



EAGLE POINT CREDIT COMPANY INC. ANNOUNCES FOURTH QUARTER AND FULL YEAR 2025 FINANCIAL RESULTS, COMMON STOCK REPURCHASE PROGRAM AND SECOND QUARTER 2026 COMMON AND PREFERRED DISTRIBUTIONS

GREENWICH, Conn. – February 17, 2026 – Eagle Point Credit Company Inc. (the “Company”) (NYSE: ECC, ECCC, ECC PRD, ECCU, ECCV, ECCW, ECCX) today announced financial results for the quarter and full year ended December 31, 2025 and certain additional activity through January 31, 2026 and declared distributions on shares of the Company’s common and preferred stock.

“During the fourth quarter, we continued our disciplined focus on portfolio management and long-term value creation through CLO resets and refinancings. These actions helped mitigate some of the headwinds faced by CLO equity this past year,” said Thomas P. Majewski, Chief Executive Officer. “We also leveraged our Adviser’s broader investment origination capabilities, opportunistically increasing the Company’s exposure to credit asset classes beyond CLO equity. During the fourth quarter, we deployed \$184 million of capital, of which approximately \$147 million was in such investments. This strategy complements our core CLO equity portfolio and reflects an intentional decision to focus on maximizing total return for our shareholders. Over time, we expect the portion of our portfolio invested in other credit asset classes to increase, as we allocate capital to the most attractive risk-adjusted opportunities.”

“For the second quarter of 2026, we declared monthly common distributions of \$0.06 per share. This revised distribution rate is in line with the Company’s near-term earnings potential. Importantly, it also allows us to retain capital for future investment opportunities that we believe can drive long term shareholder value,” concluded Mr. Majewski.

FOURTH QUARTER 2025 RESULTS

- Net asset value (“NAV”) per common share of \$5.70 as of December 31, 2025, compared to \$7.00 as of September 30, 2025.
- Net investment income (“NII”) of \$0.23 per weighted average common share.^{1,2}
- NII less realized losses from investments of negative \$0.26 per weighted average common share, compared to \$0.16 of NII less realized losses from investments per weighted average common share for the quarter ended September 30, 2025, and \$0.12 of NII less realized losses per weighted average common share for the quarter ended December 31, 2024.³
- Realized losses of \$0.49 per weighted average common share:
 - Realized losses consisted of \$0.40 per weighted average common share primarily attributable to the sale of several underperforming collateralized loan obligation (“CLO”) equity positions and \$0.09 per weighted average common share related to the write-down of amortized cost to fair value for ten late-in-life called CLO equity positions. The write-downs were reclassifications of unrealized losses to realized losses and did not have a meaningful NAV impact.
- GAAP net loss attributable to common stock (inclusive of unrealized mark-to-market losses) of \$109.9 million, or \$0.84 per weighted average common share.
- GAAP net loss attributable to common stock was comprised of total investment income of \$51.2 million and realized gains from the retirement of the Company’s unsecured notes and preferred stock of \$0.1 million, offset by net unrealized losses on investments of \$69.4 million, realized losses on investments

of \$64.1 million, financing costs and operating expenses of \$20.4 million, distributions and amortization of offering costs on temporary equity of \$5.8 million, net unrealized losses on certain liabilities recorded at fair value of \$1.3 million and realized losses from forward currency contracts of \$0.2 million.

- Recorded other comprehensive loss of \$5.4 million.
- Received \$80.3 million in recurring cash distributions⁴ from the Company's investment portfolio, or \$0.61 per weighted average common share.
- Deployed \$183.7 million in gross capital into new investments. The weighted average effective yield of new investments made by the Company during the quarter, which includes a provision for future credit losses, was 15.4% as measured at the time of investment.
- Completed 10 resets and 3 refinancings of the Company's CLOs.
- As of December 31, 2025:
 - The weighted average effective yield of the Company's CLO equity portfolio (excluding called CLOs), based on amortized cost, was 11.7%. This compares to 12.4% as of September 30, 2025, and 14.6% as of December 31, 2024.⁵
 - The weighted average expected yield of the Company's CLO equity portfolio (excluding called CLOs), based on fair market value, was 20.0%. This compares to 18.3% as of September 30, 2025, and 19.3% as of December 31, 2024.⁵
- Issued over 1.3 million shares of Series AA and Series AB 7.00% Convertible Perpetual Preferred Stock (the "Convertible Perpetual Preferred Stock") for total proceeds of \$29.4 million pursuant to the Company's continuous offering of the Convertible Perpetual Preferred Stock. The offering concluded at year end.
- As of December 31, 2025, the Company had debt and preferred equity securities outstanding which totaled 47.6% of its total assets (less current liabilities).⁶
- 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 investments in CLO equity securities, had indirect exposure to approximately 1,850 unique corporate obligors.
 - The largest look-through obligor represented 0.6% of the loans underlying the Company's CLO equity portfolio.
 - The top-ten largest look-through obligors together represented 4.7% of the loans underlying the Company's CLO equity portfolio.
 - The weighted average spread of the loans underlying the Company's CLO equity portfolio was 3.19% as of December 31, 2025, down 6 basis points from September 2025.

