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.

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# Corporate Headquarters and Office Location

On October 10, 2025, the Company's 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 September 30th, 2026, was 236 equating to $15.6 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 | $3.69 billion (as of 9/30/26) |
| Total Loans | $3.08 billion (as of 9/30/26) |
| Total Deposits | $2.37 billion (as of 9/30/26) |
| Earnings Per Share (Basic) | $0.78 (for three months ended 9/30/26) |
| Market Cap<br>TBV Per Common Share* | $485 million (as of 9/30/26)<br>$14.60 (as of 9/30/26) |

## 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.

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# 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

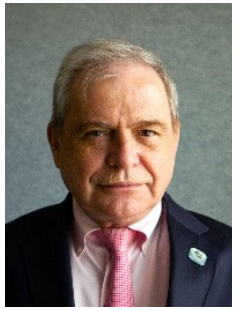
## Public Ownership

**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

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# 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



## 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



## 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



## Luis G. Gonzalez Jr.

Executive Vice President and
Chief Operating Officer

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



## Ioannis Kouzilos

Executive Vice President and
Chief Lending Officer

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



## 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.



## 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



## 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

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# Highlights – nine months ended September 30, 2026 and 2025

**Increasing profitability.** Net income available to common stockholders of $34.5 million, or $1.47 per diluted share for nine months ended September 30, 2026.

**Strong loan growth.** Net loans receivable were $3.08 billion as of September 30, 2026, an increase of $591.1 million, or 23.7%, from September 30, 2025.

**Strong deposit growth.** Deposits were $2.37 billion as of September 30, 2026, an increase of $304.6 million, or 14.8%, from September 30, 2025.

**Higher NIM and stable expenses YoY.** Net interest margin at 3.72% for nine months ended September 30, 2026, an increase of 54bps from prior period. The non-interest expenses were $54.6 million for nine months ended September 30, 2026, an increase of $4.2 million from September 30, 2025.

| | YTD 2026 | YTD 2025 | Change % |
|---|---|---|---|
| **Net interest income** | $92.3M | $71.9M | 28.4% |
| **Net income available to common stockholders** | $34.5M | $17.7M | 94.8% |
| **Deposits** | $2.37B | $2.06B | 14.8% |
| **Net loans receivable** | $3.08B | $2.49B | 23.7% |
| **Earnings per diluted share** | $1.47 | $0.77 | 90.9% |

Nine Months Highlight Overview

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# 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

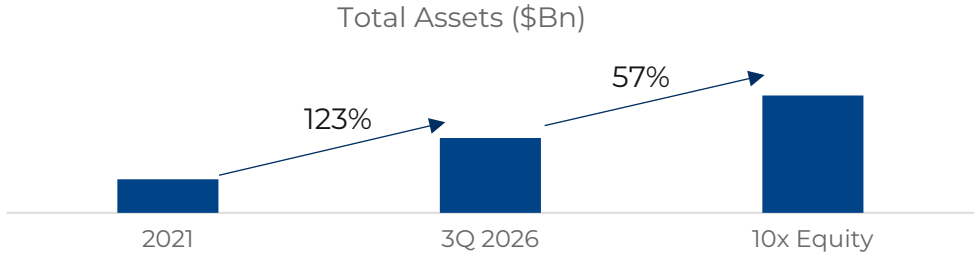
Ability to return capital to shareholders – priorities

**Financial Strength**

The Company is well-positioned with a weighted average loan-to-value ratio of 53.9% as of September 30, 2026

Total CRE Loans comprise 452.0% 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.

