UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 27, 2026

Ponce Financial Group, Inc.
(Exact name of Registrant as Specified in Its Charter)

Maryland	**001-41255**	**87-1893965**
(State or Other Jurisdiction of Incorporation)	**(Commission File Number)**	**(IRS Employer Identification No.)**

2244 Westchester Avenue Bronx, New York	**10462**
(Address of Principal Executive Offices)	**(Zip Code)**

Registrant's Telephone Number, Including Area Code: (718) 931-9000

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, par value $0.01 per share	PDLB	The Nasdaq Global Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition.

On July 27, 2026, Ponce Financial Group, Inc. (the "Company"), the holding company for Ponce Bank, National Association ("Ponce Bank" or the "Bank"), issued a press release announcing its financial results with respect to its second quarter ended June 30, 2026. The Company's press release is included as Exhibit 99.1 to this report.

The information set forth in this Item 2.02 and in the attached Exhibit 99.1 is deemed to be "furnished" and shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section.

Item 7.01 Regulation FD Disclosure.

The Company is scheduled to make presentations to current and prospective investors after July 27, 2026. Attached as Exhibit 99.2 of this Form 8-K is a copy of the presentation which Ponce Financial Group, Inc. will make available at these presentations and will post on its website at www.poncebank.com. This report is being furnished to the SEC and shall not be deemed "filed" for any purpose.

Item 9.01 Financial Statements and Exhibits.

(d)Exhibits.

Exhibit Number	Description
99.1	Press release dated July 27, 2026
99.2	Presentation of Ponce Financial Group
104	Cover Page Interactive Data File (embedded within the Inline XBRL)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

			Ponce Financial Group, Inc.
Date:	July 27, 2026	By:	/s/ Carlos P. Naudon
			Carlos P. Naudon
			President and Chief Executive Officer

Exhibit 99.1

Ponce Financial Group, Inc. Reports Second Quarter 2026 Results

NEW YORK, July 27, 2026 - Ponce Financial Group, Inc., (the “Company”) (Nasdaq: PDLB), the holding company for Ponce Bank, National Association ("Ponce Bank" or the “Bank”), today announced results for the second quarter of 2026.

Second Quarter 2026 Highlights (Compared to Prior Periods):

- Net income available to common stockholders was $8.2 million, or $0.35 per diluted share for the three months ended June 30, 2026, as compared to net income available to common stockholders of $8.3 million, or $0.36 per diluted share for the three months ended March 31, 2026 and net income available to common stockholders of $5.8 million, or $0.25 per diluted share for the three months ended June 30, 2025. Total net income for the three months ended June 30, 2026 was $8.5 million. The Company paid dividends of $0.3 million on its preferred stock during the three months ended June 30, 2026.
- Included in the $8.2 million of net income available to common stockholders for the second quarter of 2026 results is $51.7 million in total interest and dividend income and $1.5 million in non-interest income, offset by $21.6 million in interest expense, $18.1 million in non-interest expense, $2.8 million in provision for income taxes, $2.1 million in provision for credit losses and $0.3 million in dividends on preferred shares.
- Net interest income of $30.1 million for the second quarter of 2026 increased $1.8 million, or 6.50%, from the prior quarter and increased $5.6 million, or 23.07%, from the same quarter last year.
- Net interest margin was 3.66% for the second quarter of 2026, versus 3.61% for the prior quarter and 3.27% for the same quarter last year.

Six Months 2026 Highlights (Compared to 2025)

- Net income available to common stockholders was $16.6 million, or $0.71 per diluted share for the six months ended June 30, 2026, as compared to net income available to common stockholders of $11.5 million, or $0.50 per diluted share for the six months ended June 30, 2025. The Company paid dividends of $0.6 million on its preferred stock during each of the six months ended June 30, 2026 and June 30, 2025.
- Net interest income for the six months ended June 30, 2026 was $58.3 million, an increase of $11.7 million, or 25.0%, compared to $46.6 million for the six months ended June 30, 2025.
- Non-interest income for six months ended June 30, 2026 was $3.6 million, a decrease of $0.9 million, or 19.6%, from $4.4 million for the six months ended June 30, 2025.
- Non-interest expense for the six months ended June 30, 2026 was $35.4 million, an increase of $1.6 million, or 4.8%, compared to $33.8 million for the six months ended June 30, 2025.
- Cash and equivalents were $140.0 million as of June 30, 2026, an increase of $13.9 million, or 10.98%, from $126.2 million as of December 31, 2025.
- Securities totaled $338.4 million as of June 30, 2026, a decrease of $26.8 million, or 7.34%, from $365.2 million as of December 31, 2025 primarily due to regular principal payments and the maturity of one available-for-sale security in the amount of $3.0 million.
- Net loans receivable were $2.88 billion as of June 30, 2026, an increase of $280.5 million, or 10.79%, from $2.60 billion as of December 31, 2025.
- Deposits were $2.27 billion as of June 30, 2026, an increase of $225.2 million, or 11.00%, from $2.05 billion as of December 31, 2025.

President and Chief Executive Officer’s Comments

Carlos P. Naudon, Ponce Financial Group, Inc.’s President and CEO, stated “The consistent execution of our strategy continues to produce strong growth and financial results. Our diluted earnings per share of $0.71 year to date are up 42% versus the same period last year and our book value per share of $13.89 is up $1.55 or 13% over the same period. Net interest margin is up 5 basis points versus last quarter and 39 basis points versus the same quarter last year. Our capital ratios continue to be well in excess of regulatory requirements. We remain committed to the communities we serve, and we’ll continue investing in our people and in technology to improve our efficiency.”

Executive Chairman's Comment

Steven A. Tsavaris, Ponce Financial Group's Executive Chairman added "We're pleased with our strong loan and deposit growth this quarter. We've filed our 2nd quarter of 2026 QSR (Quarterly Supplemental Report) and believe we have met the necessary lending conditions to repurchase our Preferred Stock under the terms of the ECIP Purchase Option Agreement that we previously entered into with the U.S. Department of the Treasury in late 2024. We are excited about this milestone and the possibilities that the repurchase regulatory process will bring to the Company."

ECIP

The consummation of any such repurchase of our Preferred Stock is subject to the satisfaction of additional conditions, including satisfying certain eligibility criteria. Although the Company currently expects that it will satisfy all other necessary conditions, there can be no assurance if and when such repurchase will be consummated with Treasury.

The table below indicates the Key Metrics at or for the three months ended:

	At or for the Three Months Ended				
	June 30, 2026	**March 31, 2026**	**December 31, 2025**	**September 30, 2025**	**June 30, 2025**
Performance Ratios:					
Return on average assets (1)	1.00%	1.07%	1.26%	0.82%	0.79%
Return on common equity (1)	9.81%	10.37%	12.50%	8.10%	7.88%
Net interest margin (1) (2)	3.66%	3.61%	3.57%	3.30%	3.27%
Non-interest expense to average assets (1)	2.14%	2.14%	2.06%	2.10%	2.18%
Efficiency ratio (3)	57.41%	56.96%	52.95%	62.15%	63.69%
Capital Ratios:					
Total capital to risk-weighted assets (Ponce Financial Group)	20.00%	21.23%	23.00%	24.08%	22.65%
Common equity Tier 1 capital to risk-weighted assets (Ponce Financial Group)	11.51%	12.11%	12.98%	13.39%	12.49%
Tier 1 capital to total assets (Ponce Financial Group)	16.85%	17.22%	17.27%	17.33%	17.13%
Total capital to risk-weighted assets (Bank only)	18.88%	20.00%	21.63%	21.79%	21.22%
Common equity Tier 1 capital to risk-weighted assets (Bank only)	17.87%	18.97%	20.53%	20.66%	20.15%
Tier 1 capital to total assets (Bank only)	15.81%	16.09%	16.12%	16.08%	15.99%
Asset Quality Ratios:					
Allowance for credit losses on loans as a percentage of total loans	0.95%	0.96%	0.97%	0.98%	0.97%
Allowance for credit losses on loans as a percentage of nonperforming loans	116.91%	128.93%	94.74%	88.88%	101.01%
Net (charge-offs) recoveries to average outstanding loans (1)	(0.05%)	(0.08%)	(0.13%)	(0.03%)	(0.04%)
Non-performing loans as a percentage of total assets	0.67%	0.62%	0.83%	0.88%	0.76%
Other:					
Number of offices	17	17	17	18	17
Number of full-time equivalent employees	229	218	216	209	206

(1) Annualized.

(2) Net interest margin represents net interest income divided by average total interest-earning assets.

(3) Efficiency ratio represents noninterest expense divided by the sum of net interest income and noninterest income.

Summary of Results of Operations

Net income for the three months ended June 30, 2026 was $8.5 million compared to net income of $8.6 million for the three months ended March 31, 2026 and net income of $6.1 million for the three months ended June 30, 2025.

