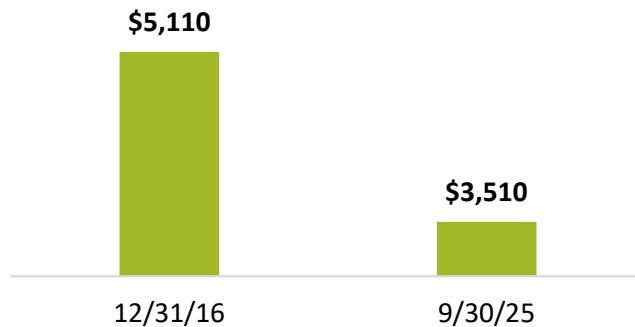
Hiring of
Commercial
Bankers / Industry
Specialists to
Diversify Portfolio

Hiring of Bankers
to Drive Targeted
Contiguous
Market Expansion

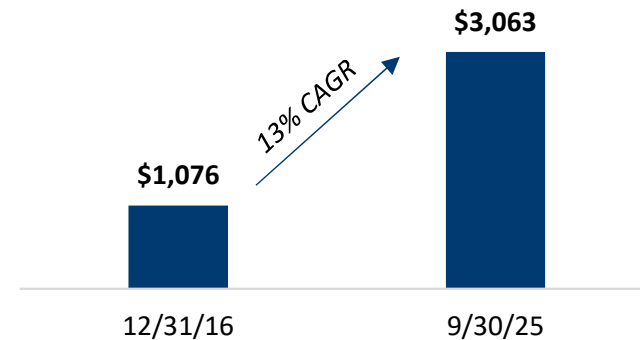
Opportunity to Further Transform Balance Sheet Towards Business Loans

Loan Portfolio Mix ⁽¹⁾

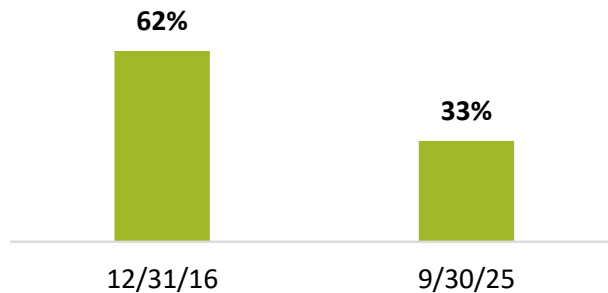
Multifamily (\$ in millions)



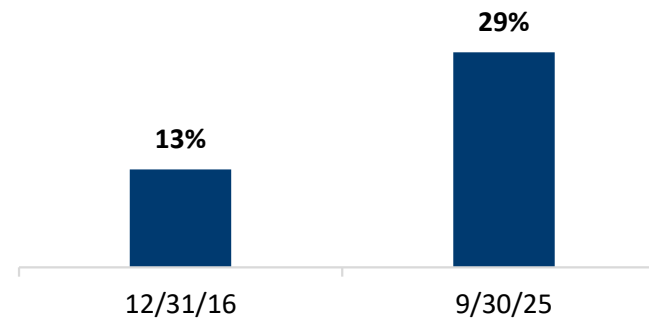
Business Loans (\$ in millions) ⁽²⁾



Multifamily (% of Loans)



