

Tax Status of Common Stock Distributions for the Year Ended December 31, 2020

The tax status of the common stock distributions for the tax year December 31, 2020 by Benefit Street Partners Realty Trust, Inc. (the “Company”) is set forth in the table below. For tax purposes, the Company is a real estate investment trust and is reporting the tax status of the distributions you received as a stockholder for the year ended December 31, 2020 in accordance with Subchapter M of the Internal Revenue Code of 1986, as amended.

	<b>Ordinary Income</b>		<b>Capital Gain</b>	
	<b>%</b>	<b>\$/Share</b>	<b>%</b>	<b>\$/Share</b>
December 31, 2020	95.0%	\$1.24	5.0%	\$.065

Of the \$1.24 of Ordinary Income, \$1.24 represents the amount of the ordinary dividend that may be eligible for the 20% deduction applicable to qualified REIT dividends under IRC Section 199A. Of the \$.065 of Capital Gain, \$.005 represents the amount of Unrecaptured Section 1250 Gain. Please consult your tax advisor.

The above figures represent the amount of ordinary income, capital gain and unrecaptured Section 1250 gain distribution for the entire year (12 months). If you held your stock for less than the entire year, please prorate the figures reported above accordingly.

Distributions that are reinvested through the Company’s Dividend Reinvestment Plan are treated, for tax purposes, as if they had been paid in cash. Therefore, stockholders who participate in the Dividend Reinvestment Plan should also refer to the table above. This notice is not intended to constitute tax, legal, investment, or other professional advice. This is general information and should not be relied upon for tax reporting purposes. Shareholders should consult their tax advisor for tax guidance pertinent to specific facts and circumstances. If you have any questions regarding the tax character of your distributions, please contact Benefit Street Partners Realty Trust, Inc.’s Investor Relations Department at (844) 785-4393.