

OptimumBank Holdings, Inc.  
Form 8-K  
April 18, 2007

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

\_\_\_\_\_  
**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): April 18, 2007**

\_\_\_\_\_  
**OPTIMUMBANK HOLDINGS, INC.**

(Exact name of registrant as specified in its charter)

\_\_\_\_\_  

<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.**

On April 18, 2007, OptimumBank Holdings, Inc. issued a press release disclosing information regarding its results of operations and financial condition for the first quarter ended March 31, 2007 (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 April 18, 2007

**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: April 18, 2007

**INDEX TO EXHIBITS**

<b>Exhibit No.</b>	<b>Exhibit Description</b>
<u>99.1</u>	Press Release issued April 18, 2007