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REAL ESTATE FINANCE

## Chicago Atlantic Real Estate Finance Announces Tax Reporting Information for 2025 Distributions

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CHICAGO, Jan. 29, 2026 (GLOBE NEWSWIRE) -- Chicago Atlantic Real Estate Finance, Inc. (NASDAQ: REFI) ("Chicago Atlantic" or the "Company"), a commercial mortgage real estate investment trust, today announced year-end tax reporting information for its 2025 distributions. Stockholders are urged to consult with their personal tax advisors as to their specific tax treatment.

### Chicago Atlantic Real Estate Finance, Inc.

CUSIP: 167239102

Ticker: NASDAQ: REFI

Record Date	Payment Date	Cash Distribution (per share)	Dividend (1)	Ordinary Dividend (per share)	Qualified Dividends (per share)	Section 199A Dividends (per share)(2)
3/31/2025	4/15/2025	\$0.47	\$0.47	\$0.47	\$0.00	\$0.47
6/30/2025	7/15/2025	\$0.47	\$0.47	\$0.47	\$0.00	\$0.47
9/30/2025	10/15/2025	\$0.47	\$0.47	\$0.47	\$0.00	\$0.47
12/31/2025	1/15/2026	\$0.47	\$0.47	\$0.47	\$0.00	\$0.47

1. Pursuant to IRC Section 857(b)(9), cash distributions made on January 15, 2026 with a record date of December 31, 2025 are treated as received by shareholders on December 31, 2025 to the extent of 2025 earnings and profits. As the Company's 2025 earnings and profits are expected to meet or exceed the aggregate 2025 dividends declared, none of the January 2026 cash distribution declared in the fourth quarter of 2025 was treated as a 2026 distribution for federal income tax purposes.
2. Ordinary dividends may be eligible for the 20% deduction applicable to "qualified REIT dividends" under IRC Section 199A(b)(1)(B). Please consult your tax advisor.

### About Chicago Atlantic Real Estate Finance, Inc.

[Chicago Atlantic Real Estate Finance, Inc.](#) (NASDAQ: REFI) is a market-leading commercial mortgage REIT utilizing significant real estate, credit and cannabis expertise to originate senior secured loans primarily to state-licensed cannabis operators in limited-license states in the United States. REFI is part of the Chicago Atlantic platform, which has offices in Chicago, Miami, New York, and London.

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