

EARN

ELLINGTON CREDIT COMPANY

Ellington Credit Announces the Income Tax Treatment of its 2025 Distributions

February 2, 2026

OLD GREENWICH, Conn.--(BUSINESS WIRE)--Feb. 2, 2026-- Ellington Credit Company (NYSE: EARN) (the "Fund") today announced that information regarding the federal income tax treatment of the distributions deemed paid in 2025 on the Fund's common shares has been posted to the Fund's website, at <https://www.ellingtoncredit.com/dividend-and-tax-information>. The Fund operated as a taxable C-Corp from January 1, 2025 to March 31, 2025, and has operated as a regulated investment company since April 1, 2025.

About Ellington Credit Company

Ellington Credit Company is a non-diversified closed-end fund that seeks to provide attractive current yields and risk-adjusted total returns by investing primarily in corporate collateralized loan obligations ("CLOs"), with a focus on mezzanine debt and equity tranches. The Fund is externally managed and advised by an affiliate of Ellington Management Group, L.L.C., a leading fixed-income investment manager founded in 1994. The Fund benefits from Ellington's extensive experience and deep expertise in portfolio management, credit analysis, and risk management.

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