



EAGLE POINT INCOME COMPANY INC. ANNOUNCES FOURTH QUARTER AND FULL YEAR 2025 FINANCIAL RESULTS AND FULL REDEMPTION OF 8.00% SERIES C TERM PREFERRED STOCK

GREENWICH, Conn. – February 26, 2026 – Eagle Point Income Company Inc. (the “Company”) (NYSE: EIC, EICA, EICC) today announced financial results for the quarter and full year ended December 31, 2025 and certain additional activity subsequent to year-end, including the Company’s intention to redeem all outstanding shares of its 8.00% Series C Term Preferred Stock.

“Eagle Point Income Company finished the year with strong cash flows, which increased in the fourth quarter by approximately 18% from the previous quarter,” said Thomas P. Majewski, Chairman and Chief Executive Officer. “While lower base rates have weighed on returns in the second half of 2025, credit fundamentals across the loan market remain broadly resilient. Our focus on BB-rated CLO debt, an asset class that has historically demonstrated low long-term default rates and have strong structural protections, continues to provide compelling relative value, even in a declining interest rate environment.”

“We remain focused on optimizing our balance sheet and capital structure to enhance shareholder returns. During the quarter, we fully redeemed our 7.75% Series B Term Preferred Stock and closed a new revolving credit facility with a three-year maturity. Earlier today we announced our intention to fully redeem our 8.00% Series C Term Preferred Stock, which represents the Company’s highest cost of capital. Looking ahead, the Company is well positioned to weather volatile markets, with meaningful liquidity to capitalize on attractive investment opportunities and to continue to opportunistically repurchase our common stock, which we believe is currently undervalued by the market,” concluded Mr. Majewski.

FOURTH QUARTER 2025 RESULTS

- Net asset value (“NAV”) per common share of \$13.31 as of December 31, 2025, compared to \$14.21 as of September 30, 2025.
- Net investment income (“NII”) was \$0.35 per weighted average common share.¹
- NII less realized losses from investments of \$0.03 per weighted average common share, compared to \$0.26 of NII less realized losses per weighted average common share for the quarter ended September 30, 2025, and \$0.54 of NII and realized gains per weighted average common share for the quarter ended December 31, 2024.
- GAAP net loss (inclusive of unrealized mark-to-market losses) of \$14.6 million, or \$0.60 per weighted average common share.
- GAAP net loss was comprised of total investment income of \$14.5 million and gains from net unrealized losses on certain liabilities recorded at fair value of \$0.3 million, offset by net unrealized losses on investments of \$15.6 million, net realized losses of \$7.7 million and financing and operating expenses of \$6.0 million.
- Recorded other comprehensive loss of \$1.0 million.
- Received \$19.3 million in recurring cash distributions² from the Company’s investment portfolio or \$0.79 per weighted average common share, above the Company’s aggregate distributions on its common stock and total operating costs for the quarter.
- Deployed \$44.8 million in gross capital into new investments and received \$85.4 million from repayments and sales within the Company’s investment portfolio.
- As of December 31, 2025:

- The weighted average effective yield of the Company’s collateralized loan obligation (“CLO”) portfolio, based on amortized cost, was 10.6%. This compares to 11.0% as of September 30, 2025 and 12.1% as of December 31, 2024.³
- The weighted average expected yield of the Company’s CLO portfolio, based on fair market value, was 12.5%. This compares to 11.6% as of September 30, 2025 and 13.0% as of December 31, 2024.³
- Repurchased approximately 1.6 million shares of common stock for \$18.7 million. All repurchased shares were retired.
- Completed the full redemption of the Company’s 7.75% Series B Term Preferred Stock due 2028.
- As of December 31, 2025, the Company had outstanding preferred equity securities that totaled 31.3% of total assets (less current liabilities).⁴
- As of December 31, 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 1,401 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 4.8% of the loans underlying the Company’s CLO debt and equity portfolio.

FULL YEAR 2025 HIGHLIGHTS

- GAAP net loss of \$1.2 million, comprised of total investment income of \$60.1 million, offset by net unrealized losses on investments of \$25.4 million, financing and operating expenses of \$22.5 million, net realized losses of \$9.6 million and losses from net unrealized gains on certain liabilities recorded at fair value of \$3.8 million.
- Recorded other comprehensive income of \$1.7 million.
- Generated a GAAP return on equity of -0.7%.
- Received \$70.9 million of recurring cash distributions from the Company’s investment portfolio, or \$2.84 per weighted average common share.

FIRST QUARTER 2026 PORTFOLIO ACTIVITY THROUGH JANUARY 31, 2026 AND OTHER UPDATES

- As previously published on the Company’s website, management’s unaudited estimate of the range of the Company’s NAV per common share as of January 31, 2026, was between \$13.23 and \$13.33.
- Received \$14.0 million of recurring cash distributions from the Company’s investment portfolio. As of January 31, 2026, some of the Company’s investments had not yet reached their payment dates for the quarter.
- Deployed \$6.9 million of gross capital into new investments and received \$30.5 million from repayment and sales within the Company’s investment portfolio.
- As of January 31, 2026, the Company had \$84.6 million of cash and capacity on its revolving credit facility available for investment, among other purposes.
- As previously announced, the Company declared monthly distributions on its common stock of \$0.11 per share for the second quarter of 2026.⁵

REDEMPTION OF SERIES C TERM PREFERRED STOCK

The Company has also announced that it will redeem all outstanding shares of its 8.00% Series C Term Preferred Stock due 2029 (NYSE: EICC) on April 6, 2026. The redemption proceeds will be \$25 per share,

plus an amount equal to all unpaid dividends and distributions on each share accumulated to, but excluding, the redemption date, without interest thereon.

All shares of the Series C 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 C Term Preferred Stock will be made by Equiniti Trust Company, LLC (the “Redemption Agent”). From and after the redemption date, the Series C 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 February 27, 2026 and March 31, 2026 to holders of record as of February 9, 2026, March 11, 2026, respectively, will be paid in cash on the applicable payment date. Assuming the timely redemption of the Series C Term Preferred Stock on April 6, 2026, dividends will not be paid for the months of April, May and June.

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 and full year ended December 31, 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 13755167 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 March 26, 2026. To hear the replay, please dial (844) 512-2921 (toll-free) or (412) 317-6671 (international). For the replay, enter Conference ID 13755167.

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 annual report as of and for the period ended December 31, 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 and year ended December 31, 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 appreciation. 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 annual report 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 US 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.