

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

Current Report

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (date of earliest event reported):

November 5, 2025

CHIMERA INVESTMENT CORPORATION

(Exact name of registrant as specified in its charter)

Commission file number 001-33796

Maryland
(State or Other Jurisdiction of
Incorporation)

630 Fifth Avenue, Ste 2400
New York, New York
(Address of principal executive offices)

26-0630461
(I.R.S. Employer
Identification No.)

10111
(Zip Code)

(888) 895-6557
Registrant's telephone number, including area code

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of Each Class</u>	<u>Trading Symbol</u>	<u>Name of Each Exchange on Which Registered</u>
Common Stock, par value \$0.01 per share	CIM	New York Stock Exchange
8.00% Series A Cumulative Redeemable Preferred Stock	CIM PRA	New York Stock Exchange
8.00% Series B Cumulative Fixed-to-Floating Rate Redeemable Preferred Stock	CIM PRB	New York Stock Exchange
7.75% Series C Cumulative Fixed-to-Floating Rate Redeemable Preferred Stock	CIM PRC	New York Stock Exchange
8.00% Series D Cumulative Fixed-to-Floating Rate Redeemable Preferred Stock	CIM PRD	New York Stock Exchange
9.000% Senior Notes due 2029	CIMN	New York Stock Exchange
9.250% Senior Notes due 2029	CIMO	New York Stock Exchange
8.875% Senior Notes due 2030	CIMP	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 or Rule 12b-2 of the Securities Exchange Act of 1934.

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure.

On November 5, 2025, the registrant issued a press release announcing the declaration of its fourth quarter dividends of \$0.50 per share of 8.00% Series A Cumulative Redeemable Preferred Stock, \$0.6274 per share of 8.00% Series B Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock, \$0.5681 per share of 7.75% Series C Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock, and \$0.6083 per share of 8.00% Series D Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock. A copy of the press release is furnished as Exhibit 99.1 to this report.

The Press Release is being furnished pursuant to Item 7.01, and the information contained therein shall not be deemed “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

Exhibit

[99.1](#) [Press Release, dated November 5, 2025, issued by Chimera Investment Corporation](#)

104 Cover Page Interactive Data File (formatted as Inline XBRL).

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CHIMERA INVESTMENT CORPORATION
(REGISTRANT)

Date: November 5, 2025

By: /s/ Subramaniam Viswanathan
Name: Subramaniam Viswanathan
Title: Chief Financial Officer



PRESS RELEASE

NYSE: CIM

CHIMERA INVESTMENT CORPORATION
630 Fifth Avenue, Suite 2400
New York, New York 10111

Investor Relations
888-895-6557
investor-relations@chimerareit.com
www.chimerareit.com

FOR IMMEDIATE RELEASE

CHIMERA DECLARES FOURTH QUARTER 2025 PREFERRED STOCK DIVIDENDS

- BOARD DECLARES FOURTH QUARTER 2025 DIVIDEND OF \$0.50 PER SHARE OF 8.00% SERIES A CUMULATIVE REDEEMABLE PREFERRED STOCK
- BOARD DECLARES FOURTH QUARTER 2025 DIVIDEND OF \$0.6274 PER SHARE OF 8.00% SERIES B FIXED-TO-FLOATING RATE CUMULATIVE REDEEMABLE PREFERRED STOCK
- BOARD DECLARES FOURTH QUARTER 2025 DIVIDEND OF \$0.5681 PER SHARE OF 7.75% SERIES C FIXED-TO-FLOATING RATE CUMULATIVE REDEEMABLE PREFERRED STOCK
- BOARD DECLARES FOURTH QUARTER 2025 DIVIDEND OF \$0.6083 PER SHARE OF 8.00% SERIES D FIXED-TO-FLOATING RATE CUMULATIVE REDEEMABLE PREFERRED STOCK

NEW YORK—(BUSINESS WIRE) — The Board of Directors of Chimera announced the declaration of its fourth quarter cash dividend of \$0.50 per share of 8.00% Series A Cumulative Redeemable Preferred Stock. The dividend is payable December 30, 2025 to preferred shareholders of record on December 1, 2025. The ex-dividend date is December 1, 2025.

The Board of Directors of Chimera also announced the declaration of its fourth quarter cash dividend of \$0.6274 per share of 8.00% Series B Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock, which reflects a rate of 10.03786%, equal to three-month CME Term SOFR (plus a spread adjustment of 0.26161%) on the dividend determination date plus a spread of

5.791%. The dividend is payable December 30, 2025 to preferred shareholders of record on December 1, 2025. The ex-dividend date is December 1, 2025.

The Board of Directors of Chimera also announced the declaration of its fourth quarter cash dividend of \$0.5681 per share of 7.75% Series C Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock, which reflects a rate of 8.98986%, equal to three-month CME Term SOFR (plus a spread adjustment of 0.26161%) on the dividend determination date plus a spread of 4.743%. The dividend is payable December 30, 2025 to preferred shareholders of record on December 1, 2025. The ex-dividend date is December 1, 2025.