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# ECIP Disposition – Executed Agreement

**On December 20, 2024, PFG entered into an ECIP securities purchase option agreement with the US Department of the Treasury** (Treasury), allowing repurchase at a future date, subject to compliance with certain qualifications

**The repurchase date could occur as soon as 4Q 2026,** assuming satisfaction of the necessary conditions

**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 6.11%** under the current guidelines, (assuming a dividend rate of 0.50%, RFR of 5.68% (20 Yr Treasury as of 9/30/26), Beta of 0.50 and ERP of 5.00% and satisfaction of the deep impact condition)

**Impact of ~8.73 $ per share**, under the above assumptions,  $225 million ECIP, 24.2 million common shares outstanding

**Status on progress:** The U.S. Department of the Treasury has formally confirmed that the Company met this deep impact threshold. Consequently, we are actively collaborating with Treasury and its legal counsel to finalize the next steps for the Preferred Stock disposition.

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# 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.

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# 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**

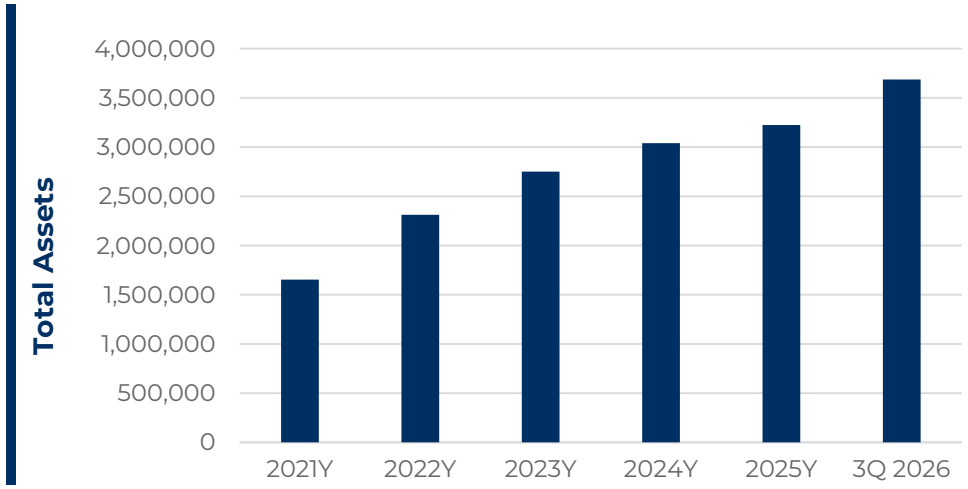
- As an MDI the Bank can provide financial services to and for underserved communities as designated by the federal government including African, Asian, Hispanic, and Native Americans.
- MDI designation allows the Bank to provide many benefits to low-to-moderate income communities, including access to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