The $0.1 million decrease of net income for the three months ended June 30, 2026 compared to the three months ended March 31, 2026 was attributed mainly to an increase of $0.9 million non-interest expense, a decrease of $0.5 million in non-interest income and an increase of $0.5 million in provision for credit losses, offset by an increase of $1.8 million in net interest income.

The $2.4 million increase of net income for the three months ended June 30, 2026 compared to the three months ended June 30, 2025 was largely due to an increase of $5.6 million in net interest income, offset by increases of $1.3 million in non-interest expense, $0.9 million in provision for income taxes and $0.5 million in provision for credit losses and a decrease of $0.5 million in non-interest income recognized in the second quarter of 2025.

Net income for the six months ended June 30, 2026 was $17.1 million compared to net income of $12.1 million for the six months ended June 30, 2025. The $5.1 million increase in net income was attributed mainly to an increase of $11.7 million in net interest income, offset by increases of $2.5 million in provision for credit losses, $1.6 million in non-interest expense, $1.6 million in provision for income taxes and a decrease of $0.9 million in non-interest income.

Net Interest Income and Net Interest Margin

Net interest income for the three months ended June 30, 2026, increased $1.8 million, or 6.50%, to $30.1 million compared to $28.2 million for the three months ended March 31, 2026 and increased $5.6 million, or 23.07%, compared to $24.4 million for the three months ended June 30, 2025.

The $1.8 million increase in net interest income from the three months ended March 31, 2026 was attributable to an increase of $3.0 million in total interest and dividend income, offset by an increase of $1.2 million in total interest expense. The $5.6 million increase in net interest income from the three months ended June 30, 2025 was attributable to an increase of $5.8 million in total interest and dividend income, offset by an increase of $0.2 million in total interest expense.

Net interest income for the six months ended June 30, 2026, increased $11.7 million, or 25.00%, to $58.3 million compared to $46.6 million for the six months ended June 30, 2025. The $11.7 million increase in net interest income from the six months ended June 30, 2025 was attributable to an increase of $10.5 million in total interest and dividend income and a decrease of $1.2 million in total interest expense.

Net interest margin was 3.66% for the three months ended June 30, 2026 compared to 3.61% for the prior quarter, an increase of 5bps and 3.27% for the same period last year, an increase of 39bps.

Net interest margin was 3.64% for the six months ended June 30, 2026 compared to 3.12% for the six months ended June 30, 2025, an increase of 52bps.

Non-interest Income

Non-interest income for the three months ended June 30, 2026, was $1.5 million, a decrease of $0.5 million, or 25.22%, compared to $2.0 million for the three months ended March 31, 2026, and a decrease of $0.5 million, or 25.87%, compared to the three months ended June 30, 2025.

The $0.5 million decrease in non-interest income from the three months ended March 31, 2026 was largely attributable to a decrease of $0.6 million in late and prepayment charges.

The $0.5 million decrease in non-interest income from the three months ended June 30, 2025 was largely attributable to decreases of $0.4 million in late and prepayment charges and $0.4 million in grant income recognized in the second quarter of 2025, offset by an increase of $0.2 million in other non-interest income.

Non-interest income for the six months ended June 30, 2026, was $3.6 million, a decrease of $0.9 million, or 19.64%, compared to $4.4 million for the six months ended June 30, 2025. The $0.9 million decrease in non-interest income from the six months ended June 30, 2025 was largely attributable to decreases of $0.4 million in late and prepayment charges, $0.4 million in income on sale of SBA loans and $0.4 million in grant income recognized in the second quarter of 2025, offset by increases on $0.3 million in other non-interest income and $0.1 million in service charges and fees.

Non-interest Expense

Non-interest expense for the three months ended June 30, 2026 was $18.1 million, an increase of $0.9 million, or 5.19%, compared to $17.2 million for the three months ended March 31, 2026 and an increase of $1.3 million, or 7.50%, compared to $16.9 million for the three months ended June 30, 2025.

The $0.9 million increase in non-interest expense from the three months ended March 31, 2026 was mainly attributable to increases of $0.4 million in compensation and benefits, $0.2 million in occupancy and equipment, $0.2 million in other non-interest expenses and $0.1 million in professional fees.

The $1.3 million increase in non-interest expense from the three months ended June 30, 2025 was mainly attributable to an increase of $1.4 million in compensation and benefits, partially offset by a decrease of $0.1 million in federal deposit insurance and regulatory assessment.

Non-interest expense for the six months ended June 30, 2026 was $35.4 million, an increase of $1.6 million, or 4.79%, compared to $33.8 million for the six months ended June 30, 2025. The $1.6 million increase in non-interest expense from the six months ended June 30, 2025 was mainly attributable to an increase of $2.3 million in compensation and benefits, partially offset by decreases of $0.3 million in direct loan expenses, $0.2 million in occupancy and equipment, $0.2 million in other non-interest expenses and $0.2 million in federal deposit insurance and regulatory assessment.

Credit Quality:

Total non-performing assets and accruing modifications to borrowers experiencing financial difficulty were $26.8 million at June 30, 2026 compared to $23.6 million at March 31, 2026 and $28.5 million at June 30, 2025.

During the three months ended June 30, 2026, a credit loss provision of $2.1 million on loans was recorded, consisting of $1.7 million charged on the funded portion and $0.4 million charged on the unfunded portion on loans. During the three months ended March 31, 2026, a credit loss provision of $1.7 million on loans was recorded, consisting of $1.3 million charged on the funded portion and $0.4 million charged on the unfunded portion on loans. During the three months ended June 30, 2025, a credit loss provision of $1.6 million on loans was recorded, consisting of $1.3 million charged on the funded portion on loans and $0.3 million charged on the unfunded portion on loans.

During the six months ended June 30, 2026, a credit loss provision of $3.8 million on loans was recorded, consisting of $3.0 million charged on the funded portion and $0.8 million charged on the unfunded portion on loans. During the six months ended June 30, 2025, a credit loss provision of $1.3 million on loans was recorded, consisting of $2.0 million charged on the funded portion on loans and a $0.7 million benefit on the unfunded portion on loans.

Balance Sheet Summary

Total assets increased $270.7 million, or 8.40%, to $3.49 billion as of June 30, 2026 from $3.22 billion as of December 31, 2025. The increase in total assets is largely attributable to increases of $280.5 million in net loans receivable, $13.9 million in cash and cash equivalents, $2.0 million in accrued interest receivable, $1.5 million in deferred tax assets, $1.4 million in Federal Home Loan Bank of New York stock and $0.1 million in other assets, partially offset by decreases of $19.4 million in held-to-maturity securities, $7.4 million in available-for-sale securities, $1.0 million in premises and equipment, net, $0.5 million in right of use assets and $0.3 million in mortgage loans held for sale, at fair value.

Total liabilities increased $251.3 million, or 9.37%, to $2.93 billion as of June 30, 2026 from $2.68 billion as of December 31, 2025. The increase in total liabilities was largely attributable to increases of $225.2 million in deposits, $25.0 million in borrowings and $1.6 million in other liabilities, partially offset by a decrease of $0.5 million in operating lease liabilities.

Total stockholders' equity increased $19.4 million, or 3.59%, to $561.0 million as of June 30, 2026, from $541.5 million as of December 31, 2025. The $19.4 million increase in stockholders' equity was largely attributable to $17.1 million in net income, $0.2 million from exercise of stock options, $1.3 million impact to additional paid in capital as a result of share-based compensation, $1.2 million from release of ESOP shares, and $0.1 million in other comprehensive income, offset by $0.6 million related to the dividend paid on preferred shares during the six months ended June 30, 2026.

About Ponce Financial Group, Inc.

Ponce Financial Group, Inc. is the holding company for Ponce Bank, N.A. Ponce Bank, N.A. is a Minority Depository Institution, a Community Development Financial Institution, and a certified Small Business Administration lender. Ponce Bank, N.A.'s business primarily consists of taking deposits from the general public and to a lesser extent alternative funding sources and investing those funds, together with funds generated from operations and borrowings, in mortgage loans, consisting of 1-4 family residences (investor-owned and owner-occupied), multifamily residences, nonresidential properties, construction and land, and, to a lesser extent, in business and consumer loans. Ponce Bank. N.A. also invests in securities, which consist of U.S. Government and federal agency securities and securities issued by government-sponsored or government-owned enterprises, as well as, mortgage-backed securities, corporate bonds and obligations, Federal Home Loan Bank stock and Federal Reserve Bank stock.