Business Loans (% of Loans) ⁽²⁾



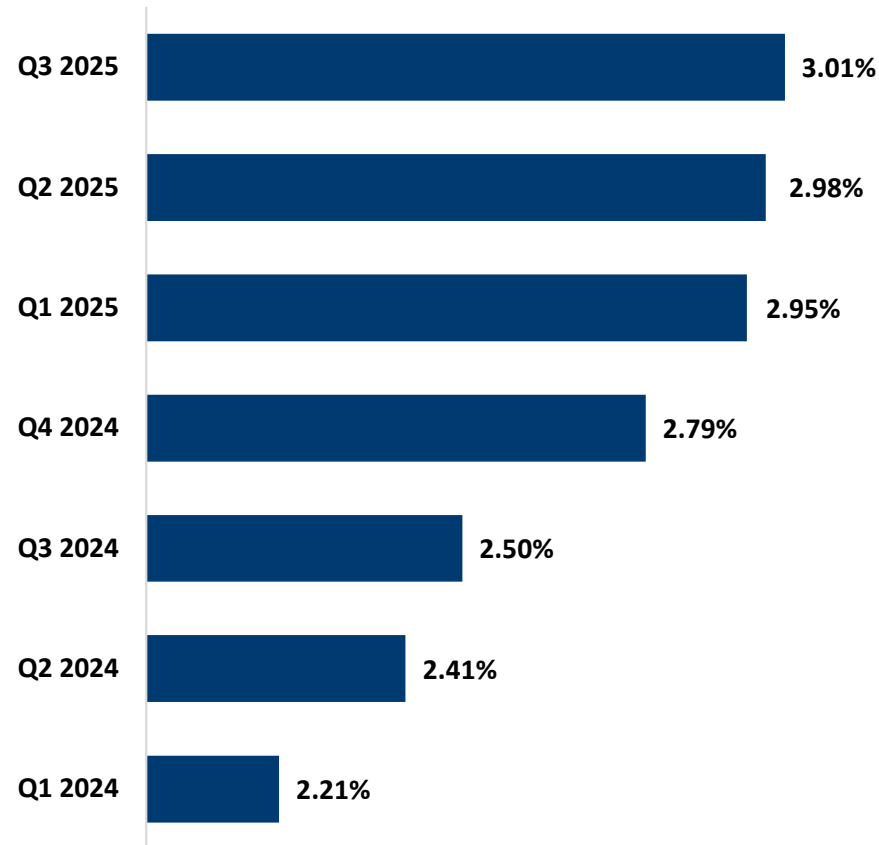
- Our focus is on growing Business loans which are accompanied by a greater level of associated deposits
- Built out commercial lending expertise across industries and verticals to create a sustainable growth story
- We expect to continue to reduce Multifamily to approximately 25% of total loans

(1) 12/31/16 represents sum of Legacy Dime and Legacy BNB on a combined basis.

(2) Business Loans defined as C&I and Owner-Occupied CRE.

Improving NIM Will Drive Higher Profitability

NIM Progression



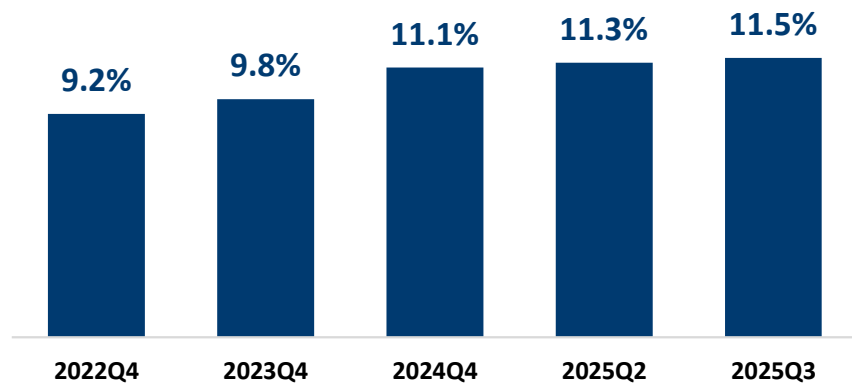
Multiple Catalysts for Further NIM Expansion

- 1 September 2025 and October 2025 Federal Funds rate cuts are collectively expected to benefit NIM by 8 - 10 basis points
- 2 Significant back book loan repricing opportunity that will continue through 2027
 - Fixed/Adjustable-rate loans that will reprice / mature in FY 2026: \$1.35B (current rate of 4.00%)
 - Fixed/Adjustable-rate loans that will reprice / mature in FY 2027: \$1.7B (current rate of 4.25%)
 - Cumulatively, 2026 and 2027 back book repricing has the potential to deliver an additional 40 – 50 ⁽¹⁾ basis points of NIM expansion
- 3 Additionally, core deposit growth and a continued focus on increasing the weighting of business loans will benefit NIM over time

