

OptimumBank Holdings, Inc.  
Form 8-K  
July 12, 2006

**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 12, 2006**

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**OPTIMUMBANK HOLDINGS, INC.**

(Exact name of registrant as specified in its charter)

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<b>Florida</b>	<b>0001288855</b>	<b>55-0865043</b>
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

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

(Address of Principal Executive Office) (Zip Code)

**(954) 776-2332**

(Registrant's telephone number, including area code)

**N/A**

(Former name or former address, if changed since last report)

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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))
  - 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 12, 2006, OptimumBank Holdings, Inc. issued a press release disclosing information regarding its results of operations and financial condition for the quarter and six-month period ended June 30, 2006 (furnished hereunder as Exhibit 99.1).

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

<b>Exhibit No.</b>	<b>Exhibit Description</b>
<u>99.1</u>	Press Release issued July 12, 2006

**SIGNATURES**

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 12, 2006

**INDEX TO EXHIBITS**

<b>Exhibit No.</b>	<b>Exhibit Description</b>
<u>99.1</u>	Press Release issued July 12, 2006