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23 May 2025

EJF Investments Ltd (“EJFI” or the “Company”)

Notice of Annual General Meeting

EJFI, which provides investors exposure to primarily a diversified portfolio of debt issued by smaller U.S. banks and insurance companies, and participation in certain management fee income streams of EJF Capital LLC, has today made available to shareholders the following documents:

- a circular relating to the business of, and incorporating a notice convening, its 2025 Annual General Meeting (“AGM Circular”); and
- forms of proxy for the 2025 Annual General Meeting.

The AGM Circular has been posted to shareholders, submitted to the National Storage Mechanism and will shortly be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>. A copy can also be obtained from the Company Secretary or from the Company’s website at <https://www.ejfi.com/rns-announcements/?category=shareholder-meetings&year=#filter>.

Certificated shareholders

You are strongly encouraged to complete your Form of Proxy, either electronically or in hard copy form, in accordance with the instructions printed therein. Certificated Shareholders may vote online by visiting www.investorcentre.co.uk/eproxy. Please note you will require the control number, PIN and shareholder reference number. If you require assistance in locating this information, please contact Computershare on the above number or alternatively contact EJF Capital LLC at administration@ejfcap.com.

If a hard copy Form of Proxy is completed then it must be signed and returned to the Registrar, Computershare Investor Services (Jersey) Limited, c/o The Pavilions, Bridgwater Road, Bristol, BS99 6ZY.

Certified Shareholders may also return their Form of Proxy by email to administration@ejfcap.com.

In order to be valid any proxy form or other instrument appointing a proxy must be returned no later than 3:00 p.m. (BST) on 20 June 2025.

CREST members

CREST members can appoint proxies using the CREST electronic proxy appointment service and transmit a CREST Proxy Instruction in accordance with the procedures set out in the CREST Manual (available via www.euroclear.com/CREST).

In order to be valid any proxy form or other instrument appointing a proxy must be returned no later than 3:00 p.m. (BST) on 20 June 2025.

ENQUIRIES

For the Manager

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About EJF Investments Ltd

EJFI's objective is to provide shareholders with attractive risk adjusted returns through regular dividends and capital growth over the long term. EJFI generates exposure primarily to a diversified portfolio of loans issued by financial institutions and related or similar assets in the U.S., U.K. and Europe.

EJFI currently invests primarily in Equity Tranches of CDOs structured by an affiliate of EJF Capital LLC, providing levered exposure to a highly diversified portfolio of securities issued by U.S. financial institutions (banks and insurance companies), these being Risk Retention Investments.

EJFI is a registered closed-ended limited liability company incorporated in Jersey under the Companies (Jersey) Law 1991, as amended, on 20 October 2016 with registered number 122353. The Company is regulated by the Jersey Financial Services Commission (the "**JFSC**"). The JFSC is protected by both the Collective Investment Funds (Jersey) Law 1988 and the Financial Services (Jersey) Law 1998, as amended, against liability arising from the discharge of its functions under such laws.

The JFSC has not reviewed or approved this announcement.

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Investor information & warnings

The latest available information on the Company can be accessed via its website at www.ejfi.com.

This communication has been issued by, and is the sole responsibility of, the Company and is for information purposes only. It is not, and is not intended to be an invitation, inducement, offer or solicitation to deal in the shares of the Company. The price and value of shares in the Company and the income from them may go down as well as up and investors may not get back the full amount invested on disposal of shares in the Company. An investment in the Company should be considered only as part of a balanced portfolio of which it should not form a disproportionate part. Prospective investors are advised to seek expert legal, financial, tax and other professional advice before making any investment decision.