



EAGLE POINT INCOME COMPANY INC. ANNOUNCES THIRD QUARTER 2025 FINANCIAL RESULTS, FIRST QUARTER 2026 DISTRIBUTIONS AND FULL REDEMPTION OF 7.75% SERIES B TERM PREFERRED STOCK

GREENWICH, Conn. – November 13, 2025 – Eagle Point Income Company Inc. (the “Company”) (NYSE: EIC, EICA, EICB, EICC) today announced financial results for the quarter ended September 30, 2025 and certain additional activity through October 31, 2025, declared distributions on shares of the Company’s common and preferred stock and announced the full redemption of the Company’s 7.75% Series B Term Preferred Stock.

“EIC had a positive quarter, with NII fully covering our distributions and our NAV per share increasing,” said Thomas P. Majewski, Chairman and Chief Executive Officer. “We remain committed to aggressively repurchasing our common shares, which we believe are undervalued by the market. We increased the Company’s common stock repurchase program to \$60 million, which gives us more room to continue our buyback program and help further increase NAV per share.”

“Earlier today, we also announced the full redemption of our 7.75% Series B Term Preferred Stock. In light of recent Fed rate cuts, this redemption enables us to further optimize our capital structure and reduce financing costs,” added Mr. Majewski. “We also declared monthly distributions of \$0.11 per share for the first quarter of 2026. This is a lower distribution level than last quarter and reflects the impact of two rate cuts over the past ninety days.”

“We remain proactive in managing our portfolio, with a focus on generating strong cash flows from investments and net investment income, and believe the Company remains well positioned to continue generating compelling risk-adjusted returns for our shareholders over the long term,” concluded Mr. Majewski.

THIRD QUARTER 2025 RESULTS

- Net asset value (“NAV”) per common share of \$14.21 as of September 30, 2025, an increase from \$14.08 as of June 30, 2025.
- Net investment income (“NII”) was \$0.39 per weighted average common share.¹
- NII less realized losses from investments of \$0.26 per weighted average common share compares to \$0.39 of NII and realized gains per weighted average common share for the quarter ended June 30, 2025, and \$0.57 of NII and realized gains per weighted average common share for the quarter ended September 30, 2024.
- GAAP net income (inclusive of unrealized mark-to-market gains) of \$11.0 million, or \$0.43 per weighted average common share.
- GAAP net income was comprised of total investment income of \$16.2 million and net unrealized gains on investments of \$5.4 million, partially offset by financing and operating expenses of \$6.1 million, net realized losses of \$3.3 million and net unrealized losses on certain liabilities recorded at fair value of \$1.2 million.
- Recorded other comprehensive income of \$1.1 million.
- Received \$17.4 million in recurring cash distributions² from the Company’s investment portfolio or \$0.67 per weighted average common share, above the Company’s aggregate distributions on its common stock and total operating costs for the quarter.

- Deployed \$61.5 million in gross capital into collateralized loan obligation (“CLO”) debt and equity and other investments and received \$75.1 million from repayments and sales within the Company’s investment portfolio.
- As of September 30, 2025:
 - The weighted average effective yield of the Company’s CLO portfolio, based on amortized cost, was 10.95%. This compares to 10.63% as of June 30, 2025 and 11.86% as of September 30, 2024.³
 - The weighted average expected yield of the Company’s CLO portfolio, based on fair market value, was 11.60%. This compares to 11.68% as of June 30, 2025 and 12.87% as of September 30, 2024.³
- Issued approximately 1.4 million shares of the Company’s preferred stock pursuant to the Company’s “at-the-market” offering for total net proceeds to the Company of \$35.1 million.
- Repurchased approximately 1.6 million shares of common stock for \$20.9 million, at an average price of \$13.16 per share, representing an 8.3% discount to NAV. All repurchased shares were retired.
- As of September 30, 2025, the Company had outstanding preferred equity securities that totaled 35.1% of total assets (less current liabilities).⁴
- As of September 30, 2025, on a look-through basis, and based on the most recent CLO trustee reports received by such date:
 - The Company, through its CLO investments, had indirect exposure to approximately 1,432 unique corporate obligors.
 - The largest look-through obligor represented 0.7% of the loans underlying the Company’s CLO debt and equity portfolio.
 - The top-ten largest look-through obligors together represented 4.9% of the loans underlying the Company’s CLO debt and equity portfolio.

