

STARWOOD PROPERTY TRUST, INC.

Annual Meeting of Shareholders

May 3, 2024

Rules of Procedure

Welcome to the Annual Meeting of Shareholders (the “Annual Meeting”) of Starwood Property Trust, Inc. (the “Company”). In order to provide a fair and informative meeting for all shareholders, the following procedures will apply. Your cooperation in observing these procedures will be greatly appreciated.

1. Right to Ask Questions

Only shareholders of record as of March 6, 2024 or their proxies may ask questions at the meeting.

2. Addressing the Meeting

To vote or submit questions, please login as a shareholder by entering the 16-digit control number you received with your proxy materials. If you voted your shares prior to the start of the Annual Meeting your vote has been received and there is no need to vote those shares during the Annual Meeting, unless you wish to revoke or change your vote.

3. Question Limit

In order to ensure that all shareholders who wish to ask a question may have an opportunity, each shareholder will be limited to no more than two (2) questions.

4. Nature of Remarks

No questions, in whatever form, will be accepted or addressed that are:

- requests for a shareholder or Board vote at the meeting or to modify these rules and procedures;
- irrelevant to the business of Starwood Property Trust Inc. or the conduct of its operations;
- non-germane to the items of business under discussion;
- related to pending or threatened litigation or legal matters;
- related to confidential employment, medical or personnel matters;
- in excess of the numerical question limit;
- substantially repetitious or prior statements made or questions asked at the meeting; or
- related to personal grievances or other personal issues.

5. Personal Questions

Please restrict your questions or remarks to matters properly before the meeting and of general Company concern. If any shareholder has questions of individual concern and not appropriate for general discussion, such matters may be raised separately after the Annual Meeting by contacting the Company's Investor Relations Department at (203) 422-7788.

6. Recording Prohibited

Recording of the Annual Meeting is prohibited.

Thank you for your cooperation and for joining the Starwood Property Trust, Inc. Annual Meeting of Shareholders.