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23 October 2025

**EJF Investments Ltd
("EJFI" or the "Company")
Dividend Declaration**

The Directors of EJFI are pleased to announce that they have declared a dividend of 2.675 pence per share in respect of the quarter ended 30 September 2025.

The dividend will be payable to shareholders on the register at close of business on 31 October 2025, and the corresponding ex-dividend date will be 30 October 2025. Payment will be made on or about 28 November 2025. As previously notified, shareholders are able to receive their EJFI dividends in USD rather than GBP if they elect to do so. Any shareholder who would like to receive their dividend payments in USD and/or would prefer to receive a wire in lieu of a check and has not already submitted the election form should contact Computershare, the Company's Registrar, by 3 November 2025.

ENQUIRIES

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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 CDO Equity Tranches 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.

LEI: 549300XZYEQCLA1ZAT25

Investor information & warnings

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

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