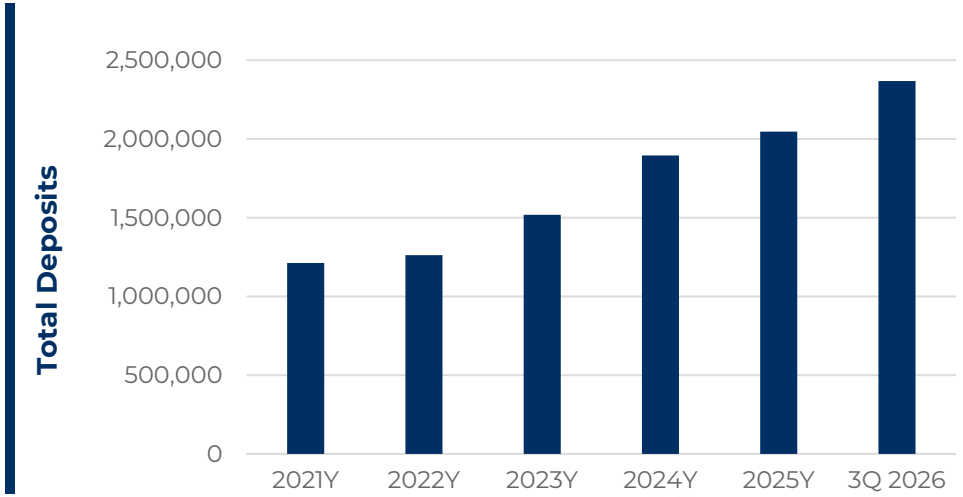
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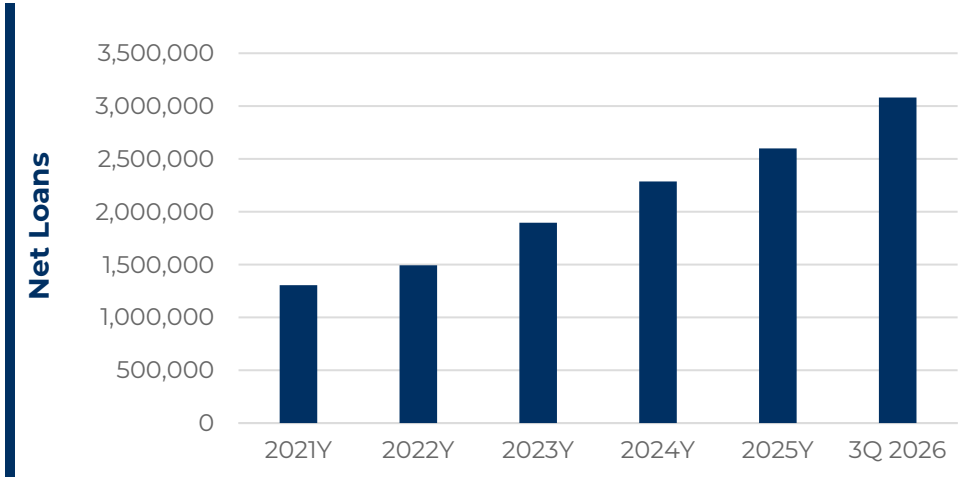
# Appendix

