

## MFA Financial, Inc. Announces 2024 Dividend Tax Information

MFA Financial, Inc. (“MFA” or “Company”), a real estate investment trust (“REIT”), today announced tax information regarding its dividend distributions for the tax year ended December 31, 2024.

Stockholders should review the 2024 tax statements that they receive from their brokerage firms in order to ensure that the MFA dividend distribution information reported on such statements conforms to the information set forth below. Stockholders should also consult with their tax advisors to determine their individual tax treatment of the dividend distributions paid by MFA.

The following tables provide detailed tax information relating to the quarterly dividend distributions paid to MFA’s stockholders with respect to the 2024 tax year:

### MFA’s Common Stock: (CUSIP 55272X607):

For the 2024 tax year, MFA declared total dividend distributions of \$1.40 per share of common stock.

Declared	Ex-Date	Record	Payable <sup>i</sup>	Total Distribution Per Share	Box 1a Total Ordinary Dividends	Box 1b Qualified Dividends <sup>ii</sup>	Box 2a Total Capital Gain Dividends	Box 3 Nondividend distributions	Box 5 Section 199A Dividends <sup>iii</sup>
12/13/2023	12/28/2023	12/29/2023	1/31/2024	\$0.35000	\$0.2121	\$0.0176	\$0.0000	\$0.1379	\$0.1945
3/7/2024	3/27/2024	3/28/2024	4/30/2024	\$0.35000	\$0.2121	\$0.0176	\$0.0000	\$0.1379	\$0.1945
6/11/2024	6/28/2024	6/28/2024	7/31/2024	\$0.35000	\$0.2121	\$0.0176	\$0.0000	\$0.1379	\$0.1945
9/12/2024	9/27/2024	9/27/2024	10/31/2024	\$0.35000	\$0.2121	\$0.0176	\$0.0000	\$0.1379	\$0.1945

### MFA’s Series B Cumulative Redeemable Preferred Stock (CUSIP: 55272X409):

For the 2024 tax year, MFA declared total dividend distributions of \$1.875 per share of Series B Cumulative Redeemable Preferred Stock.

Declared	Ex-Date	Record	Payable <sup>i</sup>	Total Distribution Per Share	Box 1a Total Ordinary Dividends	Box 1b Qualified Dividends <sup>ii</sup>	Box 2a Total Capital Gain Dividends	Box 3 Nondividend distributions	Box 5 Section 199A Dividends <sup>iii</sup>
2/20/2024	3/4/2024	3/5/2024	3/28/2024	\$0.4688	\$0.4688	\$0.0389	\$0.0000	\$0.0000	\$0.4299
5/21/2024	6/5/2024	6/5/2024	6/28/2024	\$0.4688	\$0.4688	\$0.0389	\$0.0000	\$0.0000	\$0.4299
8/16/2024	8/30/2024	8/30/2024	9/30/2024	\$0.4688	\$0.4688	\$0.0389	\$0.0000	\$0.0000	\$0.4299
11/20/2024	12/3/2024	12/3/2024	12/31/2024	\$0.4688	\$0.4688	\$0.0389	\$0.0000	\$0.0000	\$0.4299

**MFA's Series C Cumulative Redeemable Preferred Stock (CUSIP: 55272X508):**

For the 2024 tax year, MFA declared total dividend distributions of \$1.625 per share of Series C Cumulative Redeemable Preferred Stock.

Declared	Ex-Date	Record	Payable <sup>i</sup>	Total Distribution Per Share	Box 1a Total Ordinary Dividends	Box 1b Qualified Dividends <sup>ii</sup>	Box 2a Total Capital Gain Dividends	Box 3 Nondividend distributions	Box 5 Section 199A Dividends <sup>iii</sup>
2/20/2024	3/4/2024	3/5/2024	3/28/2024	\$0.4063	\$0.4063	\$0.0337	\$0.00000	\$0.0000	\$0.3726
5/21/2024	6/5/2024	6/5/2024	6/28/2024	\$0.4063	\$0.4063	\$0.0337	\$0.00000	\$0.0000	\$0.3726
8/16/2024	8/30/2024	8/30/2024	9/30/2024	\$0.4063	\$0.4063	\$0.0337	\$0.00000	\$0.0000	\$0.3726
11/20/2024	12/3/2024	12/3/2024	12/31/2024	\$0.4063	\$0.4063	\$0.0337	\$0.00000	\$0.0000	\$0.3726

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<sup>i</sup> In accordance with Internal Revenue Service Code Sections 856 through 860, and the regulations promulgated thereunder applicable to REITs, to the extent of distributable earnings and profits, dividends declared by a REIT in the last month of a calendar year with a record date in such calendar year, but which are payable in January of the following year, are considered paid for Form 1099-DIV reporting purposes on December 31st, not on the payable date. Because the Company had no earnings and profits remaining after its payment of its 2024 distributions, the Company's dividend declared to holders of record of its common stock on December 31, 2024 and payable on January 31, 2025 will be treated as a dividend paid in 2025 to the extent of the Company's earnings and profits in 2025

<sup>ii</sup> Qualified dividends, reported in Box 1b of Form 1099-DIV, are a portion of the ordinary dividends reported in Box 1a that may be eligible for long-term capital gains tax rates

<sup>iii</sup> Section 199A dividends, if any, are reported in Box 5 of Form 1099-DIV. These dividends are part of the ordinary dividends reported on Box 1a. Section 199A dividends may qualify for the 20% deduction of qualified business income under section 199A