



NEWS RELEASE

Angel Oak Mortgage REIT, Inc. Announces Dividend Distribution Tax Information for 2025

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ATLANTA--(BUSINESS WIRE)-- Angel Oak Mortgage REIT, Inc. (NYSE: AOMR) (the “Company,” “we,” and “our”), a leading real estate finance company focused on acquiring and investing in first lien non-QM loans and other mortgage-related assets in the U.S. mortgage market, today announced tax information regarding its dividend distributions for 2025.

During 2025, the Company distributed dividends totaling \$1.28 per share of common stock (CUSIP 03464Y108). The table below provides information on the expected federal income tax characterization for the Company’s common stock dividend distributions paid in 2025. Shareholders are encouraged to confirm that the tax statements they receive from their brokerage firms align with the information reported in this document and to consult with their tax advisors to determine individual tax implications.

| Dividend Distribution Type | Record Dates | Payable Dates | Total Distribution Per Share | Ordinary Income Per Share ¹ | Qualified Dividend Per Share | Return of Capital Per Share | Long-Term Capital Gains Per Share |
|--------------------------------|-------------------|-------------------|------------------------------|--|------------------------------|-----------------------------|-----------------------------------|
| Regular | February 21, 2025 | February 28, 2025 | \$ 0.32000 | \$ 0.20722 | \$ - | \$ 0.11278 | \$ - |
| Regular | May 22, 2025 | May 30, 2025 | \$ 0.32000 | \$ 0.20722 | \$ - | \$ 0.11278 | \$ - |
| Regular | August 22, 2025 | August 29, 2025 | \$ 0.32000 | \$ 0.20722 | \$ - | \$ 0.11278 | \$ - |
| Regular | November 18, 2025 | November 26, 2025 | \$ 0.32000 | \$ 0.20722 | \$ - | \$ 0.11278 | \$ - |
| Total Allocated to 2025 | | | \$ 1.28000 | \$ 0.82888 | \$ - | \$ 0.45112 | \$ - |

¹ All Ordinary Income per Share classified as ‘Qualified REIT Dividends’ under IRC Section 199A

About Angel Oak Mortgage REIT, Inc.

Angel Oak Mortgage REIT, Inc. is a real estate finance company focused on acquiring and investing in first lien non-QM loans and other mortgage-related assets in the U.S. mortgage market. The Company’s objective is to generate

attractive risk-adjusted returns for its stockholders through cash distributions and capital appreciation across interest rate and credit cycles. The Company is externally managed and advised by an affiliate of Angel Oak Capital Advisors, LLC, which, collectively with its affiliates, is a leading alternative credit manager with a vertically integrated mortgage origination platform. Additional information about the Company is available at www.angeloakreit.com.

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