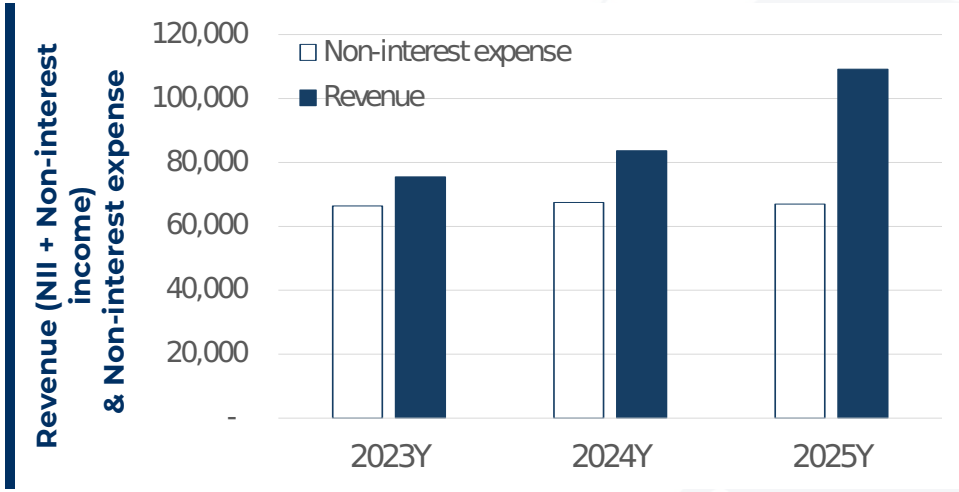
# Financial Highlights

**(in thousands)**



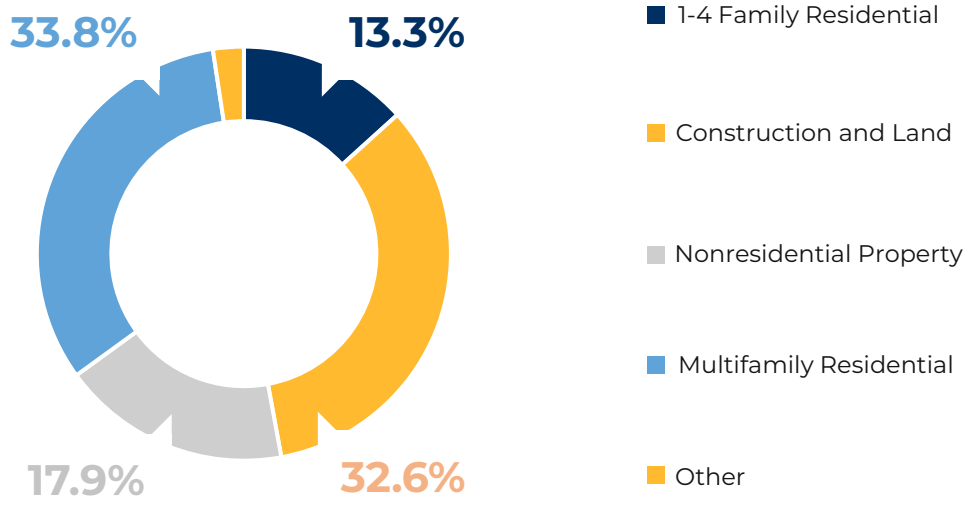




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# Loans Portfolio

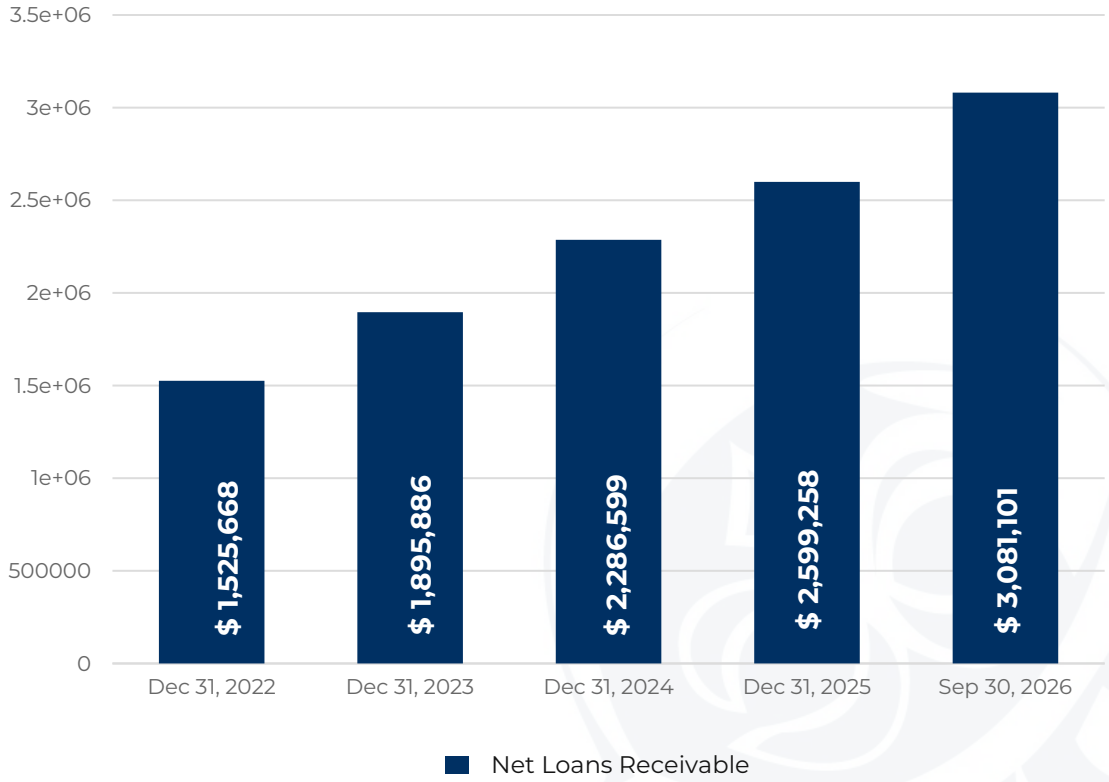
## Portfolio Composition




As of September 30, 2026

## Loan Portfolio Growth

(in thousands)