FOURTH QUARTER 2025 PORTFOLIO ACTIVITY THROUGH OCTOBER 31, 2025 AND OTHER UPDATES

- As previously published on the Company’s website, management’s estimate of the range of the Company’s NAV per common share is estimated to be between \$13.94 and \$14.04 as of October 31, 2025.
- Received \$16.9 million of recurring cash distributions from the Company’s investment portfolio. As of October 31, 2025, some of the Company’s investments had not yet reached their payment dates for the quarter.
- Deployed \$21.4 million of gross capital into CLO debt and equity and other investments and received \$27.5 million from repayment and sales within the Company’s investment portfolio.
- As of October 31, 2025, the Company had \$67.7 million of cash and capacity on its revolving credit facility available for investment, among other purposes.

FIRST QUARTER 2026 DISTRIBUTIONS

The Company has declared three separate monthly distributions of \$0.11 per share on its common stock for the first quarter of 2026.⁵ The following schedule applies to the distributions:

Amount per Common Share	Record Date	Payable Date
\$0.11	January 12, 2026	January 30, 2026
\$0.11	February 9, 2026	February 27, 2026

\$0.11	March 11, 2026	March 31, 2026
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The Company evaluates its ongoing common stock distributions based on a number of factors, including recurring cash flows generated from the Company's investment portfolio, GAAP earnings and the Company's requirement to distribute substantially all of its taxable income.

The Company also announced the declaration of distributions on shares of the Company's 5.00% Series A Term Preferred Shares due 2026 (the "Series A Term Preferred Stock") and 8.00% Series C Term Preferred Stock due 2029 (the "Series C Term Preferred Stock") as follows:

Preferred Stock Type	Amount per Share	Record Dates	Payable Dates
Series A Term Preferred Stock	\$0.104167	January 12, 2026 February 9, 2026	January 30, 2026 February 27, 2026
Series C Term Preferred Stock	\$0.166667	March 11, 2026	March 31, 2026

The distributions on the Series A Term Preferred Stock and Series C Term Preferred Stock reflect an annual distribution rate of 5.00% and 8.00%, respectively, of the \$25 liquidation preference per share. Given the planned redemption of all outstanding shares of the 7.75% Series B Term Preferred Stock due 2028 (the "Series B Term Preferred Stock"), the Company is not declaring any further distributions on the Series B Term Preferred Stock.

SHARE REPURCHASE PROGRAM

The Company's Board of Directors has authorized an increase in the Company's existing open market common stock repurchase program from \$50 million to \$60 million, inclusive of prior repurchases. Following repurchases made through October 31, 2025, approximately \$27.2 million remains available under the increased authorization.

The repurchase program will remain in effect until June 9, 2026, unless otherwise extended or earlier discontinued. The timing, manner, price and amount of any repurchases will depend on the Company's stock price, market conditions, applicable legal requirements and other factors. The repurchase program does not require the Company to repurchase common stock, and the program may be suspended, extended, modified or discontinued at any time.

REDEMPTION OF SERIES B TERM PREFERRED STOCK

The Company has also announced that it will redeem all outstanding shares of its 7.75% Series B Term Preferred Stock due 2028 (NYSE: EICB) on December 29, 2025. The redemption price of the Series B Term Preferred Stock will be \$25 per share. This redemption reflects the Company's ongoing efforts to optimize its capital structure and reduce financing costs.

All shares of the Series B Term Preferred Stock are held in book-entry form through The Depository Trust Company ("DTC") and will be redeemed in accordance with the procedures of DTC. Payment to DTC for the shares of Series B Term Preferred Stock will be made by Equiniti Trust Company, LLC (the "Redemption Agent"). From and after the redemption date, the Series B Term Preferred Stock will no longer be deemed outstanding, dividends will cease to accumulate and all the rights of the holders of such shares will cease, except the right to receive the applicable redemption price. The previously declared

dividends payable on November 28, 2025, and December 31, 2025, to holders of Series B Term Preferred Stock of record as of November 10, 2025, and December 11, 2025, respectively, will be paid in cash on the applicable payment date and not as part of the Series B Term Preferred Stock redemption price.