Forward Looking Statements

Certain statements herein constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Exchange Act and are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Such statements may be identified by words such as "believes," "will," "would," "expects," "project," "may," "could," "developments," "strategic," "launching," "opportunities," "anticipates," "estimates," "intends," "plans," "targets" and similar expressions. These statements are based upon the current beliefs and expectations of management and are subject to significant risks and uncertainties. Actual results may differ materially from those set forth in the forward-looking statements as a result of numerous factors. Factors that could cause such differences to exist include, but are not limited to, adverse conditions in the capital and debt markets and the impact of such conditions on business activities; changes in interest rates; competitive pressures from other financial institutions; the effects of general economic conditions on a national basis or in the local markets in which Ponce Bank, N.A. operates, including changes that adversely affect borrowers' ability to service and repay Ponce Bank, N.A.'s loans; changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs, and their related impacts on the economy; changes in the global economy, including negative changes that may arise from armed conflict and geopolitical instability; changes in the value of securities in the investment portfolio; changes in loan default and charge-off rates; fluctuations in real estate values; the adequacy of loan loss reserves; decreases in deposit levels necessitating increased borrowing to fund loans and investments; operational risks including, but not limited to, cybersecurity, fraud and natural disasters; changes in government regulation; changes in accounting standards and practices; the risk that intangibles recorded in the financial statements will become impaired; demand for loans in Ponce Bank, N.A.'s market area; Ponce Bank, N.A.'s ability to attract and maintain deposits; risks related to the implementation of acquisitions, dispositions, and restructurings; the risk that Ponce Financial Group, Inc. may not be successful in the implementation of its business strategy; changes in assumptions used in making such forward-looking statements and the risk factors described in Ponce Financial Group, Inc.'s Annual Report on Form 10-K and Quarterly Reports on Form 10-Q as filed with the Securities and Exchange Commission (the "SEC"), which are available at the SEC's website, www.sec.gov. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this release. Ponce Financial Group, Inc. disclaims any obligation to publicly update or revise any forward-looking statements to reflect changes in underlying assumptions or factors, new information, future events or other changes, except as may be required by applicable law or regulation.

Ponce Financial Group, Inc. and Subsidiaries
Consolidated Statements of Financial Condition
(Dollars in thousands, except for share data)

	As of				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
ASSETS					
Cash and due from banks:					
Cash	$ 25,567	$ 27,429	$ 28,511	$ 29,296	$ 35,767
Interest-bearing deposits	114,443	89,817	97,643	117,283	90,872
Total cash and cash equivalents	140,010	117,246	126,154	146,579	126,639
Available-for-sale securities, at fair value	84,774	87,150	92,196	94,822	96,562
Held-to-maturity securities, at amortized cost	253,616	263,514	272,982	285,125	336,879
Placement with banks	249	249	249	249	249
Mortgage loans held for sale, at fair value	3,050	2,127	3,388	5,794	5,703
Loans receivable, net	2,879,740	2,698,649	2,599,258	2,490,046	2,458,712
Accrued interest receivable	19,939	19,274	17,905	18,903	19,126
Premises and equipment, net	14,645	15,159	15,638	16,129	16,067
Right of use assets	27,055	27,633	27,583	28,295	28,806
Federal Home Loan Bank of New York stock (FHLBNY), at cost	30,689	28,180	29,309	25,945	26,620
Federal Reserve Bank of New York stock (FRBNY), at cost	10,714	10,706	10,698	—	—
Deferred tax assets	12,979	11,729	11,501	12,402	12,143
Other assets	17,251	19,141	17,109	32,790	26,363
Total assets	$ 3,494,711	$ 3,300,757	$ 3,223,970	$ 3,157,079	$ 3,153,869
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Deposits	$ 2,271,809	$ 2,133,795	$ 2,046,635	$ 2,063,081	$ 2,053,151
Borrowings	621,100	571,100	596,100	521,100	536,100
Operating lease liabilities	28,874	29,429	29,353	30,028	30,501
Accrued interest payable	3,837	4,338	3,788	4,372	4,161
Other liabilities	8,121	10,732	6,545	8,663	8,868
Total liabilities	2,933,741	2,749,394	2,682,421	2,627,244	2,632,781
Commitments and contingencies					
Stockholders' Equity:					
Preferred stock, $0.01 par value; 100,000,000 shares authorized	225,000	225,000	225,000	225,000	225,000
Common stock, $0.01 par value; 200,000,000 shares authorized	249	249	249	249	249
Treasury stock, at cost	(5,738)	(5,738)	(6,164)	(7,270)	(7,404)
Additional paid-in-capital	210,339	209,219	208,604	208,909	208,275
Retained earnings	151,887	143,674	135,332	125,477	119,250
Accumulated other comprehensive loss	(10,698)	(10,680)	(10,820)	(11,586)	(13,047)
Unearned compensation ─ ESOP	(10,069)	(10,361)	(10,652)	(10,944)	(11,235)
Total stockholders' equity	560,970	551,363	541,549	529,835	521,088
Total liabilities and stockholders' equity	$ 3,494,711	$ 3,300,757	$ 3,223,970	$ 3,157,079	$ 3,153,869

Ponce Financial Group, Inc. and Subsidiaries
Consolidated Statements of Operations
(Dollars in thousands, except per share data)

	Three Months Ended				
	June 30, 2026	**March 31, 2026**	**December 31, 2025**	**September 30, 2025**	**June 30, 2025**
Interest and dividend income:					
Interest on loans receivable	$ 46,835	$ 43,982	$ 43,599	$ 41,486	$ 40,291
Interest on deposits due from banks	954	770	1,209	978	807
Interest and dividend on securities and FHLBNY stock	3,863	3,910	4,013	4,383	4,762
Total interest and dividend income	51,652	48,662	48,821	46,847	45,860
Interest expense:					
Interest on certificates of deposit	6,785	6,415	6,706	6,553	7,382
Interest on other deposits	9,544	8,630	9,106	9,996	9,058
Interest on borrowings	5,262	5,391	5,075	5,050	4,994
Total interest expense	21,591	20,436	20,887	21,599	21,434
Net interest income	30,061	28,226	27,934	25,248	24,426
Provision for credit losses	2,148	1,656	1,078	1,364	1,626
Net interest income after provision for credit losses	27,913	26,570	26,856	23,884	22,800
Non-interest income:					
Service charges and fees	600	539	542	539	511
Brokerage commissions	—	—	23	8	—
Late and prepayment charges	138	726	1,173	385	530
Income on sale of mortgage loans	161	120	139	166	169
Grant income	—	—	428	429	428
Other	628	657	1,174	(35)	422
Total non-interest income	1,527	2,042	3,479	1,492	2,060
Non-interest expense:					
Compensation and benefits	9,070	8,663	8,113	7,868	7,627
Occupancy and equipment	3,901	3,672	4,033	3,934	3,907
Data processing expenses	1,195	1,219	1,223	1,296	1,188
Direct loan expenses	187	121	116	155	241
Insurance and surety bond premiums	332	333	324	318	297
Office supplies, telephone and postage	152	193	186	170	174
Professional fees	1,470	1,346	1,392	1,409	1,367
Marketing and promotional expenses	190	228	94	184	266
Federal deposit insurance and regulatory assessment	408	409	97	266	546
Other operating expenses	1,230	1,056	1,056	1,018	1,256
Total non-interest expense	18,135	17,240	16,634	16,618	16,869
Income before income taxes	11,305	11,372	13,701	8,758	7,991
Provision for income taxes	2,810	2,749	3,565	2,250	1,891
Net income	$ 8,495	$ 8,623	$ 10,136	$ 6,508	$ 6,100
Dividends on preferred shares	282	281	281	281	282
Net income available to common stockholders	$ 8,213	$ 8,342	$ 9,855	$ 6,227	$ 5,818
Earnings per common share:					
Basic	$ 0.36	$ 0.36	$ 0.43	$ 0.27	$ 0.26
Diluted	$ 0.35	$ 0.36	$ 0.42	$ 0.27	$ 0.25
Weighted average common shares outstanding:					
Basic	23,053,460	22,988,317	22,837,044	22,766,195	22,716,615
Diluted	23,508,153	23,331,314	23,263,708	23,135,448	22,947,769

Ponce Financial Group, Inc. and Subsidiaries
Consolidated Statements of Operations
(Dollars in thousands, except per share data)

