

BBX CAPITAL, INC.
POLICY STATEMENT ON INSIDER TRADING

(as of November 12, 2025)

BBX Capital, Inc. (the “Company”) has established this policy for securities transactions, including buying, selling, donating, or gifting our stock. This policy applies to *all* officers, directors, and employees of the Company and its subsidiaries and prohibits each person who possesses material inside information from trading in our securities. This policy also applies to family members who reside with a covered person, other members of a person’s household, and entities controlled by a person covered by this policy. The Company may also determine that other persons should be subject to this policy. Federal securities laws impose significant civil and criminal penalties on persons who improperly obtain or use material inside information in connection with a purchase or sale of securities. It is important that you review this policy carefully. Compliance with this policy is necessary to protect the Company’s business and reputation and to prevent violations of law by you and by the Company and to avoid the appearance of impropriety.

The federal securities laws prohibit engaging in transactions in the securities of the Company by any person who possesses material, non-public (or “inside”) information concerning the issuer of the security. The person in possession of such information is prohibited from engaging in transactions in securities of the issuer and from communicating the inside information to a third party, where improper trading can be anticipated, and from recommending that a third party engage in transactions in the securities. Transactions subject to this policy include purchases, sales, and gifts of Company securities. These prohibitions apply to transactions in stock or any security issued by the Company or derivative securities not issued by the Company.

Information is “material” if a reasonable person would think that it is important in deciding whether to buy, sell, or hold stock or other securities, or if the information could be expected to affect the market price of the stock or other security, whether it is positive or negative. Either good or bad information could be material. If you are unsure whether the information is material, you should assume it is material rather than risk violating the securities laws by trading while possessing the information.

Information is considered “inside” information if it has not been publicly disclosed. The information may be about the Company or any subsidiary. Inside information may also include information that you learn about another company through your employment, such as information about current or prospective customers or suppliers or potential transactions. Information is considered to be available to the public only (1) *after* it has been released to the public through appropriate channels (e.g., by means of a press release) *and* (2) enough time has elapsed to permit the investment market to absorb and evaluate the information. Once information has been released to the public, information will normally be regarded as absorbed and evaluated on the second business day after it is made public.

In order to prevent the misuse of material inside information and to avoid potential liability to the Company and its officers, directors, and employees under the federal securities laws, Company employees, officers and directors are prohibited from disclosing material inside information to anyone, inside or outside of the Company, other than to those within the Company who “need to know” such information in order to carry out their duties on behalf of the Company. If there is any doubt as to whether information can be disclosed or whether a person seeking the information has a legitimate business need to know, the Chief Financial Officer or other member of executive management should be consulted.