



Gender Pay Gap Report 2025

Group ROI (excl Subsidiaries)

Introduction

This Gender Pay Gap report is for Bank of Ireland's operations in Ireland including its branch network, contact centres, central operations, and head office. It does not include wholly owned subsidiaries New Ireland or Davy, or operations in the United Kingdom, which are reported on separately. This report is published under the Gender Pay Gap Information Act 2021 which came into law in Ireland on 31 May 2022. The data snapshot used for this reporting period was 30 June 2025.

What is the Gender Pay Gap?

The gender pay gap is the difference in the average hourly wage of men and women across a workforce. It compares the pay of all working men and women; not just those in similar jobs, with similar working pattern or with similar competencies, qualifications or experience.

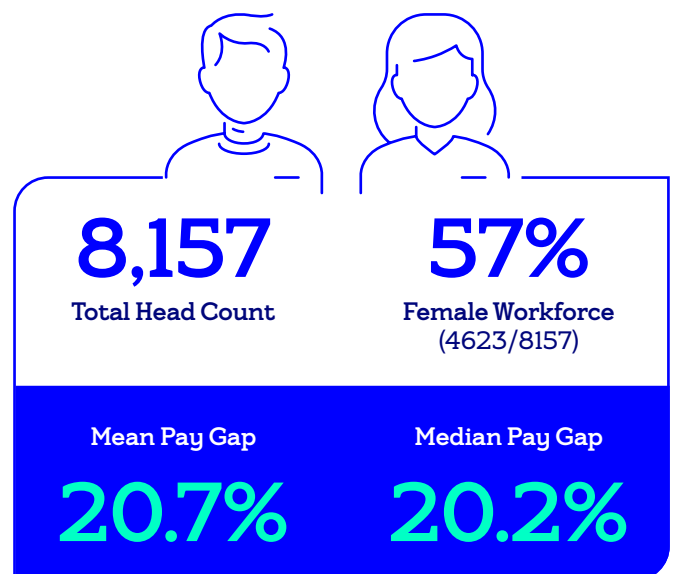
The Equality Act 2010 gives both women and men the right to equal pay for equal work, with women and men being legally entitled to be paid at the same rate for like work, work rated as equivalent, and work of equal value.

of workforce engagement by women and men, such as part time work and time taken out of the workforce for caring. In Bank of Ireland, the underrepresentation of women in senior roles is a significant contributor to the gender pay gap. Bank of Ireland has proportionately more women in junior roles and proportionately fewer women in senior roles. With lower numbers of women in senior roles, this yields a lower hourly rate which generates a pay gap.

Bank of Ireland ROI Gender Pay Gap 2025

For 2025, Bank of Ireland ROI is reporting a mean gender pay gap of 20.7%, which is a decrease of 0.3 from 2024. The Bank is also reporting a median gender pay gap of 20.2%, which is an increase of 0.1 from 2024.

Many factors impact the gender pay gap including male and female representation. Such as job grade, length of service, time at grade, the different patterns

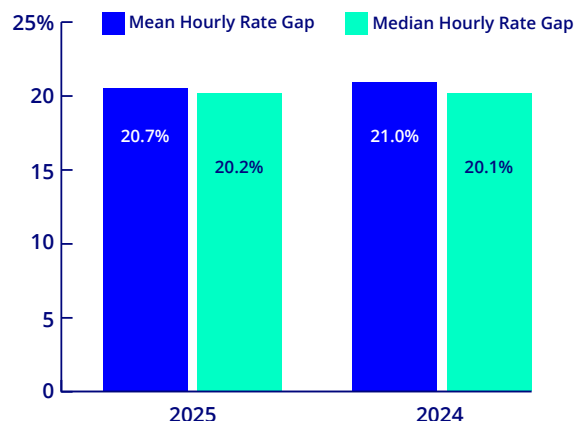


Mean Gender Pay Gap

The mean Gender Pay Gap is the difference between the average hourly earnings of men and the average hourly earnings of women

Median Gender Pay Gap

The median Gender Pay Gap is based on arranging all the pay amounts in numerical order and selecting the middle amounts



Gender Pay Gap 2025

In 2018 Bank of Ireland announced a target to establish 50:50 gender balance in appointments to senior management and leadership. In 2024, 48% of senior management and leadership appointments were women. Our continued focus is on achieving the overall 50:50 gender appointment target, in pursuit of improving overall representation of women at senior levels.

We continue to closely examine the different factors that are contributing to our pay gap - including how we attract, hire and retain diverse talent to strengthen our company culture and build an inclusive environment for everyone. In this report, we have set out the actions we are taking to address the gender pay gap, including dedicated talent programmes, investment in education, gender aware recruitment process and investment in our partnerships.

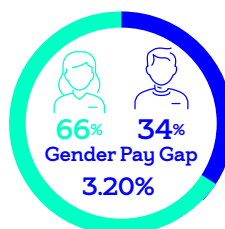
The Bank is also reporting a median gender pay gap of 20.2%, which is an increase of 0.1% from 2024. The Group ROI numbers included in this report do not include the New Ireland Assurance Company and Dayv subsidiaries which are published separately.

