

APR 08 REC'D



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

OptimumBank Holdings, Inc

Legal Title of Holding Company

2477 E. Commercial Blvd.

(Mailing Address of the Holding Company) Street / P.O. Box

Ft. Lauderdale

FL

33308

City

State

Zip Code

N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Gary Newman

VP/Controller

Name

Title

954-900-2817

Area Code / Phone Number / Extension

954-900-2817

Area Code / FAX Number

gjnewman@optimumbank.com

E-mail Address

N/A

Address (URL) for the Holding Company's web page

I. Thomas A. Procelli

Name of the Holding Company Director and Official

Chief Operating Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

3/31/2015

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders.

- is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID 3251661
 C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies.

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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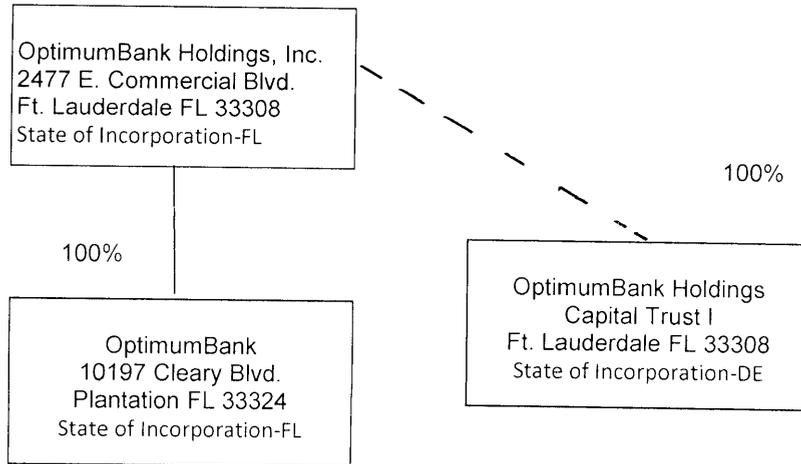
Physical Location (if different from mailing address)

FORM FR Y-6

Item 1: OptimumBank Holdings is registered with the SEC.

Item 2a:

OptimumBank Holdings, Inc.
Fiscal Year Ending December 31, 2014
ORGANIZATIONAL CHART



FORM FR Y-6

Item 2a: The following are not reportable on FR Y-10 because their sole function is to hold OREO properties. All are 100% subsidiaries of OptimumBank.

- OB Real Estate Management
- OB Real Estate Holdings, LLC
- OB Real Estate Holdings 1503, LLC
- OB Real Estate Holdings 1695, LLC
- OB Real Estate Holdings 1669, LLC
- OB Real Estate Holdings 1645, LLC
- OB Real Estate Holdings 1620, LLC
- OB Real Estate Holdings 1565, LLC
- OB Real Estate Holdings 1443, LLC
- OB Real Estate Holdings 1596, LLC
- OB Real Estate Holdings 1636, LLC
- OB Real Estate Holdings 1655, LLC
- OB Real Estate Holdings 1692, LLC
- OB Real Estate Holdings 1704, LLC
- OB Real Estate Holdings 1732, LLC
- OB Real Estate Holdings 1501, LLC
- OB Real Estate Holdings Rosemary, LLC
- OB Real Estate Holdings Sillato, LLC
- OB Real Estate Holdings Northwood, LLC

Results: A list of branches for your depository institution: OPTIMUMBANK (ID_RSSD: 2953418).
 This depository institution is held by OPTIMUMBANK HOLDINGS, INC. (3251661) of FORT LAUDERDALE, FL.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 04/06/2015.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** column.
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
 Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2953418	OPTIMUMBANK	10197 CLEARY BOULEVARD	PLANTATION	FL	33324	BROWARD	UNITED STATES	80028	0	OPTIMUMBANK	2953418	
OK		Full Service	3641299	DEERFIELD BEACH - THE SHOPPES OF HILLSBORO PLAZA BRANCH	2215 WEST HILLSBORO BLVD	DEERFIELD BEACH	FL	33442	BROWARD	UNITED STATES	425165	2	OPTIMUMBANK	2953418	
OK		Full Service	4522283	FORT LAUDERDALE BRANCH	2477 E COMMERCIAL BLVD	FORT LAUDERDALE	FL	33308	BROWARD	UNITED STATES	Not Required	Not Required	OPTIMUMBANK	2953418	

FORM FR Y-6

OptimumBank Holdings, Inc.
Fiscal Year Ending December 31, 2014

Report Item 3: Shareholders

(1) (a)(b)(c)

Current shareholders with ownership, control or holdings of 5%
or more with power to vote as of fiscal year ending 12/31/14

(1)(a) Name and address (City, State, Country)	(1)(b) Country of Citizenship	(1)(c) Number and Percentage of Common Stock
A & F Realty Trustee: Ted Lerman South Bend IN	USA	776,251 8.2% common stock
Moishe Gubin South Bend IN	USA	769,340 8.1% common stock
Ari Haas Chicago IL	USA	750,000 7.9% common stock

Report Item 3: Shareholders

(2) (a)(b)(c)

Shareholders with ownership, control or holdings of 5%
or more with power to vote during fiscal year ending 12/31/14

(2)(a) Name and address (City, State, Country)	(2)(b) Country of Citizenship	(2)(c) Number and Percentage of Common Stock
Michael Blisko South Bend IN	USA	750,344 7.9% common stock

OptimumBank Holdings, Inc.
Fiscal Year Ending December 31, 2014

Report Item 4: Insiders
 (1) (a)(b)(c)

(1)(a) Name and address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Co.	(3)(a) Title & Position with Bank Holding Co.	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with Other Businesses	(4)(a) Percentage of Voting Shares in Bank Holding Co.	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List names of other companies
Moishe Gubin South Bend IN	CEO various nursing homes	Director	Chairman of the Board (OptimumBank)	N/A	8.1%	N/A	N/A
Joel Klein West Hempstead NY	Retired	Director	Director (OptimumBank)	N/A	2.4%	N/A	N/A
Norman Ginsparg Hollywood FL	Director of Legal Affairs	N/A	Director (OptimumBank)	CFO - Morsey LC, Jene's Retirement Investors Ltd, Courtyard Manor Retirement Inv Ltd., Rainbow Retirement Inv Ltd., Point Retirement Inv Ltd.	0.2%	N/A	N/A
Thomas Procelli Ft Lauderdale FL	N/A	N/A	Chief Operating Officer (OptimumBank)	N/A	0.1%	N/A	N/A