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24 July 2026

EJF Investments Ltd
("EJFI" or the "Company")

Results of Annual General Meeting and Ordinary Shareholder Class Meeting

EJFI, which provides investors exposure to a diversified portfolio of regulated debt issued by smaller U.S. banks and insurance companies, and participation in certain management fee income streams of EJF Capital, is pleased to announce that all resolutions put to the Annual General Meeting (the "AGM") and Ordinary Shareholder Class Meeting (the "Class Meeting") held today, 24 July 2026, at the registered office of the Company were duly passed by the shareholders.

Total proxy votes of 40,723,777 were noted both at the AGM and at the Class Meeting, which represents 70.11% of the Company's total voting rights. Details of the proxy votes noted in respect of each resolution are set out below:

Summary Resolutions[1]	For / Discretion[2]	%	Against	%	Withheld
1. Ordinary Resolution: THAT the report of the directors and the audited annual report and financial statements of the Company for the year ended 31 December 2025 be received and adopted.	40,723,777	100.00	0	0	0
2. Ordinary Resolution: THAT the Directors' remuneration report for the year ended 31 December 2025 be approved.	40,702,491	99.95	21,286	0.05	0
3. Ordinary Resolution: THAT John Kingston III be re-elected as a Director of the Company.	40,654,343	99.83	69,434	0.17	0
4. Ordinary Resolution: THAT Alan Dunphy be re-elected as a Director of the Company.	40,719,343	99.99	4,434	0.01	0
5. Ordinary Resolution: THAT Nick Watkins be re-elected as a Director of the Company.	40,719,343	99.99	4,434	0.01	0

6. Ordinary Resolution: THAT the Company's dividend policy be approved.	40,723,777	100.00	0	0	0
7. Ordinary Resolution: THAT Ernst & Young ("EY") be re-appointed as auditor of the Company.	40,719,343	99.99	4,434	0.01	0
8. Ordinary Resolution: THAT the Audit and Risk Committee, for and on behalf of the Board, be authorised to determine the remuneration of EY as the Company's auditor.	40,719,343	99.99	4,434	0.01	0
9. Ordinary Resolution: THAT the proposed amendments to the Company's investment policy be approved.	40,721,921	99.995	1,856	0.005	0
10. Special Resolution: THAT the Directors be authorised to purchase up to 8,707,381 Ordinary Shares (approximately 14.99% of the Company's issued ordinary share capital, excluding shares held in treasury) and to cancel or hold in treasury any shares so purchased.	40,719,343	99.99	4,434	0.01	0
11. Special Resolution: THAT the Directors be authorised to allot and issue shares up to 7,389,644 Ordinary Shares (approximately 10% of the Company's issued ordinary share capital).	40,683,891	99.90	39,886	0.10	0
12. Special Resolution: THAT the Company's existing Articles of Association be replaced with the new Articles of Association appended to the Notice of AGM and Class Meeting.	40,721,921	99.995	1,856	0.005	0
13. Special Resolution: THAT the Directors be authorised to create, allot and issue an unlimited number of any Class of the Preferred Shares at their discretion provided that the Issuance Test threshold (≥2.0x asset coverage) is met.	40,719,343	99.99	4,434	0.01	0
14. Special Resolution of the Class Meeting: THAT the holders of Ordinary Shares consent to the adoption of the new Articles of Association and the variation of rights arising from such adoption.	40,721,921	99.995	1,856	0.005	0

1. The full text of the resolutions may be found in the notice of the AGM and Class Meeting, a copy of which is available on both the Company's website https://www.ejfi.com/media/2059/20260623-ejfi-2026-agm-circular-final.pdf and on the National Storage Mechanism https://data.fca.org.uk/#/nsm/nationalstoragemechanism.
2. Any proxy appointments which gave discretion to the Chair, or a third party were voted for the resolution.

In accordance with Listing Rule 6.4.2., the full text of the special resolutions passed at the AGM and Class Meeting has been submitted to the National Storage Mechanism and will shortly be available for inspection at https://data.fca.org.uk/#/nsm/nationalstoragemechanism.

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.

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.