	For the Six Months Ended June 30,			
	2026	**2025**	**Variance $**	**Variance %**
Interest and dividend income:				
Interest on loans receivable	$ 90,817	$ 77,427	$ 13,390	17.29%
Interest on deposits due from banks	1,724	2,475	(751)	(30.34%)
Interest and dividend on securities and FHLBNY stock	7,773	9,955	(2,182)	(21.92%)
Total interest and dividend income	100,314	89,857	10,457	11.64%
Interest expense:				
Interest on certificates of deposit	13,200	15,136	(1,936)	(12.79%)
Interest on other deposits	18,174	17,612	562	3.19%
Interest on borrowings	10,653	10,480	173	1.65%
Total interest expense	42,027	43,228	(1,201)	(2.78%)
Net interest income	58,287	46,629	11,658	25.00%
Provision for credit losses	3,804	1,341	2,463	183.67%
Net interest income after provision for credit losses	54,483	45,288	9,195	20.30%
Non-interest income:				
Service charges and fees	1,139	1,036	103	9.94%
Brokerage commissions	—	4	(4)	(100.00%)
Late and prepayment charges	864	1,227	(363)	(29.58%)
Income on sale of mortgage loans	281	317	(36)	(11.36%)
Income on sale of SBA loans	—	404	(404)	(100.00%)
Grant income	—	428	(428)	(100.00%)
Other	1,285	1,025	260	25.37%
Total non-interest income	3,569	4,441	(872)	(19.64%)
Non-interest expense:				
Compensation and benefits	17,733	15,407	2,326	15.10%
Occupancy and equipment	7,573	7,820	(247)	(3.16%)
Data processing expenses	2,414	2,340	74	3.16%
Direct loan expenses	308	629	(321)	(51.03%)
Insurance and surety bond premiums	665	612	53	8.66%
Office supplies, telephone and postage	345	344	1	0.29%
Professional fees	2,816	2,731	85	3.11%
Marketing and promotional expenses	418	349	69	19.77%
Federal deposit insurance and regulatory assessments	817	1,007	(190)	(18.87%)
Other operating expenses	2,286	2,518	(232)	(9.21%)
Total non-interest expense	35,375	33,757	1,618	4.79%
Income before income taxes	22,677	15,972	6,705	41.98%
Provision for income taxes	5,559	3,913	1,646	42.06%
Net income	$ 17,118	$ 12,059	$ 5,059	41.95%
Dividends on preferred shares	563	563	—	0.00%
Net income available to common stockholders	$ 16,555	$ 11,496	$ 5,059	44.01%
Earnings per common share:				
Basic	$ 0.72	$ 0.51	$ 0.21	41.18%
Diluted	$ 0.71	$ 0.50	$ 0.21	42.00%
Weighted average common shares outstanding:				
Basic	23,021,069	22,689,914	331,155	1.46%
Diluted	23,419,915	22,920,841	499,074	2.18%

Ponce Financial Group, Inc. and Subsidiaries
Loans Receivable excluding Mortgage Loans Held for Sale

	As of									
	June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
	(Dollars in thousands)									
Mortgage loans:										
1-4 family residential	$ 426,343	14.65%	$ 431,377	15.82%	$ 434,374	16.54%	$ 444,602	17.67%	$ 452,350	18.21%
Multifamily residential	1,057,612	36.35%	915,333	33.58%	756,542	28.83%	688,574	27.39%	693,670	27.96%
Nonresidential properties	535,521	18.41%	534,256	19.60%	526,210	20.05%	436,175	17.35%	404,512	16.30%
Construction and land	817,151	28.08%	763,990	28.03%	854,096	32.54%	886,369	35.25%	883,462	35.59%
Total mortgage loans	2,836,627	97.49%	2,644,956	97.03%	2,571,222	97.96%	2,455,720	97.66%	2,433,994	98.06%
Non-mortgage loans:										
Business loans	72,438	2.49%	80,366	2.95%	53,063	2.02%	58,012	2.31%	47,372	1.91%
Consumer loans	577	0.02%	596	0.02%	625	0.02%	727	0.03%	840	0.03%
Total non-mortgage loans	73,015	2.51%	80,962	2.97%	53,688	2.04%	58,739	2.34%	48,212	1.94%
Total loans, gross	2,909,642	100.00%	2,725,918	100.00%	2,624,910	100.00%	2,514,459	100.00%	2,482,206	100.00%
Net deferred loan origination (fees) costs	(2,348)		(1,031)		(203)		351		606	
Allowance for credit losses on loans	(27,554)		(26,238)		(25,449)		(24,764)		(24,100)	
Loans, net	$ 2,879,740		$ 2,698,649		$ 2,599,258		$ 2,490,046		$ 2,458,712	

Ponce Financial Group, Inc. and Subsidiaries
Allowance for Credit Losses on Loans

	For the Three Months Ended				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
			(Dollars in thousands)		
Allowance for credit losses on loans at beginning of the period	$ 26,238	$ 25,449	$ 24,764	$ 24,100	$ 22,974
Provision for credit losses on loans	1,669	1,293	1,526	864	1,348
Charge-offs:					
Mortgage loans:					
1-4 family residential	—	—	(32)	—	—
Non-mortgage loans:					
Business	(354)	(504)	(801)	(200)	(222)
Consumer	—	—	(44)	—	—
Total charge-offs	(354)	(504)	(877)	(200)	(222)
Recoveries:					
Mortgage loans:					
1-4 family residential	1	—	1	—	—
Non-mortgage loans:					
Business	—	—	35	—	—
Total recoveries	1	—	36	—	—
Net (charge-offs) recoveries	(353)	(504)	(841)	(200)	(222)
Allowance for credit losses on loans at end of the period	$ 27,554	$ 26,238	$ 25,449	$ 24,764	$ 24,100

Ponce Financial Group, Inc. and Subsidiaries
Deposits

	As of									
	June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
	(Dollars in thousands)									
Demand	$ 251,919	11.10%	$ 241,012	11.29%	$ 208,250	10.18%	$ 192,595	9.34%	$ 197,671	9.63%
Interest-bearing deposits:										
NOW/IOLA accounts	71,987	3.17%	78,192	3.66%	84,012	4.10%	75,051	3.64%	63,626	3.10%
Money market accounts (1)	929,002	40.89%	811,982	38.05%	779,532	38.09%	821,844	39.84%	790,939	38.52%
Reciprocal deposits	164,883	7.26%	162,926	7.64%	152,630	7.46%	154,548	7.49%	136,693	6.66%
Savings accounts (2)	115,233	5.07%	118,373	5.55%	117,708	5.75%	117,401	5.69%	113,701	5.53%
Total NOW, money market, reciprocal and savings accounts	1,281,105	56.39%	1,171,473	54.90%	1,133,882	55.40%	1,168,844	56.66%	1,104,959	53.81%
Certificates of deposit of $250K or more	194,462	8.56%	258,093	12.10%	202,500	9.89%	209,819	10.17%	220,671	10.75%
Brokered certificates of deposit (3)	94,557	4.16%	54,553	2.56%	67,942	3.32%	67,952	3.29%	69,531	3.39%
Listing service deposits (3)	994	0.04%	1,243	0.06%	4,150	0.20%	4,150	0.20%	6,140	0.30%
All other certificates of deposit less than $250K	448,772	19.75%	407,421	19.09%	429,911	21.01%	419,721	20.34%	454,179	22.12%
Total certificates of deposit	738,785	32.51%	721,310	33.81%	704,503	34.42%	701,642	34.00%	750,521	36.56%
Total interest-bearing deposits	2,019,890	88.90%	1,892,783	88.71%	1,838,385	89.82%	1,870,486	90.66%	1,855,480	90.37%
Total deposits	$ 2,271,809	100.00%	$ 2,133,795	100.00%	$ 2,046,635	100.00%	$ 2,063,081	100.00%	$ 2,053,151	100.00%

(1) At June 30, 2026, there was $50.2 million in brokered deposits. At March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025, there were $0.3 million each in brokered deposits.

(2) As of June 30, 2025, Advance payments by borrowers for taxes and insurance in the amounts of $10.9 million were reclassified to Deposits.

(3) At June 30, 2026, March 31, 2026, December 31, 2025 and September 30, 2025. there were no individual listing service deposits amounting to $250,000 or more. At June 30, 2025, there was $1.5 million in individual listing service deposits amounting to $250,000 or more. All other brokered certificates of deposit individually amounted to less than $250,000.

