

Resource Capital Corp. Provides 2015 AFFO and Dividend Outlook

NEW YORK, NY -- (Marketwired) -- 01/05/15 -- Resource Capital Corp. (NYSE: RSO) (the "Company") today provided Adjusted Funds from Operations ("AFFO") and dividend guidance for 2015. In reviewing its budgets and expectations for 2015, the Company currently expects AFFO to be between \$0.70-\$0.80 per diluted common share. The Company plans to distribute approximately 90% of AFFO and, accordingly, currently expects to distribute between \$0.64 - \$0.72 per common share in 2015.

RSO is a real estate investment trust that is primarily focused on originating, holding and managing commercial mortgage loans and other commercial real estate-related debt and equity investments. The Company also makes other commercial finance investments. The Company is externally managed by Resource Capital Manager, Inc., an indirect wholly-owned subsidiary of Resource America, Inc. (NASDAQ: REXI), an asset management company that specializes in real estate and credit investments.

For more information, please visit the Company's website at www.resourcecapitalcorp.com or contact investor relations at pkamdar@resourceamerica.com.

Please note that forecasted AFFO above is based on various assumptions, including, among others, provisions for loan losses, gains (losses) on the sale of property and securities, gains on the sale of equity investments, capital expenditures, estimated interest rates, gains (losses) from the extinguishment of debt and budgeted operating and general administrative costs. Management does not forecast certain items, including amortization of various deferred items and intangible assets, incentive management fees or share based compensation, and therefore does not forecast Net Income, a GAAP measure. The reconciling items for this non-GAAP measure are not expected to be significant to the Company's cash flows from operations.

This press release contains certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Such forward-looking statements can generally be identified by our use of forward-looking terminology such as "may," "trend", "will," "continue," "expect," "intend," "anticipate," "estimate," "believe," "look forward" or other similar words or terms. Because such statements include risks, uncertainties and contingencies, actual results may differ materially from the expectations, intentions, beliefs, plans or predictions of the future expressed or implied by such forward-looking statements. Factors that can affect future results are discussed in the documents filed by Resource Capital Corp. from time to time with the Securities and Exchange Commission. Resource Capital Corp. undertakes no obligation to update or revise any forward-looking statement to reflect new or changing information or events after the date hereof or to reflect the occurrence

of unanticipated events, except as may be required by law.

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