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09 December 2025

**EJF Investments Ltd ("EJFI" or the "Company")
Manager Reinvestment in EJFI Shares**

The Board of EJFI, which provides investors exposure to a diversified portfolio of debt issued by smaller US banks and insurance companies and participation in certain management fee income streams of EJF Capital LLC (the "Manager"), has been notified that, EJF Capital Limited, an affiliate of the Manager, has utilised approximately 10% of the Q3 2025 EJFI management fee to purchase 16,722 ordinary shares of the Company on 08 December 2025. This is in line with the Manager's previously announced plan to reinvest up to 10% of the EJFI management fee earned for at least four quarters, for so long as the average share price during the prior quarter traded at least 15% below the Net Asset Value (NAV) per share at the prior quarter end. To date, EJF Capital Limited has bought a total of 189,030 ordinary shares under the current re-investment program and the previous 2024-2025 re-investment program.

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 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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