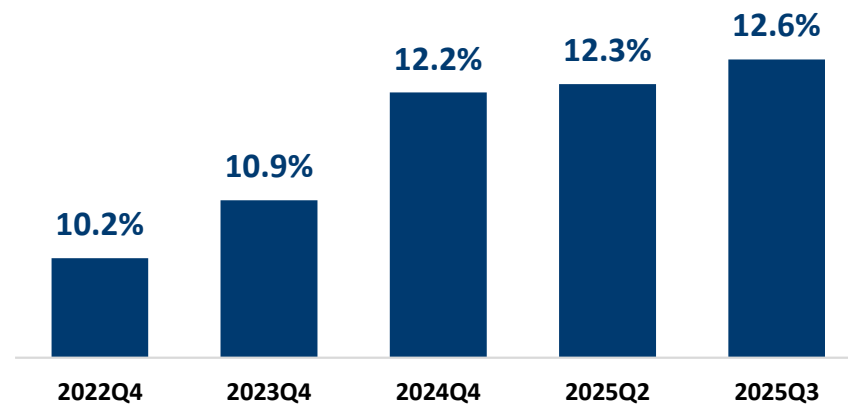
(1) Assumes loans reprice at +225 – 250 basis spread over the 5 year Treasury.

Strong Capital Ratios Through Growth Plan

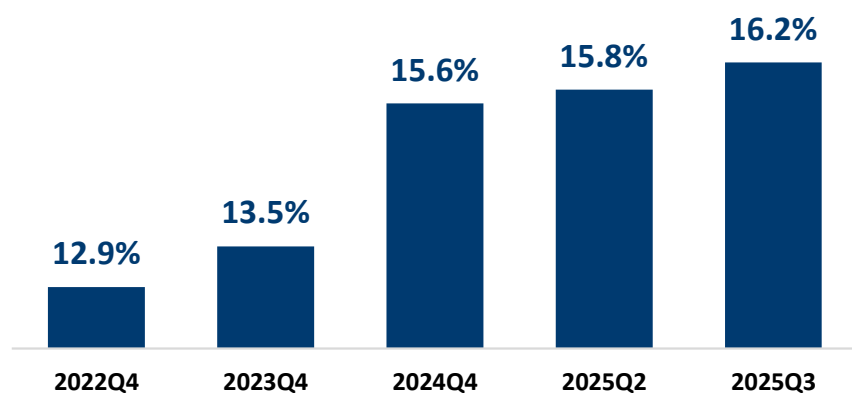
Common Equity Tier 1 Ratio



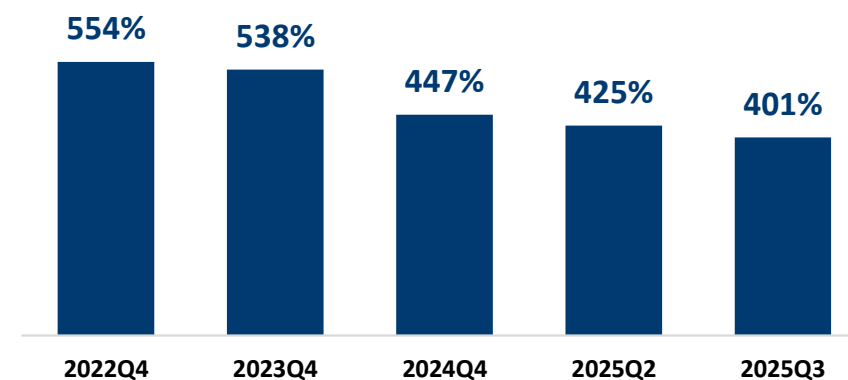
Tier 1 Risk Based Capital Ratio



Total Capital Ratio



CRE Concentration⁽¹⁾

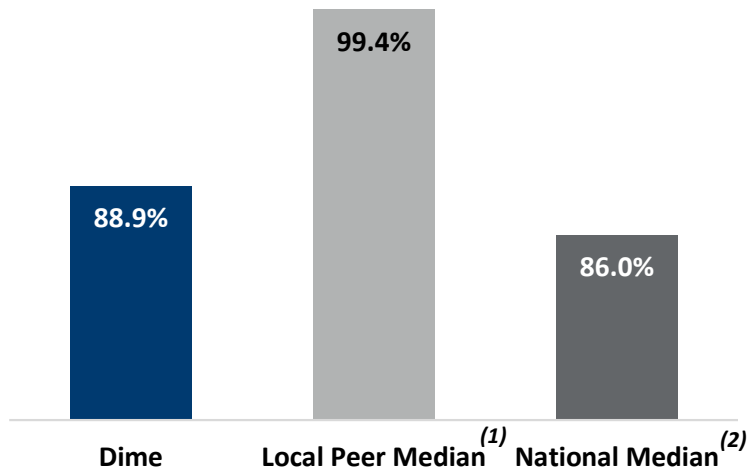


Note – Capital ratios shown on a consolidated basis.

(1) The consolidated CRE concentration ratio is calculated using the sum of commercial real estate, excluding owner-occupied real