



Annual Meeting of Shareholders

May 28, 2026



Agenda

- **Introductions**
- **Notice of Meeting**
- **Matters Subject to Vote**
 1. Election of Directors
 2. Ratification of the appointment of Crowe LLP as the Company's independent registered public accounting firm
 3. Approve, on an advisory, non-binding basis, named executive officer compensation
 4. Amendment to the Company's Certificate of Incorporation to change the Company name to "Dime Commercial Bancshares, Inc."
- **Shareholder Presentation & Discussion**
- **Announcement of Vote**
- **Adjournment**

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, 2025, 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.

Shareholder Presentation



Our Balance Sheet – Year over Year Progression

Consolidated Balance Sheet – YoY¹

Line	Balance Sheet	3/31/25	3/31/26
1	Cash and Securities	\$2,373	\$3,546
2	Business Loans	2,789	3,364
3	All Other Loans	8,080	7,249
4	Gross Loans	10,869	10,613
5	Credit Loss Reserve	(90)	(101)
6	Other Assets	946	942
7	Total Assets	\$14,098	\$15,000
8	Non-Interest Bearing Deposits	\$3,334	\$3,866
9	Interest Bearing Deposits	8,282	8,733
10	Total Deposits	11,616	12,599
11	Borrowings and Other Liabilities	1,070	904
12	Equity	1,412	1,497
13	Total Liabilities and Equity	\$14,098	\$15,000
14	Tangible Book Value Per Share²	\$25.94	\$27.73

YoY Highlights

- ✓ Robust Liquidity position
- ✓ Focused on diversifying our balance sheet and growing business loans

- ✓ DDA balances grew 16% YoY
- ✓ Strong growth in total deposits and new customer acquisition
- ✓ Reduced borrowings as a result of strong core deposit growth
- ✓ Capital strength positions Dime to support customers

- ✓ Tangible Book Value per share increased 7% YoY

¹ In millions, except per share data

² Tangible book value is a financial measure calculated other than in accordance with U.S. generally accepted accounting principles ("GAAP"). Tangible book value excludes goodwill and other intangible assets from the calculation of book value. Management believes the presentation of non-GAAP financial measures provide investors with a greater understanding of the Company's operating results. See "Non-GAAP Reconciliation" in our April 23, 2026 earnings release, as filed with the Securities and Exchange Commission, for more information.

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

Hiring of
Deposit Teams to
Grow Low-Cost Core
Deposits

18 Deposit Teams

Hiring of Industry
Specialists to
Diversify Loan
Portfolio

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



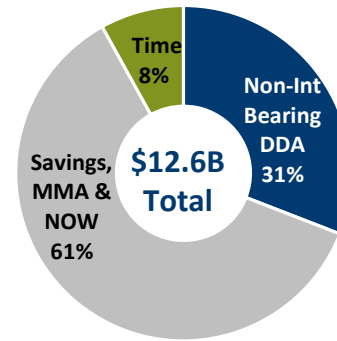
#1 Commercial Bank on Greater Long Island⁽¹⁾⁽²⁾

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%

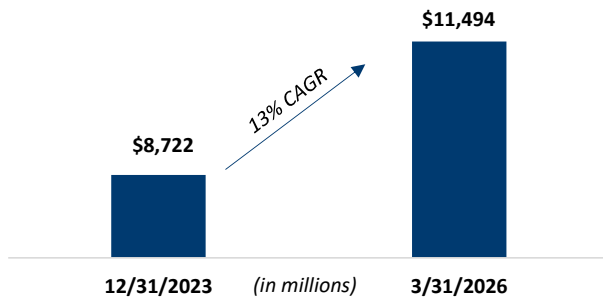
Source: S&P Global. Data as of June 30th, 2025.