Ponce Financial Group, Inc. and Subsidiaries
Nonperforming Assets

	As of				
	June 30, 2026	**March 31, 2026**	**December 31, 2025**	**September 30, 2025**	**June 30, 2025**
	(Dollars in thousands)				
Non-accrual loans:					
Mortgage loans:					
1-4 family residential	$ 5,843	$ 3,158	$ 4,427	$ 3,176	$ 1,859
Multifamily residential	12,133	9,228	13,112	14,202	11,703
Nonresidential properties	—	—	—	—	405
Construction and land	5,040	7,061	8,247	8,907	8,907
Non-mortgage loans:					
Business	77	427	667	880	276
Consumer	—	—	—	—	—
Total non-accrual loans (not including non-accruing modifications to borrowers experiencing financial difficulty) [1]	$ 23,093	$ 19,874	$ 26,453	$ 27,165	$ 23,150
Non-accruing modifications to borrowers experiencing financial difficulty [1]:					
Mortgage loans:					
1-4 family residential	475	477	410	698	708
Total non-accruing modifications to borrowers experiencing financial difficulty [1]	475	477	410	698	708
Total non-performing assets [2]	$ 23,568	$ 20,351	$ 26,863	$ 27,863	$ 23,858
Accruing modifications to borrowers experiencing financial difficulty [1]:					
Mortgage loans:					
1-4 family residential	2,456	2,481	2,574	3,725	3,791
Multifamily residential	—	—	—	—	—
Nonresidential properties	618	613	621	629	655
Construction and land	—	—	—	—	—
Non-mortgage loans:					
Business	175	185	190	196	203
Consumer	—	—	—	—	—
Total accruing modifications to borrowers experiencing financial difficulty [1]	$ 3,249	$ 3,279	$ 3,385	$ 4,550	$ 4,649
Total non-performing assets and accruing modifications to borrowers experiencing financial difficulty [1]	$ 26,817	$ 23,630	$ 30,248	$ 32,413	$ 28,507
Total non-performing assets to total assets	0.67%	0.62%	0.83%	0.88%	0.76%

(1) Balances include both modifications to borrowers experiencing financial difficulty, in accordance with ASU 2022-02 adopted on January 1, 2023, and previously existing troubled debt restructurings.

(2) Includes nonperforming mortgage loans held for sale.

Ponce Financial Group, Inc. and Subsidiaries
Average Balance Sheets

	For the Three Months Ended June 30,					
	2026			2025		
	Average Outstanding Balance	Interest	Average Yield/Rate (1)	Average Outstanding Balance	Interest	Average Yield/Rate (1)
	(Dollars in thousands)					
Interest-earning assets:						
Loans (2)	$ 2,801,281	$ 46,835	6.71%	$ 2,447,713	$ 40,291	6.60%
Securities (3)	345,599	3,160	3.67%	449,858	4,246	3.79%
Other (4)	146,919	1,657	4.52%	102,252	1,323	5.19%
Total interest-earning assets	3,293,799	51,652	6.29%	2,999,823	45,860	6.13%
Non-interest-earning assets	98,497			104,059		
Total assets	$ 3,392,296			$ 3,103,882		
Interest-bearing liabilities:						
NOW/IOLA	$ 75,589	$ 118	0.63%	$ 68,155	$ 100	0.59%
Money market	1,028,044	9,398	3.67%	864,688	8,930	4.14%
Savings (5)	120,801	28	0.09%	119,177	28	0.10%
Certificates of deposit	744,298	6,785	3.66%	772,363	7,382	3.83%
Total deposits	1,968,732	16,329	3.33%	1,824,383	16,440	3.61%
Borrowings	575,496	5,262	3.67%	521,375	4,994	3.84%
Total interest-bearing liabilities	2,544,228	21,591	3.40%	2,345,758	21,434	3.66%
Non-interest-bearing liabilities:						
Non-interest-bearing demand	244,483	—		203,349	—	
Other non-interest-bearing liabilities	45,560	—		36,435	—	
Total non-interest-bearing liabilities	290,043	—		239,784	—	
Total liabilities	2,834,271	21,591		2,585,542	21,434	
Total equity	558,025			518,340		
Total liabilities and total equity	$ 3,392,296		3.40%	$ 3,103,882		3.66%
Net interest income		$ 30,061			$ 24,426	
Net interest rate spread (6)			2.89%			2.47%
Net interest-earning assets (7)	$ 749,571			$ 654,065		
Net interest margin (8)			3.66%			3.27%
Average interest-earning assets to interest-bearing liabilities			129.46%			127.88%

(1) Annualized where appropriate.
(2) Loans include loans and mortgage loans held for sale, at fair value.
(3) Securities include available-for-sale securities and held-to-maturity securities.
(4) Includes FHLBNY demand account, FHLBNY stock dividends and FRBNY demand deposits.
(5) For the three months ended June 30, 2025, Advance payments by borrowers for taxes and insurance in the amount of $14.9 million, were reclassified to Savings.
(6) Net interest rate spread represents the difference between the weighted average yield on interest-earning assets and the weighted average rate of interest-bearing liabilities.
(7) Net interest-earning assets represent total interest-earning assets less total interest-bearing liabilities.
(8) Net interest margin represents net interest income divided by average total interest-earning assets.

Ponce Financial Group, Inc. and Subsidiaries
Average Balance Sheets

	For the Six Months Ended June 30,					
	2026			2025		
	Average Outstanding Balance	Interest	Average Yield/Rate [(1)]	Average Outstanding Balance	Interest	Average Yield/Rate [(1)]
	(Dollars in thousands)					
Interest-earning assets:						
Loans [(2)]	$ 2,740,985	$ 90,817	6.68%	$ 2,408,788	$ 77,427	6.48%
Securities [(3)]	352,985	6,407	3.66%	458,660	8,767	3.85%
Other [(4)]	138,299	3,090	4.51%	143,905	3,663	5.13%
Total interest-earning assets	3,232,269	100,314	6.26%	3,011,353	89,857	6.02%
Non-interest-earning assets	95,873			106,600		
Total assets	$ 3,328,142			$ 3,117,953		
Interest-bearing liabilities:						
NOW/IOLA	$ 76,705	$ 252	0.66%	$ 70,243	$ 215	0.62%
Money market	988,744	17,866	3.64%	846,420	17,341	4.13%
Savings [(5)]	120,505	56	0.09%	118,400	56	0.10%
Certificates of deposit	731,371	13,200	3.64%	783,256	15,136	3.90%
Total deposits	1,917,325	31,374	3.30%	1,818,319	32,748	3.63%
Borrowings	579,774	10,653	3.71%	544,857	10,480	3.88%
Total interest-bearing liabilities	2,497,099	42,027	3.39%	2,363,176	43,228	3.69%
Non-interest-bearing liabilities:						
Non-interest-bearing demand	232,834	—		200,007	—	
Other non-interest-bearing liabilities	44,804	—		40,155	—	
Total non-interest-bearing liabilities	277,638	—		240,162	—	
Total liabilities	2,774,737	42,027		2,603,338	43,228	
Total equity	553,405			514,615		
Total liabilities and total equity	$ 3,328,142		3.39%	$ 3,117,953		3.69%
Net interest income		$ 58,287			$ 46,629	
Net interest rate spread [(6)]			2.87%			2.33%
Net interest-earning assets [(7)]	$ 735,170			$ 648,177		
Net interest margin [(8)]			3.64%			3.12%
Average interest-earning assets to interest-bearing liabilities			129.44%			127.43%

(1) Annualized where appropriate.
(2) Loans include loans and mortgage loans held for sale, at fair value.
(3) Securities include available-for-sale securities and held-to-maturity securities.
(4) Includes FHLBNY demand account, FHLBNY stock dividends and FRBNY demand deposits.
(5) For the six months ended June 30, 2025, Advance payments by borrowers for taxes and insurance in the amount of $13.7 million, were reclassified to Savings.
(6) Net interest rate spread represents the difference between the weighted average yield on interest-earning assets and the weighted average rate of interest-bearing liabilities.
(7) Net interest-earning assets represent total interest-earning assets less total interest-bearing liabilities.
(8) Net interest margin represents net interest income divided by average total interest-earning assets.

Ponce Financial Group, Inc. and Subsidiaries
Other Data

	As of				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Other Data					
Common shares issued	24,886,711	24,886,711	24,886,711	24,886,711	24,886,711
Less treasury shares	698,810	698,810	750,785	885,586	901,911
Common shares outstanding at end of period	24,187,901	24,187,901	24,135,926	24,001,125	23,984,800
Book value per common share	$ 13.89	$ 13.49	$ 13.12	$ 12.70	$ 12.34
Tangible book value per common share [1]	$ 13.89	$ 13.49	$ 13.12	$ 12.70	$ 12.34

(1) Tangible book value per common share is a non-GAAP financial measure and is calculated by dividing tangible common equity by common shares outstanding. Tangible common equity is defined as total shareholders' equity less goodwill and other intangible assets, net of applicable deferred taxes. The Company believes that tangible book value per common share is a useful measure for investors, regulators, and analysts because it reflects the Company's capital position excluding the impact of goodwill and other intangible assets, which may not be realizable in a liquidation scenario. This measure is commonly used in the banking industry to assess financial condition and capital adequacy. Tangible book value per common share should not be considered a substitute for book value per common share, which is calculated in accordance with GAAP, and the Company's definition of tangible book value per common share may differ from similarly titled measures used by other companies. During the periods presented, the Company did not make any adjustments for goodwill and other intangible assets, so tangible book value per common share is equal to the book value per common share as calculated in accordance with GAAP.