The Redemption Agent can be reached by mail at Equiniti Trust Company, LLC, 48 Wall Street, 22nd Floor, New York, NY 10005 (Attn: Corporate Actions), or by email at ReorgRM@equiniti.com.

CONFERENCE CALL

The Company will host a conference call at 11:30 a.m. (Eastern Time) today to discuss the Company's financial results for the quarter ended September 30, 2025, as well as a portfolio update.

All interested parties may participate in the conference call by dialing (877) 704-4453 (domestic) or (201) 389-0920 (international). Please reference Conference ID 13755164 when calling and you are invited to dial in approximately 10 to 15 minutes prior to the start of the call.

A live webcast will also be available on the Company's website (www.EaglePointIncome.com). Please go to the Investor Relations section at least 15 minutes prior to the call to register, download and install any necessary audio software.

An archived replay of the call will be available shortly afterwards until December 12, 2025. To hear the replay, please dial (844) 512-2921 (toll-free) or (412) 317-6671 (international). For the replay, enter Conference ID 13755164.

ADDITIONAL INFORMATION

The Company has made available on the investor relations section of its website, www.EaglePointIncome.com (in the financial statements and reports section), its unaudited consolidated financial statements as of and for the period ended September 30, 2025. The Company also published on its website (in the presentations and events section) an investor presentation, which contains additional information about the Company and its portfolio as of and for the quarter ended September 30, 2025. The Company has also filed these reports with the SEC.

ABOUT EAGLE POINT INCOME COMPANY

The Company is a diversified, closed-end management investment company. The Company's primary investment objective is to generate high current income, with a secondary objective to generate capital gains. The Company seeks to achieve its investment objectives by investing primarily in junior debt tranches of CLOs. In addition, the Company may invest up to 35% of its total assets (at the time of investment) in CLO equity securities. The Company is externally managed and advised by Eagle Point Income Management LLC.

In addition to the Company's regulatory requirement to file certain portfolio information with the SEC, the Company makes certain additional financial information available to investors via its website (www.EaglePointIncome.com), press releases and other public disclosures.

FORWARD-LOOKING STATEMENTS

This press release may contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Statements other than statements of historical facts included in this press release may constitute forward-looking statements and are not guarantees of future performance or results

and involve a number of risks and uncertainties. Actual results may differ materially from those in the forward-looking statements as a result of a number of factors, including those described in the prospectus and the Company's other filings with the SEC. The Company undertakes no duty to update any forward-looking statement made herein. All forward-looking statements speak only as of the date of this press release.

Source: Eagle Point Income Company Inc.

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¹ "Per weighted average common share" is based on the average daily number of shares of common stock outstanding for the period and "per share" refers to per share of the Company's common stock.

² "Recurring cash distributions" refers to the quarterly distributions received by the Company from its CLO debt, CLO equity and other investments.

³ "Weighted average effective yield" is based on an investment's amortized cost whereas "weighted average expected yield" is based on an investment's fair market value as of the applicable period end as disclosed in the Company's financial statements, which is subject to change from period to period. Please refer to the Company's quarterly unaudited financial statements for additional disclosures.

⁴ Over the long term, management expects to generally operate the Company with leverage within a range of 25% to 35% of total assets (less current liabilities) under normal market conditions. The Company may incur leverage outside of this range, subject to applicable regulatory limits.

⁵ The ability of the Company to declare and pay distributions on stock is subject to a number of factors, including the Company's results of operations. Distributions on stock are generally paid from NII (regular interest and dividends) and may also include capital gains and/or a return of capital. The actual components of the Company's distributions for U.S. tax reporting purposes can only be finally determined as of the end of each fiscal year of the Company and are thereafter reported on Form 1099.