

OptimumBank Holdings, Inc.  
Form 8-K  
July 20, 2005

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

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**FORM 8-K**

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**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 19, 2005**

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**OPTIMUMBANK HOLDINGS, INC.**

(Exact Name of Registrant as Specified in Its Charter)

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**Florida**  
(State or other jurisdiction of  
incorporation or organization)

**0001288855**  
(Commission File Number)

**55-0865043**  
(I.R.S. Employer  
Identification No.)

**2477 E. Commercial Blvd., Ft. Lauderdale, FL 33308**

(Address of principal executive offices)

**(954) 776-2332**

(Registrant's telephone number, including area code)

**N/A**

(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 (see General Instruction A.2. below):

..

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))

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

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**ITEM 2.02**

**Results of Operations and Financial Condition and Item 7.01. Regulation FD Disclosure.**

On July 19, 2005, OptimumBank Holdings, Inc. issued a press release disclosing information regarding its results of operations and financial condition for the quarter ended June 30, 2005 (furnished hereunder as Exhibit 99.1).

**ITEM 9.01**

**Financial Statements and Exhibits.**

(c) Exhibits

99.1

Press Release issued April 18, 2005.

**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 hereunto duly authorized.

**OPTIMUMBANK HOLDINGS, INC.**

By /s/ RICHARD L. BROWDY  
Richard L. Browdy  
President

Date: July 19, 2005

**Exhibit Index**

<b>Exhibit No.</b>	<b>Exhibit Description</b>
99.1	Press Release issued April 18, 2005