




About Our Company

Annaly Capital Management, Inc. ("Annaly") is a leading diversified capital manager with investment strategies across the residential mortgage finance market. With over **\$80 billion** in assets⁽¹⁾, Annaly invests in Agency MBS, MSR assets and Non-Agency residential mortgage assets. Additional information on our company can be found at www.annaly.com.

 \$12bn Permanent Capital ⁽²⁾	 ~740,000 American Homes Financed ⁽³⁾
 \$24bn+ Common and Preferred Dividends Declared ⁽⁴⁾	 500+ Company sponsored volunteer hours in 2023

ESG Vision

At Annaly, we view ESG as a critical component for achieving strategic business objectives, managing risks, and delivering superior shareholder returns. We believe that thoughtful integration of ESG priorities into our overall strategy allows us to have a positive impact and create durable value for all of our stakeholders: our shareholders, employees, business partners, and communities.



Corporate and Employee Philanthropy and Volunteerism

Through our [corporate philanthropy and volunteerism program](#) Annaly Gives Back, we partner with high-impact nonprofit organizations to provide a meaningful contribution to the communities where we live, work, and invest.

Annaly's corporate giving strategy remains focused in three areas:

1. Support vulnerable New Yorkers and North Texans and promote housing stability through supportive and affordable housing
2. Supporting the advancement and professional development of underrepresented populations in finance
3. Supporting employee philanthropy, volunteerism, and engagement through our corporate donation match program

Organizations that we continue to support and partner with include:



Annaly's partnership with STRIVE dates back to 2020. When our communities were most challenged by COVID-19, STRIVE and its partners worked together to provide a pathway to life-changing careers and self-empowerment. Over the past 3 years, through our financial support of their programs and volunteering, we have witnessed the tremendous impact that STRIVE has on improving economic opportunity for our fellow New Yorkers.

Learn more about our corporate and employee philanthropy and volunteerism in our [2022 ESG Report](#)



Important Notices

Endnotes

1. Total portfolio represents Annaly's investments that are on-balance sheet as well as investments that are off-balance sheet in which Annaly has economic exposure. Assets exclude assets transferred or pledged to securitization vehicles of \$9.1bn, include TBA purchase contracts (market value) of \$10.6bn, CMBX derivatives (market value) of \$0.4bn and \$1.0bn of retained securities that are eliminated in consolidation and are shown net of participations issued totaling \$0.8bn.
2. Permanent capital represents Annaly's total shareholders' equity as of December 31, 2022.
3. Represents the estimated number of homes financed by Annaly's holdings of Agency MBS, residential whole loans and securities, as well as multi-family commercial real estate loans, securities, and equity investments as of December 31, 2022. The number includes all homes related to securities and loans wholly-owned by Annaly and a pro-rata share of homes in securities or equity investments that are partially owned by Annaly.
4. Data shown since Annaly's initial public offering in October 1997 through December 31, 2022 and includes common and preferred dividends declared.

Safe Harbor Notice

Cautionary Note Regarding Forward-Looking Statements

This page contains or incorporates by reference certain forward-looking statements which are based on various assumptions (some of which are beyond our control) and may be identified by reference to a future period or periods or by the use of forward-looking terminology, such as "may," "will," "believe," "expect," "anticipate," "continue," "illustrative" or similar terms or variations on those terms or the negative of those terms. Such statements include those relating to the Company's future performance, macro outlook, the interest rate and credit environments, tax reform and future opportunities. Actual results could differ materially from those set forth in forward-looking statements due to a variety of factors, including, but not limited to, changes in interest rates; changes in the yield curve; changes in prepayment rates; the availability of mortgage-backed securities ("MBS") and other securities for purchase; the availability of financing and, if available, the terms of any financing; changes in the market value of the Company's assets; changes in business conditions and the general economy; the Company's ability to grow its residential credit business; the Company's ability to grow its mortgage servicing rights business; credit risks related to the Company's investments in credit risk transfer securities and residential mortgage-backed securities and related residential mortgage credit assets; risks related to investments in mortgage servicing rights; the Company's ability to consummate any contemplated investment opportunities; changes in government regulations or policy affecting the Company's business; the Company's ability to maintain its qualification as a REIT for U.S. federal income tax purposes; the Company's ability to maintain its exemption from registration under the Investment Company Act of 1940; operational risks or risk management failures by us or critical third parties, including cybersecurity incidents; and risks and uncertainties related to the COVID-19 pandemic, including as related to adverse economic conditions on real estate-related assets and financing conditions. For a discussion of the risks and uncertainties which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" in our most recent Annual Report on Form 10-K and any subsequent Quarterly Reports on Form 10-Q. The Company does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions which may be made to any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements, except as required by law.

We use our website (www.annaly.com) and LinkedIn account (www.linkedin.com/company/annaly-capital-management) as channels of distribution of company information. The information we post through these channels may be deemed material. Accordingly, investors should monitor these channels, in addition to following our press releases, SEC filings and public conference calls and webcasts. In addition, you may automatically receive email alerts and other information about Annaly when you enroll your email address by visiting the "Investors" section of our website, then clicking on "Investor Resources" and selecting "Email Alerts" to complete the email notification form. Our website, any alerts and social media channels are not incorporated into this document.

Past performance is no guarantee of future results. There is no guarantee that any investment strategy referenced herein will work under all market conditions. Prior to making any investment decision, you should evaluate your ability to invest for the long-term, especially during periods of downturns in the market. You alone assume the responsibility of evaluating the merits and risks associated with any potential investment or investment strategy referenced herein. To the extent that this material contains reference to any past specific investment recommendations or strategies which were or would have been profitable to any person, it should not be assumed that recommendations made in the future will be profitable or will equal the performance of such past investment recommendations or strategies. The information contained herein is not intended to provide, and should not be relied upon for accounting, legal or tax advice or investment recommendations for Annaly or any of its affiliates.

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