The Board of Directors of Chimera also announced the declaration of its fourth quarter cash dividend of \$0.6083 per share of 8.00% Series D Fixed-to-Floating Rate Cumulative Redeemable Preferred Stock, which reflects a rate of 9.62586%, equal to three-month CME Term SOFR (plus a spread adjustment of 0.26161%) on the dividend determination date plus a spread of 5.379%. The dividend is payable December 30, 2025 to preferred shareholders of record on December 1, 2025. The ex-dividend date is December 1, 2025.

About Chimera Investment Corporation

Chimera is a publicly traded real estate investment trust, or REIT, whose principal business objective is to provide attractive risk-adjusted returns and distributable income through investment performance linked to mortgage credit fundamentals. Through its mortgage lending, investment management, and advisory services platforms, Chimera operates as a fully integrated mortgage business that originates, manages, and invests in a diversified range of mortgage assets. Chimera invests, directly or indirectly, generally on a levered basis across a spectrum of mortgage assets, including residential mortgage loans, Non-Agency RMBS, Agency RMBS, Agency CMBS, MSRs, business purpose and investor loans, including RTLs, and other real estate-related assets. Through its subsidiary, it also originates consumer non-QM, investor business purpose, and other non-Agency and Agency mortgage loan products.

Forward-Looking Statements

In this press release references to “we,” “us,” “our,” “Chimera,” or “the Company” refer to Chimera Investment Corporation and its subsidiaries unless specifically stated otherwise or the context otherwise indicates. This press release includes “forward-looking statements” within the meaning of the safe harbor provisions of the United States Private Securities Litigation Reform Act of 1995, including as related to the expected impact (including as related to Chimera’s future earnings) of Chimera’s acquisition of HomeXpress. Actual results may differ from expectations, estimates and projections and, consequently, readers should not rely on these forward-looking statements as predictions of future events. Words such as “goal,” “expect,” “target,” “assume,” “estimate,” “project,” “budget,” “forecast,” “anticipate,” “intend,” “plan,” “may,” “would,” “will,” “could,” “should,” “believe,” “predict,” “potential,” “continue,” or similar expressions are intended to identify such forward-looking statements. These forward-looking statements involve significant risks and uncertainties that could cause actual results to differ materially from expected results, including, among other things, those described in our most recent Annual

Report on Form 10-K, and any subsequent Quarterly Reports on Form 10-Q and Current Reports on Form 8-K, under the caption “Risk Factors.” Factors that could cause actual results to differ include, but are not limited to: the potential that Chimera may not fully realize the expected benefits of the acquisition of HomeXpress, including the potential financial impact; our ability to obtain funding on favorable terms and access the capital markets; our ability to achieve optimal levels of leverage and effectively manage our liquidity; changes in inflation, the yield curve, interest rates and mortgage prepayment rates; our ability to manage credit risk related to our investments and comply with the Dodd-Frank Act and related laws and regulations relating to credit risk retention for securitizations; rates of default, delinquencies, forbearance, deferred payments or decreased recovery rates on our investments; the concentration of properties securing our securities and residential loans in a small number of geographic areas; our ability to execute on our business and investment strategy; our ability to determine accurately the fair market value of our assets; changes in our industry, the general economy or geopolitical conditions; our ability to successfully integrate and realize the anticipated benefits of any acquisitions, including the acquisition of The Palisades Group in 2024 and the acquisition of HomeXpress; our ability to originate or acquire quality and profitable loans at an appropriate and consistent cost; our ability to sell the loans that we originate or acquire; our ability to refinance or obtain additional liquidity for borrowing; our ability to operate our investment management and advisory services and manage any regulatory rules and conflicts of interest; the degree to which our hedging strategies may or may not be effective; our ability to effect our strategy to securitize residential mortgage loans; our ability to compete with competitors and source target assets at attractive prices; our ability to find and retain qualified executive officers and key personnel; the ability of servicers and other third parties to perform their services at a high level and comply with applicable law and expanding regulations; our dependence on information technology and its susceptibility to cyber-attacks; our ability to comply with extensive government regulation, including, but not limited to, federal and state consumer lending regulations; the impact of and changes in governmental regulations, tax law and rates, accounting guidance, refinancing and borrowing guidelines and similar matters; our ability to maintain our exemption from registration under the Investment Company Act of 1940, as amended; our ability to maintain our classification as a real estate investment trust for U.S. federal income tax purposes; the volatility of the market price and trading volume of our shares; and our ability to make distributions to our stockholders in the future.

Readers are cautioned not to place undue reliance upon any forward-looking statements, which speak only as of the date made. Chimera does not undertake or accept any obligation to release publicly any updates or revisions to any forward-looking statement to reflect any change in its expectations or any change in events, conditions or circumstances on which any such statement is based. Additional information concerning these and other risk factors is contained in Chimera’s most recent filings with the Securities and Exchange Commission (SEC). All subsequent written and oral forward-looking statements concerning Chimera or matters attributable to Chimera or any person acting on its behalf are expressly qualified in their entirety by the cautionary statements above.

Readers are advised that any financial information in this press release is based on Company data available at the time of this press release and, in certain circumstances, may not have been audited by Chimera’s independent auditors.

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