Exhibit 99.2

NASDAQ: PDLB

Presentation of

Ponce Financial Group

Carlos P. Naudon
President & Chief Executive Officer

Sergio J. Vaccaro
Executive Vice President & Chief Financial Officer

Cautionary Statements

Forward Looking Statements

Certain statements herein constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Exchange Act and are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Such statements may be identified by words such as “believes,” “will,” “would,” “expects,” “project,” “may,” “could,” “developments,” “strategic,” “launching,” “opportunities,” “anticipates,” “estimates,” “intends,” “plans,” “targets” and similar expressions. These statements are based upon the current beliefs and expectations of management and are subject to significant risks and uncertainties. Actual results may differ materially from those set forth in the forward-looking statements as a result of numerous factors. Factors that could cause such differences to exist include, but are not limited to, adverse conditions in the capital and debt markets and the impact of such conditions on business activities; changes in interest rates; competitive pressures from other financial institutions; the effects of general economic conditions on a national basis or in the local markets in which Ponce Bank, N.A. operates, including changes that adversely affect borrowers’ ability to service and repay Ponce Bank, N.A.’s loans; changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs, and their related impacts on the economy; changes in the global economy, including negative changes that may arise from armed conflict and geopolitical instability; changes in the value of securities in the investment portfolio; changes in loan default and charge-off rates; fluctuations in real estate values; the adequacy of loan loss reserves; decreases in deposit levels necessitating increased borrowing to fund loans and investments; operational risks including, but not limited to, cybersecurity, fraud and natural disasters; changes in government regulation; changes in accounting standards and practices; the risk that intangibles recorded in the financial statements will become impaired; demand for loans in Ponce Bank, N.A.’s market area; Ponce Bank, N.A.’s ability to attract and maintain deposits; risks related to the implementation of acquisitions, dispositions, and restructurings; the risk that Ponce Financial Group, Inc. may not be successful in the implementation of its business strategy; changes in assumptions used in making such forward-looking statements and the risk factors described in Ponce Financial Group, Inc.’s Annual Report on Form 10-K and Quarterly Reports on Form 10-Q as filed with the Securities and Exchange Commission (the “SEC”), which are available at the SEC’s website, www.sec.gov. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this release. Ponce Financial Group, Inc. disclaims any obligation to publicly update or revise any forward-looking statements to reflect changes in underlying assumptions or factors, new information, future events or other changes, except as may be required by applicable law or regulation.

Market and Industry Data

The market and industry data used throughout this presentation is based, in part, on third-party sources, as indicated. Although management believes these third-party sources are reliable, they have not independently verified the information and cannot guarantee its accuracy and completeness.

Corporate Headquarters and Office Location

- On October 10, 2025, the Company wholly-owned subsidiary, Ponce Bank (formerly a federally chartered stock savings association), has completed its previously announced conversion to a national bank and commenced operations as Ponce Bank, National Association (the "Bank"). In connection with the conversion of the Bank, the Company also commenced operations as a bank holding company as of the same date. Further, the Company also became a financial holding company, which is an additional election that allows the Company to engage in activities that are financial in nature or incidental to a financial activity.
- Aim to provide long-term value to stakeholders by executing a safe and sound business strategy that produces increasing value.
- Number of full-time equivalent employees as of June 30th, 2026, was 229 equating to $15.3 million in assets per employee.
- The Company provides a full range of financial services in a community-focused manner.

Ticker	NASDAQ: PDLB
Established	1960
Headquarters	Bronx, NY
Branches	13 full-service branches, 3 loan production / representative offices and 1 ATM center
Total Assets	$3.49 billion (as of 6/30/26)
Total Loans	$2.88 billion (as of 6/30/26)
Total Deposits	$2.27 billion (as of 6/30/26)
Earnings Per Share (Basic)	$0.36 (for three months ended 6/30/26)
Market Cap TBV Per Common Share*	$482 million (as of 6/30/26) $13.89 (as of 6/30/26)

Branch Locations

(*) TBV Per Common Share is a Non-GAAP financial measure. Non-GAAP financial measures are not a substitute for GAAP financial measures. See the appendix of this presentation for a reconciliation to the most directly comparable GAAP financial measure.

Franchise Evolution

Mutual Bank

1960 - 2015

- Established 65-year-old institution focused on residential and nonresidential lending
- Headquartered in the Bronx, NY with branch presence in the Bronx, Brooklyn, Queens, New Jersey, and Manhattan
- Grew assets from de novo to $700 million

Path to Conversion

2015 - 2022

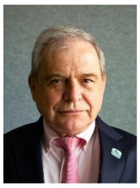
- Carlos P. Naudon named President in 2015; CEO in 2018
- Certified SBA lender
- Continued to remain focused on residential and commercial real estate
- Optimized real estate footprint by improving loan efficiency
- Certification as an MDI & CDFI
- Grew assets from $700 million to $2+ billion

Public Ownership

2022 - Present

- Converted from Mutual Holding Company on January 27, 2022
- PFG became a Bank Holding Company and a Financial Holding Company and Ponce Bank became a National Bank
- Established a robust capital base to continue executing on strategic initiatives
- Continued focusing on residential and commercial lending with an emphasis on technological integration
- Received low-cost funding Preferred Stock in the amount of $225 million from the ECIP

PFG Executive Management



Carlos P. Naudon

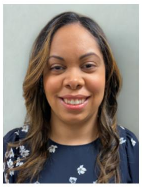
President and
Chief Executive Officer

- 50+ years of experience
- Retired Attorney and CPA
- Former Acting CEO and Director of Open Solutions, Inc., a fintech public company

Luis G. Gonzalez Jr.

Executive Vice President and
Chief Operating Officer

- 17+ years of experience
- Former Bank Examiner
- Former Acting Assistant Deputy Comptroller, OCC



Melissa DeLeon

Executive Vice President and
Chief Human Resources Officer

- 15+ years of experience
- Former SVP of Human Resources
- Driver of people strategy
- Led culture transformation
- Retail banking operations expertise

Steven A. Tsavaris

Executive Chairman
of the Board

- 50+ years of experience
- Former President and CEO of Ponce De Leon Federal Savings Bank
- Former Chairman and CEO of PDLB Community Bancorp

Ioannis Kouzilos

Executive Vice President and
Chief Lending Officer

- 15+ years of experience
- Former VP of Credit Administration
- Experienced at various financial institutions

Betty Campiz

Executive Vice President and
Chief Banking Officer

- 15+ years of experience
- Former SVP of Digital Banking
- Led Ponce's digital transformation (Salesforce, nCino)
- Extensive retail banking and CX expertise

Sergio J. Vaccaro

Executive Vice President and
Chief Financial Officer

- 25+ years of experience
- Former CFO of Private Bank Americas at HSBC
- Former US Head of FP&A at HSBC
- Former CFO of Home Loans at Morgan Stanley

Madeline V. Marquez

Executive Vice President and Chief
External Affairs Officer

- 25+ years of experience
- Former SVP of SBA & CDFI Initiatives
- Former Vice President at Business Initiative Corporation of New York
- Former Managing Director at Brooklyn Economic Development Corp.

Highlights – six months ended June 30, 2026 and 2025

Increasing profitability. Net income available to common stockholders of $16.6 million, or $0.71 per diluted share for six months ended June 30, 2026.

Strong loan growth. Net loans receivable were $2.88 billion as of June 30, 2026, an increase of $421.0 million, or 17.1%, from June 30, 2025.

Strong deposit growth. Deposits were $2.27 billion as of June 30, 2026, an increase of $218.7 million, or 10.6%, from June 30, 2025.

Higher NIM and stable expenses YoY. Net interest margin at 3.64% for six months ended June 30, 2026, an increase of 52bps from prior period. The non-interest expenses were $35.4 million for six months ended June 30, 2026, a slight increase of $1.6 million from June 30, 2025.