Appx. 1

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# Total Securities - as of September 30, 2026

| | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value |
|---|---|---|---|---|
| **Available-for-Sale Securities:** | | (in thousand) | | |
| Corporate Bonds | $13,500 | - | $(367) | $13,133 |
| **Mortgage-Backed Securities:** | | | | |
| Collateralized Mortgage Obligations[1] | 28,421 | - | (5,455) | 22,966 |
| FHLMC Certificates | 7,103 | - | (961) | 6,142 |
| FNMA Certificates | 46,826 | - | (9,664) | 37,162 |
| GNMA Certificates | 71 | 1 | - | 72 |
| **Total available-for-sale securities** | **$95,921** | **$1** | **$(16,447)** | **$79,475** |

| | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value |
|---|---|---|---|---|
| **Held-to-Maturity Securities:** | | (in thousand) | | |
| Corporate Bonds | $7,500 | $9 | $(132) | $7,377 |
| **Mortgage-Backed Securities:** | | | | |
| Collateralized Mortgage Obligations[1] | 140,748 | - | (7,182) | 133,566 |
| FHLMC Certificates | 2,901 | 44 | (160) | 2,785 |
| FNMA Certificates | 80,536 | - | (5,158) | 75,378 |
| SBA Certificates | 9,697 | 54 | - | 9,751 |
| Allowance for Credit Losses | (206) | - | - | - |
| **Total available-for-sale securities** | **$241,176** | **$107** | **$(12,632)** | **$228,857** |

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

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# Regulatory Capital R

| | Actual | | For Capital Adequacy Purposes | | To Be Well Capitalized Under Prompt Corrective Action Provisions | |
|---|---|---|---|---|---|---|
| | Amount | Ratio | Amount | Ratio | Amount | Ratio |
| **September 30, 2026** | | | (in thousands) | | | |
| **Ponce Financial Group, Inc.** | | | | | | |
| Total Capital to Risk-Weighted Assets | $ 624,205 | 18.66% | $ 267,677 | 8.00% | $ 334,596 | 10.00% |
| Tier 1 Capital to Risk-Weighted Assets | 590,817 | 17.66% | 200,758 | 6.00% | 267,677 | 8.00% |
| Common Equity Tier 1 Capital Ratio | 365,817 | 10.93% | 150,568 | 4.50% | 217,487 | 6.50% |
| Tier 1 Capital to Total Assets | 590,817 | 16.46% | 143,576 | 4.00% | 179,471 | 5.00% |
| **Ponce Bank** | | | | | | |
| Total Capital to Risk-Weighted Assets | $ 566,305 | 16.98% | $ 266,781 | 8.00% | $ 333,477 | 10.00% |
| Tier 1 Capital to Risk-Weighted Assets | 532,917 | 15.98% | 200,086 | 6.00% | 266,781 | 8.00% |
| Common Equity Tier 1 Capital Ratio | 532,917 | 15.98% | 150,064 | 4.50% | 216,760 | 6.50% |
| Tier 1 Capital to Total Assets | 532,917 | 14.85% | 143,571 | 4.00% | 179,464 | 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% |

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# Reconciliation to GAAP

| | September 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 | $ 578,258,858 |
| Common shares outstanding | 24,187,901 |
| | |
| Total equity per share - GAAP | $ 23.91 |
| | |
| Total Equity | $ 578,258,858 |
| Less Preferred Stock | $ (225,000,000) |
| Tangible book value | $ 353,258,858 |
| | |
| Tangible book value per common share -Non-GAAP | $ 14.60 |

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.

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# 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

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# Thank you.