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## **MFA Financial, Inc. Announces Dividend Tax Information for 2025**

NEW YORK--(BUSINESS WIRE)-- MFA Financial, Inc. (NYSE: MFA) announced today that information regarding its dividend distributions for the tax year ended December 31, 2025, has been posted on its website, [www.mfafinancial.com](http://www.mfafinancial.com).

All common stock dividend distributions paid during 2025 are reportable on stockholders' 2025 federal income tax returns. Under the federal income tax rules applicable to real estate investment trusts ("REITs"), MFA's 2025 common stock dividend distributions are expected to be characterized for income tax purposes as 59.4% ordinary income (Section 199A) and 40.6% return of capital.

Preferred stock dividend distributions paid in March, June, September, and December 2025 are reportable on shareholders' 2025 federal income tax returns. MFA's 2025 preferred stock dividend distributions are expected to be characterized for federal income tax purposes as 100% ordinary income (Section 199A).

Stockholders should review the 2025 tax statements that they receive from their brokerage firms in order to ensure that the MFA dividend information reported on such statements conforms to the information posted on MFA's website. The information provided in this press release and on MFA's website is not intended to be and should not be construed as tax advice. Stockholders should consult with their tax advisors to determine their individual tax treatment of the dividend distributions paid by MFA.

### **About MFA:**

MFA Financial, Inc. is a leading specialty finance company that invests in residential mortgage loans, residential mortgage-backed securities and other real estate assets. Through its wholly owned subsidiary, Lima One Capital, MFA also originates and services business purpose loans for real estate investors. MFA has distributed over \$5.0 billion in dividends to stockholders since its initial public offering in 1998. MFA is an internally managed, publicly traded real estate investment trust.

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