	YTD 2026	YTD 2025	Change %
Net interest income	$58.3M	$46.6M	25.0%
Net income available to common stockholders	$16.6M	$11.5M	44.0%
Deposits	$2.27B	$2.05B	10.6%
Net loans receivable	$2.88B	$2.46B	17.1%
Earnings per diluted share	$0.71	$0.50	44.0%

Six Month Highlight Overview

Our Vision

Growth Drivers

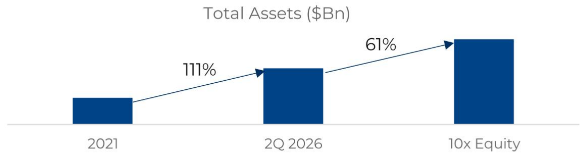
Low-Cost, Excess Capital - Ready to Deploy
- Robust capital position, inclusive of $225 million in ECIP funds provided by the U.S. Treasury
- Focused on growing loan book:
  - Expanding CRE & Non-Residential Loans
  - Stay with successful clients as they grow

MDI and CDFI Status; Mission Driven Business Model Aligns with ESG
- The Bank is designated as both a Community Development Financial Institution (CDFI) and a Minority Deposit Institution (MDI)

De-Mutualization Opportunity
- Completed the second-step in January 2022
- Ability to return capital to shareholders – priorities

Financial Strength
- The Company is well-positioned with a weighted average loan-to-value ratio of 53.8% as of June 30, 2026
- Total CRE Loans comprise 425.1% of Risk Based Capital

Reaching Capital Deployment Capabilities



Accelerating Loan Growth Through Deployment of Excess Capital
- CRE and Residential Markets – Single Family & Multi-family markets
- Net Interest Income Growth

Modernization Program Across Company Infrastructure
- **Upgrading** electronic infrastructure
- **Expanding** digital banking services
- **Creating** greater resiliency, capacity, and redundancies
- **Restructure**/Refocus the retail business model
- **Upgrade** sales force

Growing alongside fastest growing, best clients

Strategies and Focus

- **Qualify** for ECIP disposition
- **Grow** core deposits, with an emphasis on cross-selling commercial customers, growing Ponce Direct, mission driven and specialty deposits
- **Grow** our loan portfolio
- **Increase** our utilization of technology
- **Increase** profitability and continue to manage expenses
- **Attract,** develop and retain an engaged workforce
- **Ensure** risk management and controls are aligned with strategic priorities
- **Manage** credit risk to maintain a low level of nonperforming assets.

ECIP Disposition – Executed Agreement

- **On December 20, 2024, PFG entered into an ECIP securities purchase option agreement with the US Department of the Treasury**, allowing repurchase at a future date, subject to compliance with certain qualifications
- **The repurchase date could occur as soon as 3Q 2026,** assuming satisfaction of the necessary conditions[1]
- **Determination of sale price:** based on the dividend discount model
- While there can be no assurance as to the final repurchase price, **the price could be as low as 6.73%** under the current guidelines, (assuming a dividend rate of 0.50%, RFR of 4.93% (20 Yr Treasury as of 6/30/26), Beta of 0.50 and ERP of 5.00% and satisfaction of the deep impact condition)
- **Impact of ~8.68 $ per share**, under the above assumptions, $225 million ECIP, 24.2 million common shares outstanding
- **Status on progress:** Have achieved 16 consecutive quarters with an 80% rate of deep impact lending (vs 60% requirement for 16 consecutive quarters to qualify for repurchase)

(1) The consummation of any such repurchase of our Preferred Stock is subject to the satisfaction of additional conditions, including satisfying certain eligibility criteria. Although the Company currently expects that it will satisfy all other necessary conditions, there can be no assurance if and when such repurchase will be consummated with Treasury

Community Development Financial Institution

As a CDFI, the Company has received over $5 million in federal grants

As of June 30, 2025, there were approximately 1,400 CDFI's operating nationwide, but fewer than 200 are banks, and the Bank ranks amongst the largest

The CDFI designation qualifies the Company for grants and capital opportunities such as the Emergency Capital Investment Program (ECIP), which the Company benefitted from in the form of a $225 million investment from the U.S. Treasury for Senior Non-Cumulative Perpetual Preferred Stock; only CDFIs and MDIs were able to participate in this program – it comes at no cost (to capital) for the first two years and includes rate reduction incentives after that with a cap of 2.00%

Ponce Bank has won awards and mandates for community development and ranks as one of the largest and most housing focused CDFIs in the country.

Rankings as of 2Q 2025

Out of the 20 top CDFI Banks (in Total Assets):

in housing focus in DLI-HMDA (% of housing lending in LMI communities) — **5th**

- in total loans
- in total assets

— **6th**

The CDFI Program offers both Financial Assistance and Technical Assistance awards to CDFIs. These competitive awards support and enhance the ability of the Company to meet the needs of the communities they serve.

- Financial Assistance awards are made in the form of loans, grants, equity investments, and deposits, which CDFIs are required to match dollar-for-dollar with non-federal funds. This requirement enables the Company to multiply the impact of federal investment to meet the demand for affordable financial products in economically distressed communities.
- Technical Assistance grants are offered to CDFIs and Certifiable CDFIs to build their organizational capacity.

Minority Depository Institution

The Bank is designated an MDI, classified under the Federal Deposit Insurance Corporation (FDIC).

The FDIC defines an MDI as a federally insured depository institution for which (1) 51% or more of the voting stock is owned by minority individuals; or (2) majority of the board of directors is a minority and the community that the institution serves is predominantly minority.

As of September 30, 2025, the FDIC recognized 156 MDIs across the United States and its territories, with collective assets of approximately $385 billion.

One of 32 banks in the country designated as both an MDI and a CDFI.

Rankings as of 3Q 2025

Out of all the MDI Banks in Assets, the Bank ranks:

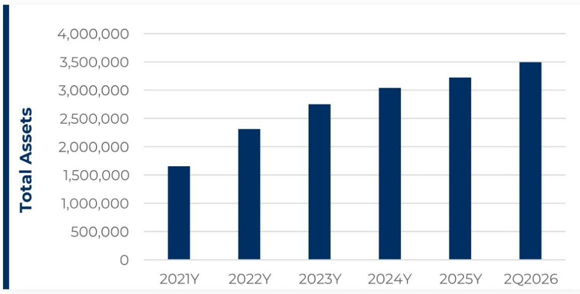
in total assets New York **3rd**

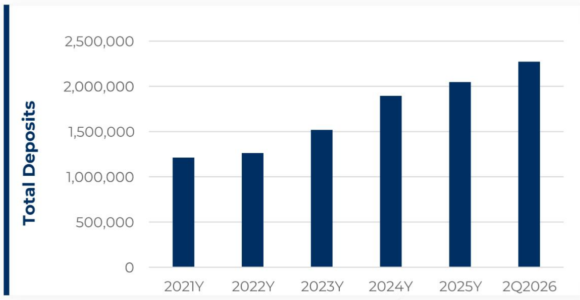
in total assets out of 156 MDIs **22nd**

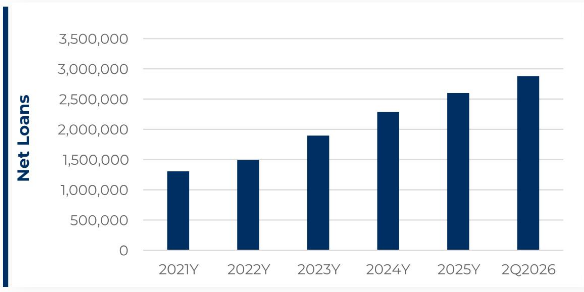
- As an MDI the Bank can provide financial services to and for underserved communities as designated by the federal government including African, Asian, Hispanic, and Native Americans.
- MDI designation allows the Bank to provide many benefits to low-to-moderate income communities, including access to credit, values-driven banking, international languages and locations, financial education, and community-specific services.

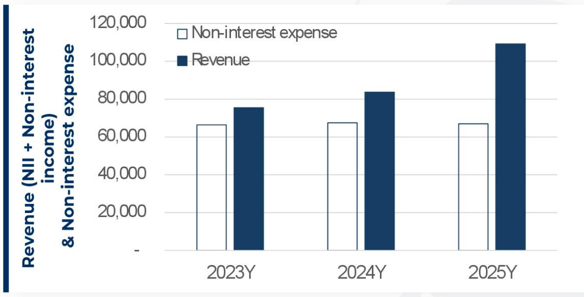
Appendix

Financial Highlights
(in thousands)

