

February 19, 2026



MFA Financial, Inc. Announces First Quarter Dividends on Series B Preferred Stock and Series C Preferred Stock

NEW YORK--(BUSINESS WIRE)-- MFA Financial, Inc. (NYSE: MFA) (the "Company") announced today that its Board of Directors has declared the payment of dividends on the Company's outstanding 7.50% Series B Cumulative Redeemable Preferred Stock (the "Series B Preferred Stock") and 6.50% Series C Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock (the "Series C Preferred Stock").

In accordance with the terms of the Series B Preferred Stock, the Board of Directors has declared a preferred stock dividend of \$0.46875 per share for the quarter ending March 31, 2026. This dividend is payable on March 31, 2026, to Series B Preferred stockholders of record as of March 4, 2026.

In addition, in accordance with the terms of the Series C Preferred Stock, the Board of Directors has declared a preferred stock dividend of \$0.57991 per share for the quarter ending March 31, 2026, which reflects a rate of 9.27855% per annum, equal to three-month CME Term SOFR (plus a spread adjustment of 0.26161%) on the dividend determination date (December 29, 2025) plus a spread of 5.345%. This dividend is payable on March 31, 2026, to Series C Preferred stockholders of record as of March 4, 2026.

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.

Category: Dividends

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