FULL YEAR 2025 HIGHLIGHTS

- GAAP net loss attributable to common stock of \$134.4 million, comprised of total investment income of \$204.0 million and realized gains from the retirement of the Company's unsecured notes and preferred stock of \$0.1 million, offset by net unrealized losses on investments of \$133.4 million, financing costs and operating expenses of \$81.9 million, realized losses on investments of \$80.5 million, distributions and amortization of offering costs on temporary equity of \$19.4 million, net unrealized losses on certain liabilities recorded at fair value of \$15.8 million and realized losses from forward currency contracts of \$7.5 million.
- Recorded other comprehensive income of \$1.4 million.
- Generated a GAAP return on equity of -14.6%.
- Received \$322.3 million of recurring cash distributions from the Company's investment portfolio, or \$2.58 per weighted average common share.
- Completed 34 resets and 27 refinancings of the Company's CLOs, lowering the weighted average debt cost of such CLOs by 42 basis points.

FIRST QUARTER 2026 PORTFOLIO ACTIVITY THROUGH JANUARY 31, 2026 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 between \$5.44 and \$5.54 as of January 31, 2026.
- Completed the full redemption of the Company's 8.00% Series F Term Preferred Stock due 2029.
- Received \$56.6 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 \$27.4 million of gross capital into new investments.
- Launched a joint venture with a strategic investment partner that will focus on acquiring regulatory capital relief investments.

COMMON STOCK REPURCHASE PROGRAM

The Company today announced that its board of directors has authorized a program to repurchase up to \$100 million of the Company's common stock in the open market.

The repurchase program will remain in effect for one year, 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 any common stock, and the program may be suspended, extended, modified or discontinued at any time.

SECOND QUARTER 2026 DISTRIBUTIONS

The Company declared three separate monthly distributions of \$0.06 per share on its common stock for the second quarter of 2026.⁷ The following schedule applies to the distributions:

Amount per Common Share	Record Dates	Payable Dates
\$0.06	April 10, 2026	April 30, 2026
\$0.06	May 11, 2026	May 29, 2026
\$0.06	June 10, 2026	June 30, 2026

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 declared distributions on its 6.50% Series C Term Preferred Stock due 2031 (the "Series C Term Preferred Stock") and 6.75% Series D Preferred Stock (the "Series D Preferred Stock") as follows:

Preferred Stock Series	Amount per Share	Record Dates	Payable Dates
Series C Term Preferred Stock	\$0.135417	April 10, 2026	April 30, 2026
Series D Preferred Stock	\$0.140625	May 11, 2026	May 29, 2026
		June 10, 2026	June 30, 2026

The distributions on the Series C Term Preferred Stock and Series D Preferred Stock reflect an annual distribution rate of 6.50% and 6.75%, respectively, of the \$25 liquidation preference per share.

The Company also declared distributions on shares of the Convertible Perpetual Preferred Stock as follows:

Preferred Stock Series	Amount per Share	Record Dates	Payable Dates
7.00% Series AA Convertible and Perpetual Preferred Stock	\$0.145834	April 10, 2026 May 11, 2026	April 30, 2026 May 29, 2026
7.00% Series AB Convertible and Perpetual Preferred Stock	\$0.145834	June 10, 2026	June 30, 2026

The distributions on shares of the Convertible Perpetual Preferred Stock reflect an annual distribution rate of 7.00% of the \$25 liquidation preference per share and accumulate from the date of original issue.

CONFERENCE CALL

The Company will host a conference call at 10:00 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) 407-0789 (toll-free) or (201) 689-8562 (international). Please reference Conference ID 13755163 when calling, and the Company recommends dialing in approximately 10 to 15 minutes prior to the call.

A live webcast will also be available on the Company's website (www.EaglePointCreditCompany.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 17, 2026. To hear the replay, please dial (844) 512-2921 (toll-free) or (412) 317-6671 (international). For the replay, enter Conference ID 13755163.

ESTIMATED RESULTS

The financial results for the quarter and full year ended December 31, 2025 included in this press release are based on estimated and unaudited information and are subject to the completion of the Company's year-end audit procedures. Accordingly, such financial information is subject to change and should not be viewed as final.

ADDITIONAL INFORMATION

The Company will make available on the investor relations section of its website, www.EaglePointCreditCompany.com (in the financial statements and reports section), its 2025 Annual Report, which will include the Company's audited consolidated financial statements as of and for the period ended December 31, 2025. The Company will also publish on its website (in the presentations and events section) an investor presentation, which will contain additional information about the Company and its portfolio as of and for the quarter and year ended December 31, 2025. The Company will also file these reports with the SEC.

ABOUT EAGLE POINT CREDIT COMPANY

The Company is a non-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 equity and junior

debt tranches of CLOs. The Company also invests in other credit-oriented asset classes and the proportion of the Company's portfolio invested in such assets may be material. The Company is externally managed and advised by Eagle Point Credit 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.EaglePointCreditCompany.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 Credit 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 common share" refers to per share of the Company's common stock.

² NII does not reflect distributions and amortization of offering costs on the Series D Preferred Stock and the Series AA/AB Convertible Perpetual Preferred Stock (collectively with the Series D Preferred Stock, the "temporary equity") of \$0.04 per weighted average common share.

³ Commencing in the second quarter of 2025, realized gains/losses from forward currency contracts are reported separately from NII and realized gains/losses per share. For the quarter ended December 31, 2024, NII less realized losses per share included less than \$0.01 per share of realized losses from forward currency contracts.

⁴ "Recurring cash distributions" refers to the quarterly distributions received by the Company from its CLO equity, CLO debt and other investments and distributions from loan accumulation facilities in excess of capital invested and excludes funds received from CLOs called.

⁵ "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.

⁶ Over the long term, management expects to generally operate the Company with leverage within a range of 27.5% to 37.5% of total assets (less current liabilities) under normal market conditions. The Company may incur leverage outside of this range, subject to applicable regulatory limits.

⁷ The ability of the Company to declare and pay distributions on its common stock is subject to a number of factors, including the Company's results of operations. Distributions on its common 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.