estate, multifamily, and acquisition, development, and construction, divided by total capital.

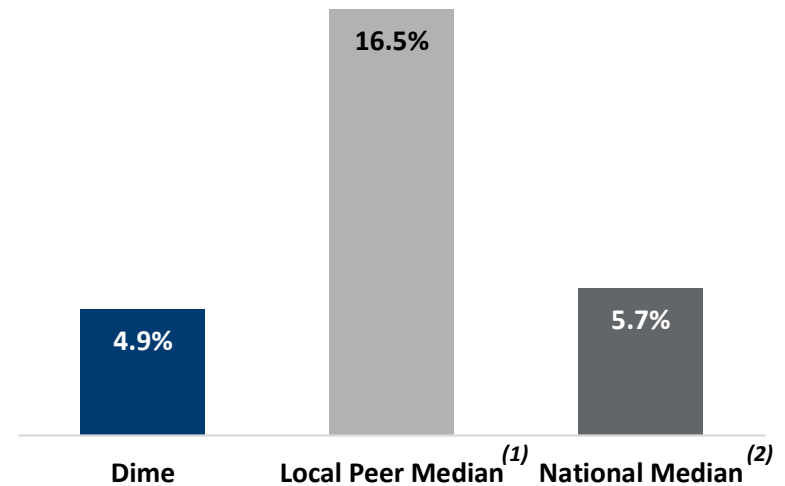
Robust Liquidity Levels Position Dime for Future Growth

Loan / Deposit Ratio



Loan / Deposit ratio is well below Local Peer Median and in line with National Median

Wholesale Funding* / Total Assets



Wholesale Funding / Total Assets ratio is well below Local Peer Median and in line with National Median

Note: For quarter-ended September 30, 2025; Source: S&P Global.

* Wholesale Funding defined as FHLB borrowings plus brokered deposits.

