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29 July 2026

EJF INVESTMENTS LTD

Notification of transactions by persons discharging managerial responsibilities and persons closely associated with them

EJF Investments Ltd ("**EJFI**" or the “**Company**") announces that, in accordance with its dealing code, EJF Capital Limited, a wholly owned subsidiary of EJF Capital LP and a "person closely associated" with EJF Investments Manager LLC, the Company’s investment manager (the “**Manager**”), acquired 14,376 ordinary shares of no-par value in the Company (the “**Ordinary Shares**”) at a price of £1.35 per share through secondary dealings on the London Stock Exchange on 24 July 2026.

The Manager is a "person discharging managerial responsibilities" (a "**PDMR**") for the purposes of Regulation (EU) No 596/2014 on Market Abuse ("**MAR**").

Following the settlement of this transaction, EJF Capital Limited is interested in 2,110,971 Ordinary Shares, representing approximately 3.63% of the issued shares in that class of shares in the capital of the Company.

Shares in the capital of the Company held in treasury have not been taken into account in the calculation of the above percentage.

The notification below, made in accordance with the requirements of MAR, provides further detail in relation to the above transaction:

1	**Details of the person discharging managerial responsibilities (“PDMR”) / person closely associated (“PCA”)**	
(a)	Name	EJF Capital Limited
2	**Reason for the notification**	
(a)	Position/status	PCA being a wholly-owned subsidiary of EJF Capital LP
(b)	Initial notification/Amendment	Initial notification
3	**Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor**	
(a)	Name	EJF Investments Ltd
(b)	LEI	549300XZYEQCLA1ZAT25
4	**Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted**	

(a)	Description of financial instrument, type of instrument Identification code:	Ordinary Shares JE00BF0D1M25	
(b)	Nature of the transaction	Purchase of Ordinary Shares	
(c)	Price(s) and volume(s)	Price(s)	Volume(s)
		£1.35	14,376
(d)	Aggregate information • Aggregated volume • Price	 14,376 £19,407.60	
(e)	Date of transaction	24 July 2026	
(f)	Place of transaction	London Stock Exchange (XLON)	

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.