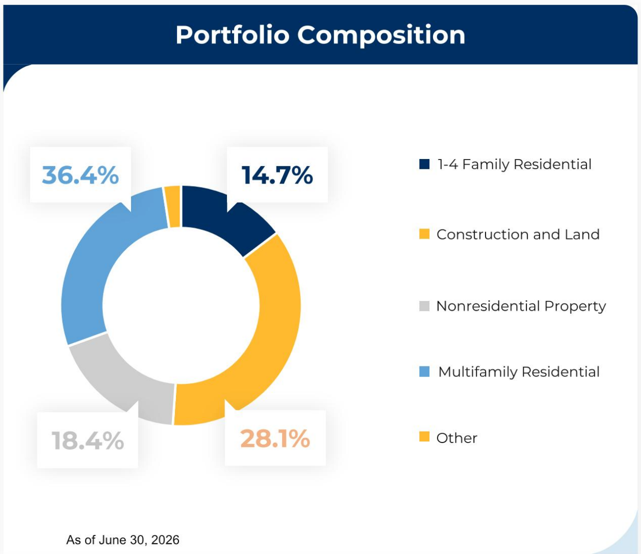


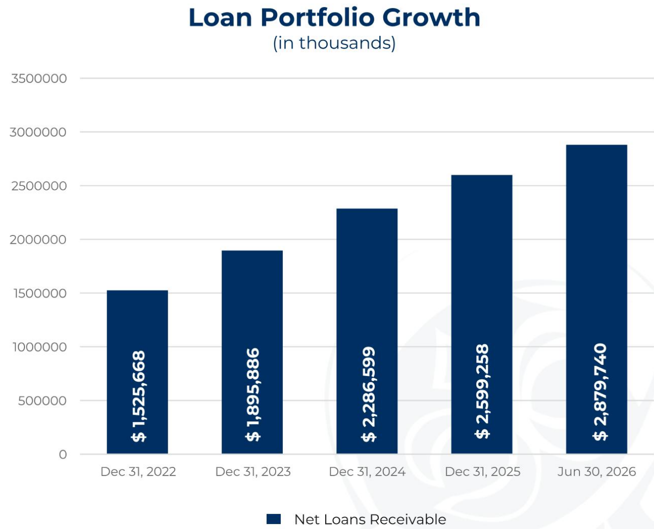






Loans Portfolio





Appx. 1

Total Securities- as of June 30, 2026

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Available-for-Sale Securities:		(in thousand)		
Corporate Bonds	$13,500	-	$(406)	$13,094
Mortgage-Backed Securities:				
Collateralized Mortgage Obligations[1]	29,262	-	(4,780)	24,482
FHLMC Certificates	7,391	-	(818)	6,573
FNMA Certificates	48,148	-	(7,595)	40,553
GNMA Certificates	71	1	-	72
Total available-for-sale securities	**$98,372**	**$1**	**$(13,599)**	**$84,774**

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Held-to-Maturity Securities:		(in thousand)		
Corporate Bonds	$7,500	$21	$(98)	$7,423
Mortgage-Backed Securities:				
Collateralized Mortgage Obligations[1]	148,066	35	(4,374)	143,727
FHLMC Certificates	2,924	34	(122)	2,836
FNMA Certificates	84,975	0	(2,417)	82,558
SBA Certificates	10,361	60	-	10,421
Allowance for Credit Losses	(210)	-	-	-
Total available-for-sale securities	**$253,616**	**$150**	**$(7,011)**	**$246,965**

(1) Comprised of Federal Home Loan Mortgage Corporation ("FHLMC"), Federal National Mortgage Association ("FNMA") and Ginnie Mae ("GNMA") issued securities.

Regulatory Capital Ratios

	Actual		For Capital Adequacy Purposes		To Be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
June 30, 2026			(in thousands)			
Ponce Financial Group, Inc.						
Total Capital to Risk-Weighted Assets	$ 602,120	20.00%	$ 240,794	8.00%	$ 300,993	10.00%
Tier 1 Capital to Risk-Weighted Assets	571,574	18.99%	180,596	6.00%	240,794	8.00%
Common Equity Tier 1 Capital Ratio	346,574	11.51%	135,447	4.50%	195,645	6.50%
Tier 1 Capital to Total Assets	571,574	16.85%	135,688	4.00%	169,610	5.00%
Ponce Bank						
Total Capital to Risk-Weighted Assets	$ 566,435	18.88%	$ 239,968	8.00%	$ 299,959	10.00%
Tier 1 Capital to Risk-Weighted Assets	535,888	17.87%	179,976	6.00%	239,968	8.00%
Common Equity Tier 1 Capital Ratio	535,888	17.87%	134,982	4.50%	194,974	6.50%
Tier 1 Capital to Total Assets	535,888	15.81%	135,618	4.00%	169,522	5.00%

	Actual		For Capital Adequacy Purposes		To Be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
December 31, 2025			(in thousands)			
Ponce Financial Group, Inc.						
Total Capital to Risk-Weighted Assets	$ 579,833	23.00%	$ 201,663	8.00%	$ 252,079	10.00%
Tier 1 Capital to Risk-Weighted Assets	552,260	21.91%	151,247	6.00%	201,663	8.00%
Common Equity Tier 1 Capital Ratio	327,260	12.98%	113,436	4.50%	163,851	6.50%
Tier 1 Capital to Total Assets	552,260	17.27%	127,880	4.00%	159,850	5.00%
Ponce Bank						
Total Capital to Risk-Weighted Assets	$ 543,076	21.63%	$ 200,847	8.00%	$ 251,059	10.00%
Tier 1 Capital to Risk-Weighted Assets	515,502	20.53%	150,635	6.00%	200,847	8.00%
Common Equity Tier 1 Capital Ratio	515,502	20.53%	112,976	4.50%	163,188	6.50%
Tier 1 Capital to Total Assets	515,502	16.12%	127,945	4.00%	159,931	5.00%

Reconciliation to GAAP

	June 30, 2026
Common shares issued	24,886,711
Less treasury shares	698,810
Common shares outstanding at end of period	24,187,901
Total Equity	$ 560,969,969
Common shares outstanding	24,187,901
Total equity per share - GAAP	$ 23.19
Total Equity	$ 560,969,969
Less Preferred Stock	$ (225,000,000)
Tangible book value	$ 335,969,969
Tangible book value per common share -Non-GAAP	$ 13.89

Tangible book value per common share is a non-GAAP financial measure and is calculated by dividing tangible common equity by common shares outstanding. Tangible common equity is defined as total shareholders' equity less goodwill and other intangible assets, net of applicable deferred taxes. The Company believes that tangible book value per share is a useful measure for investors, regulators, and analysts because it reflects the Company's capital position excluding the impact of goodwill and other intangible assets, which may not be realizable in a liquidation scenario. This measure is commonly used in the banking industry to assess financial condition and capital adequacy. Tangible book value per share should not be considered a substitute for book value per common share, which is calculated in accordance with GAAP, and the Company's definition of tangible book value per share may differ from similarly titled measures used by other companies. During the periods presented, the Company did not make any adjustments for goodwill and other intangible assets, so tangible book value per common share is equal to the book value per common share as calculated in accordance with GAAP.

Community Sponsorships and Donations

Includes Sponsorships and Donations by the Company and the Ponce De Leon Foundation

American Cancer Society · Morris Heights Health Center · Urban Youth Alliance Int · Castle Hill Little League · Southern Boulevard BID · Phipps Neighborhood · InHisName United · YMCA of Greater NY · Washington Heights BID · Unique People Services · Hostos Community College Foundation · New Bronx Chamber of Commerce · POINT Community Development Corp. · Castle Hill BID · Business Initiative Corporation · Neighborhood SHOPP · VIP Community Services · Bronx Tourism Council · Part of the Solution, Inc · NYS CDFI Coalition · Bronx Arts Ensemble Inc · Bronx Overall Economic Development Corp · Unique People Services · Opportunities for a Better Tomorrow · LSA Covid Relief · Citivas · Union Settlement · LIFT Inc · Hope Community · AHRC · Daniels Music Foundation · NYC Hispanic Chamber · New Heights Youth Inc · Emma's Torch LTD · Upper Manhattan Mental Health Center · Comite Noviembre · RAICES Spanish Speaking Elderly Council · Braata Productions · MyTime Inc · Brooklyn Hospital Foundation · Brooklyn Children's Museum · CommonPoint Queens · Immaculate Conception Catholic Academy · Hellenic Orthodox Community of Astoria · Greater Jamaica Development Corp · Queens Economic Development Corporation · Andromeda Community Initiative Inc · Palisades Emergency Residence Corp · Jersey City Theatre Center Inc · Union City Music Project · Queens Women's Chamber of Commerce · First Jamaica Community & Urban Development Corp · Forest Hills Chambers of Commerce · Greater NY Chamber of Commerce · Educational Video Center · The Possibility Project · Sharing and Caring Inc · Chamber Of Commerce of Washington Heights and Inwood in Manhattan · Save Latin America · NY Women Chamber of Commerce · Women for Afghan Women · & MANY MORE

Sponsorships & Scholarships

- Total 259 Sponsorships
- Over $558,,000 contributed in the communities we serve
- 22 Scholarships awarded
- 37 volunteer events, 146 volunteers

Small Business Bootcamp (PB$BB)

- Series 1 total registered 245, with 179 participants, and 66 graduated
- Series 2 total registered 63, with 54 participants, and 41 graduated
- Series 3 total registered 35, with 32 participants, and 26 graduated

Ponce De Leon Foundation

- Over 173 grants to charitable causes since 2017
- $3.6 million was given to Ponce Bank Branch communities focusing on youth services, education, housing, healthcare, social services, senior services, economic development, and the Arts

Financial Mastery Workshops

- First Time Homebuyers Program
- Non-Profit Grassroots Program
- PB$BB Program
- Protect Your Legacy Program
- 74 sessions, 1,487 participants

Thank you.