Pay Quartiles

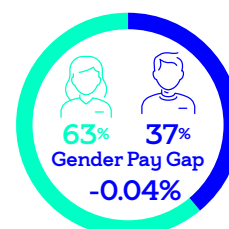
The chart below shows the gender representation in each of our pay quartiles. Within each of the quartiles there are an equal number of colleagues. Through our analysis of the pay quartiles we know that there are more women in quartiles 1, 2 and 3 and with a higher proportion of men only in quartile 4 where there are more senior, higher paid roles. The representation variation in the quartiles explains the gender pay gap overall.

Pay Quartiles | Gender Split

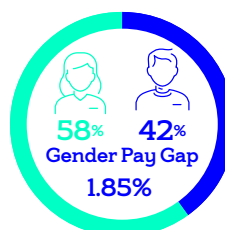
Lower Quartile



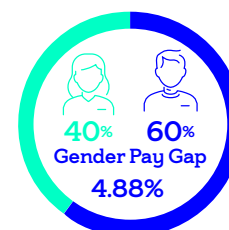
Lower Middle Quartile



Upper Middle Quartile



Upper Quartile



Female Male

What are we doing to address the Gender Pay Gap?

Bank of Ireland Group is taking a number of steps to improve the gender pay gap. We are taking action across areas including talent development, education, progressive policies, talent attraction and recruitment processes, ways of working, colleagues engagement and networks and external partnerships and accreditations.

■ Supporting our talent

We are supporting the career progression of women through dedicated talent programmes for women across all levels, including our Accelerate programme for senior talent and Rise programme for mid talent. We have also built post-programme support networks for Alumni of these programmes. We have invested in a dedicated Career platform that enables all colleagues to access a mentor, undertake stretch assignments and engage with a 'career connector'.

■ Investment in education

In 2025, we launched our mandatory Inclusion, Diversity and Respect at Work training which all colleagues must undertake on a bi-annual basis. We also continue to implement mandatory 'Inclusive Hiring' training for all hiring managers to understand bias across diversity characteristics more effectively. In addition, we provide dedicated colleague and people manager training with a focus on neuroinclusion.

■ Providing the right supports

We continue to embed our 'Family Matters' policies, including enhanced paternity leave, paid parents leave and paid carers leave. In 2025, we delivered 'Helping Working Parents Thrive' and "Empowered Parenting" focusing on supporting parents through various life challenges, as well as launching "She Counts", our Women's financial literacy series. We continue to invest in women's health through a dedicated menopause policy, supports, information webinars and paid menopause consults, as well as our health benefits introduced in 2024 for colleagues. Our commitment to a hybrid working policy affords colleague choice around location of work between central offices, satellite hubs and home, reducing commuting time and enabling work-life flexibility.

■ Gender pay aware recruitment process

Our Gender Pay Aware Recruitment Process means that we aim to include an equal number of women candidates in the shortlist for every position and have gender balanced interview panels for every job panel for every job. We promote our positive employer branding throughout the recruitment process, including wellbeing supports, hybrid working and new 'My Reward' platform.

■ Partnerships / Accreditations

Bank of Ireland group is a signatory of the 30% Club, to display our commitment to gender balance at all levels. We are also proud partners of Family Carers Ireland, to support our working carers, and the African Professional Networks Ireland (APNI) on an APNI internship. We have achieved accreditations from external organisations including: 'Investors in Diversity' Gold accreditation, 'Investing in Ethnicity' Top 10 Employer and Age 55 (Age Friendly) employer.

■ I&D Gender Balance Network

We have an active I&D Gender Balance Colleague Network, to promote gender equality across the Group. This employee-led, leader-sponsored network delivers a range of initiatives each year, including the MyStory series, She Counts webinars and in-person sessions for International Women's Day together with celebration and promotion of male allyship.

Part time employees

Difference between part time male and female employees

| Year | Mean | | Median | |
|------------|------|-------|--------|--------|
| | 2025 | 2024 | 2025 | 2024 |
| Hourly pay | 7.3% | 13.4% | -23.2% | -19.9% |

Men who work part-time are paid 7.3% more on an average hourly basis than women. With men representing 3% of individuals who work part time in Bank of Ireland very small changes to this population will impact the pay gap.

Temporary employees

Difference between temporary male and female employees

| Year | Mean | | Median | |
|------------|-------|------|--------|-------|
| | 2025 | 2024 | 2025 | 2024 |
| Hourly pay | 36.6% | 8.7% | 28.0% | -2.5% |

Representation of women in Temporary Staff has decreased and representation of men has increased which has had an significant impact on the overall average hourly rate of women and men.

Bonus Remuneration

Difference between bonus remuneration of male and female employees

| Year | Mean | | Median | |
|-------|-------|-------|--------|-------|
| | 2025 | 2024 | 2025 | 2024 |
| Bonus | 21.7% | 23.5% | 23.2% | 22.2% |

In 2024 Bank of Ireland introduced bonus pay for eligible employees. The bonus remuneration gap is broadly consistent with the gender pay gap.

Additional Information

| Year | Male | | Female | |
|---|--------|--------|--------|--------|
| | 2025 | 2024 | 2025 | 2024 |
| % of employees who received bonus pay | 92.60% | 90.90% | 91.90% | 90.00% |
| % of employees who received benefit in kind | 50.40% | 49.50% | 56.50% | 55.1% |

Men and women receive BIK at similar levels.