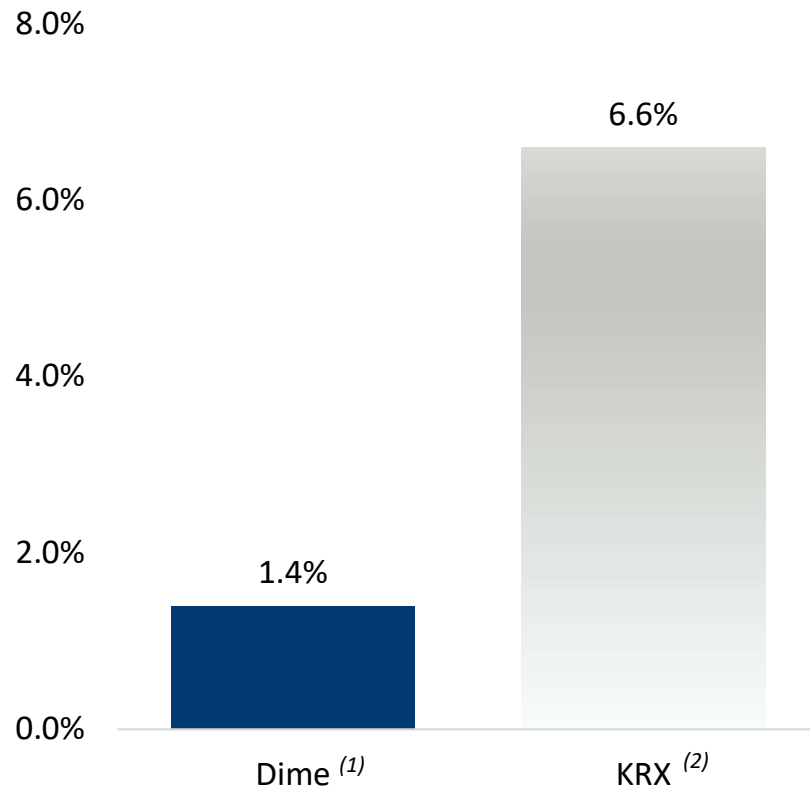
(1) Local Peer Median includes the following banks headquartered in NY and NJ: ConnectOne, Flushing Financial, Kearny Financial, Metropolitan Bank, OceanFirst Financial, Peapack-Gladstone, Provident Financial, and Valley Bank.

(2) Nationwide Peers defined as major exchange traded U.S. headquartered banks with total assets between \$10 billion and \$30 billion.

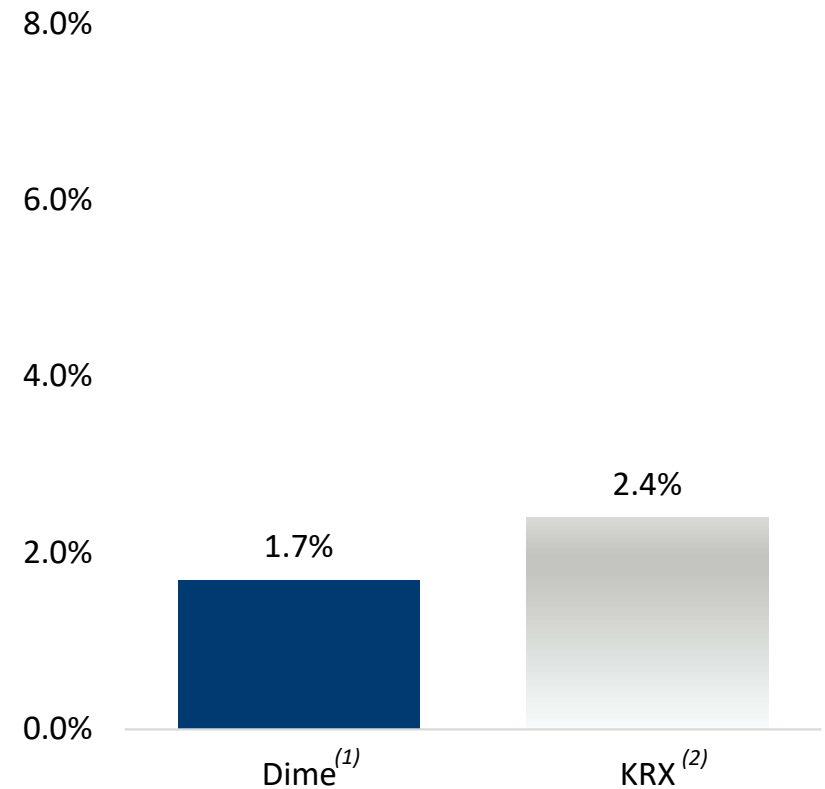
Pristine Asset Quality Remains a Hallmark