High Level of Non-Interest Bearing DDA (Q1 2026)

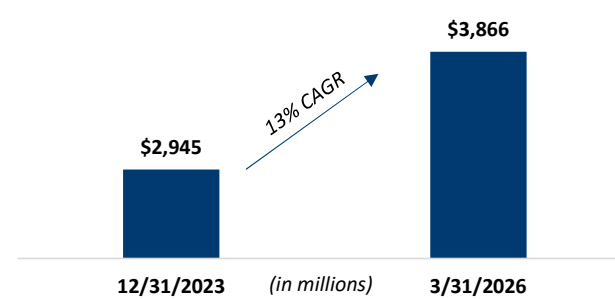


Strong Momentum in Growing Deposits Organically

Growth in Core Deposits⁽²⁾



Growth in Non-Interest Bearing DDA



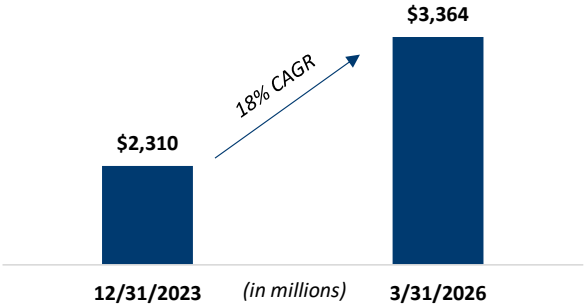
(1) Greater Long Island defined as Kings, Queens, Nassau, and Suffolk counties; Banks with assets less than \$20 billion.

(2) Core Deposits excludes Brokered & Time Deposits.

Loan Growth and Industry Expertise

Strong Momentum in Business Loan Growth

Growth in Business Loans



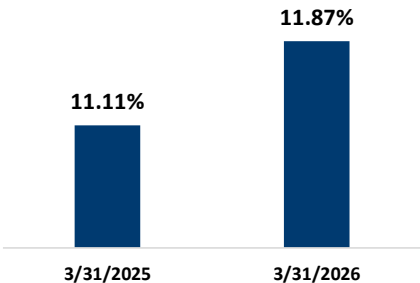
Commercial Lending Industry Expertise



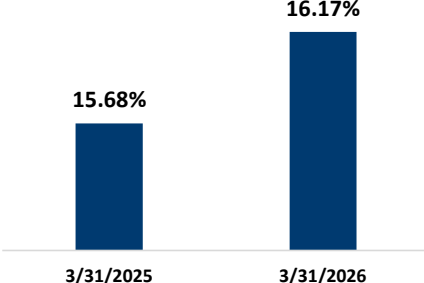
Robust Capital Base and Liquidity Position

Dime is well positioned to support our growing customer base

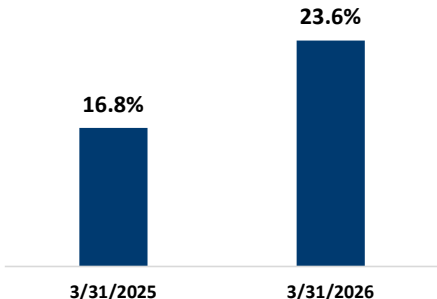
Tier 1 Common Equity Ratio



Total Risk Based Capital Ratio



Cash & Securities / Total Assets



Note: Capital ratios are Dime Consolidated.

Dime Commercial Bank

- 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



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Transition to the NYSE

- In April 2026, Dime transitioned to the New York Stock Exchange
- This move solidified us as a pedigreed commercial bank in the New York market, and we are now trading on an exchange that boasts a rich history of supporting the finest New York institutions



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

Dime – The Best Commercial Bank in Metro New York

- ❖ Strong Momentum in Growing Deposits
- ❖ Diversifying our Balance Sheet
- ❖ Proven Track Record in Attracting Top Tier Talent
- ❖ Robust Technology Offerings
- ❖ Relationship-Focused Approach
- ❖ Robust Capital Base and Strong Liquidity Position
- ❖ Favorable Brand Recognition

*Dime is well-positioned to continue
executing on our strategic plan*