

ES BANCSHARES, INC.
PROXY FOR THE ANNUAL MEETING TO BE HELD ON MAY 22, 2025
THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned, revoking any previous proxies relating to these shares, hereby acknowledges receipt of the Notice of 2025 Annual Meeting of Stockholders and Proxy Statement dated April 21, 2025, in connection with the 2025 Annual Meeting of Stockholders of ES Bancshares, Inc. (the "Annual Meeting") to be held at 3:00 p.m., Eastern Time, on Thursday, May 22, 2025 at the Hilton Garden Inn located at 1100 South Avenue, Staten Island, New York 10314, and hereby appoints, the full Board of Directors, other than those Board members who are nominees at the Annual Meeting, the attorneys and proxies of the undersigned, with power of substitution in each, to appear for and vote all shares of the Common Stock of ES Bancshares, Inc. which the undersigned is entitled to vote, at the Annual Meeting, and at any postponements or adjournments thereof, with all the powers the undersigned would have if personally present. Without limiting the general authorization hereby given, said proxies are, and each of them is, instructed to vote or act as indicated on the reverse side hereof on the proposals set forth and on any other proposals which may be presented at the Annual Meeting including those described in said Proxy.

SEE BELOW FOR ALL COMPANY PROPOSALS. If you wish to vote in accordance with the Board of Director's recommendations, just sign and date on the reverse side. You need not mark any boxes. Please mark, date and return this card promptly, using the enclosed envelope. No postage is required if mailed in the United States.

PLEASE COMPLETE, DATE, SIGN AND MAIL THIS PROXY CARD PROMPTLY IN THE ENCLOSED POSTAGE – PAID ENVELOPE OR PROVIDE YOUR INSTRUCTIONS TO VOTE VIA THE INTERNET. (To be marked, dated and signed below)

Please mark votes as in this example ☒

The Board of Directors recommends a vote FOR Proposals 1 and 2.

1. Election of five Directors (or if any nominee is not available for election, such substitute as the Board of Directors may designate) of which four are for a three-year term and one is for a one-year term, and until their respective successors are duly elected and qualified.

Three-Year Nominees:

- 01. Andrew Finkelstein
- 02. Gale Foster
- 03. Thomas Sperzel
- 04. Thomas Weddell

FOR

WITHHOLD

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One Year Nominee:

- 05. Thomas Thiel

FOR

WITHHOLD

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2. Proposal to ratify the appointment of Crowe LLP as our independent registered public accounting firm for the fiscal year ending December 31, 2025.

FOR ☐

AGAINST ☐

ABSTAIN ☐

In their discretion, the proxies are authorized to vote upon such other matters as may properly come before the Annual Meeting or any adjournments or postponements thereof. The board of directors has been notified that a shareholder intends to present a proposal at the Meeting requesting that the board of directors takes certain specified actions to effectuate a sale of the Company. If this proposal is properly presented at the Meeting, the board of directors intends to vote its proxies against such proposal.

This Proxy when properly executed and dated will be voted in the manner directed herein. If no direction is made this proxy, if properly executed, will be voted FOR ALL NOMINEES in Proposal No. 1, FOR Proposal No. 2 and, if properly presented, against the shareholder proposal described in the accompanying proxy statement.

PLEASE MARK, SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE.

Dated: _____

Signature: _____

Signature: _____

Title(s): _____

NOTE: Please insert date and sign exactly as name(s) appears hereon. Joint owners should each sign. When signing as attorney, executor, administrator, trustee, guardian, or officer or other authorized person on behalf of a corporation or other entity, or in another representative capacity, please give full title as such under signature(s)

☐ I agree to receive all future communications related to these holdings electronically via the email address provided below. I understand I am able to change this selection at any time in the future.

EMAIL ADDRESS: _____

VOTING INSTRUCTIONS ON REVERSE

Voting Instructions

You may vote your proxy in the following ways:



Via Internet:

- Login to <https://annualgeneralmeetings.com/esbs2025>
- Enter your control number (12 digit number located below)



Via Mail:

Pacific Stock Transfer Company
Proxy Department
6725 Via Austi Parkway, Suite 300
Las Vegas, Nevada 89119

CONTROL NUMBER

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., Eastern Time, on May 21, 2025.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.