Our cumulative credit losses were extremely low compared to the KRX Bank Index during the 2008 Financial Crisis. Post 2008 Financial Crisis, our credit losses continue to track well below the bank index

Cumulative NCOs from 2007 to 2013 over 2006 Gross Loans



Cumulative NCOs from 2015 to 2024 over 2014 Gross Loans



Source: S&P Capital IQ Pro.

(1) Represents the sum of Legacy Dime and Legacy BNB on a combined basis.

(2) KBW Regional Banking Index.

Loans by Asset Class as of September 30, 2025

<i>\$ in millions</i>	Balance	LTV	Avg Loan Size
Business Loans			
Owner Occupied Real Estate	\$ 1,591	60%	\$ 2.8
C&I	1,472		0.6
Total Business Loans	3,063		1.0
1-4 Family			
Land & Construction	1,031	58%	0.6
	139		4.2
Investor CRE			
Retail	1,058	51%	2.6
Investor Office	553	60%	6.2
Warehouse/Industrial	385	55%	3.8
Hotels	324	57%	8.5
Supportive Housing	170	57%	21.2
Medical Office	104	60%	5.5
Educational Facility or Library	113	56%	10.3
Medical Facility	60	71%	7.6
Other ⁽¹⁾	208	55%	1.9
Total Investor CRE	2,975	55%	3.8
Multi-Family			
Majority Free Market NYC ⁽²⁾⁽³⁾	1,684	55%	3.8
Outside New York City ⁽³⁾	728	58%	4.7
Majority Rent Regulated NYC ⁽²⁾⁽³⁾	595	59%	3.7
100% Rent Regulated NYC ⁽²⁾⁽³⁾	503	59%	2.4
Total Multi-Family	3,510	57%	3.7
Other Loans	8		0.0
Total	\$ 10,726		\$ 1.5

(1) "Other" category includes various property types such as gas stations, restaurants, storage facilities, and other special use properties.

(2) New York City includes the Bronx, Brooklyn, Queens, Staten Island, and Manhattan.

(3) Composition based on revenue.

Strong Corporate Governance

- ✓ Significant Insider Ownership
- ✓ Annual election of entire slate of Board of Directors
- ✓ Shareholder representation on Board of Directors (Basswood)
- ✓ CEO & Chairman roles are split

Maintained Outstanding Community Reinvestment Act (“CRA”) Rating

- ❖ Received CRA rating of “OUTSTANDING” – the highest achievable mark across all three components of the CRA evaluation, including the Lending Test, Investment Test, and Service Test
- ❖ Noted as a “leader in providing community development services” by the Federal Reserve Bank of New York for strong, effective, and consistent commitment to the markets we serve
 - ✓ Over 250 employee volunteers cumulated 900 hours at more than 30 different organizations throughout Long Island and New York City in 2024
 - ✓ Over 60 Bank Officers serve on the boards of local non-profits with a variety of missions
 - ✓ Originated \$139 million in Community Development loans in 2024

“Since 2020, JA New York and Dime have partnered to deliver impactful financial literacy, workforce readiness, and entrepreneurship experiences to more than 1,600 students throughout New York City and Long Island. During this time, more than 60 Dime employees have shared their time and expertise with our region’s young people. Through this volunteer commitment as well as financial support of our programming and events, Dime has become one of JA New York’s strongest partners in the Long Island region. In the coming year, we look forward to continued collaboration with Dime.”

– Junior Achievement of New York

“Thanks to support from Dime Community Bank, 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 economic impact of PowerUP businesses in every neighborhood in the borough. These businesses provide not only jobs and services to their communities, but also a deep sense of pride and connection.”

– Brooklyn Public Library



“A leader in providing community development services”

DIME