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29 January 2026

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

The Board of EJFI, which provides investors exposure to a diversified portfolio of regulated debt issued by smaller US banks and insurance companies and participation in certain management fee income streams of EJF Capital LP ("EJF"), is pleased to announce that they have declared a dividend of 2.8625 pence per share in respect of the quarter ended 31 December 2025, noting that the quarterly dividend has been increased by 7%. The Board is also pleased to announce an increased dividend target for FY 2026 of 11.45 pence per share, which equates to a 7% increase on the original 2025 dividend target and represents a dividend yield on the 31 December 2025 NAV per share of 7.02%.

The dividend will be payable to shareholders on the register at close of business on 06 February 2026, and the corresponding ex-dividend date will be 05 February 2026. Payment will be made on or about 27 February 2026. 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 09 February 2026.

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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