



GENDER PAY GAP REPORT BNP PARIBAS IRELAND (CIB & FASIL) 2025



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MESSAGE FROM THE CEO / COUNTRY HEAD

We are pleased to note that the gender pay gap for Ireland CIB has narrowed in 2025, reflecting the impact of our sustained focus on gender balance, transparent progression and fair remuneration. These improvements are a testament to the dedication of colleagues across the business who ensure inclusive hiring, development and governance practices are embedded into our daily operations.

At the same time, we recognise that progress must not be taken for granted and that gaps remain.

The landscape for diversity and inclusion remains complex, and the gains we have achieved today can quickly erode if vigilance wanes. Fewer women remain in senior roles - an area underpinning pay differentials and consequently, while we are proud of the strides made, we approach the future with determination.

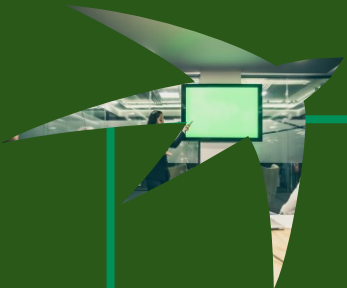
Ongoing, multi-faceted efforts will be essential to turn today's progress into lasting momentum, and our focus remains on building a more balanced and inclusive workforce for the years ahead.

Derek Kehoe
CEO and Country Head – BNP Paribas Ireland



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UNDERSTANDING THE GENDER PAY GAP

The gender pay gap measures the difference in average hourly remuneration between male and female employees, regardless of role, level, seniority or contractual arrangements. It reflects workforce composition and how individuals are distributed across functions and pay bands.

It is important to distinguish this concept from Equal pay, which refers to paying men and women equally for performing the same work or work of equal value. The gender pay gap is not a measure of discrimination, but rather a high-level indicator of gender representation within pay structures.

A gap may arise, for example, when a higher proportion of men occupy senior or higher-paid positions, or if more women are employed in part-time or entry-level roles. Analysing gender pay gap metrics helps identify underlying patterns and informs action to foster more balanced gender representation throughout the Company.



HOW THE GENDER PAY GAP IS CALCULATED

Two core indicators are used to calculate the gender pay gap:

1. MEAN GENDER PAY GAP

This represents the percentage difference between the average hourly earnings of male and female employees. To calculate this, the total hourly pay for each gender is aggregated and divided by the number of employees of that gender. The gap is expressed as a percentage of the male average.

2. MEDIAN GENDER PAY GAP

This compares the midpoint in the pay distribution for male and female employees. All hourly pay rates are listed in order for each gender, and the median is the value at the midpoint. The percentage difference between these two figures reflects the median gender pay gap.

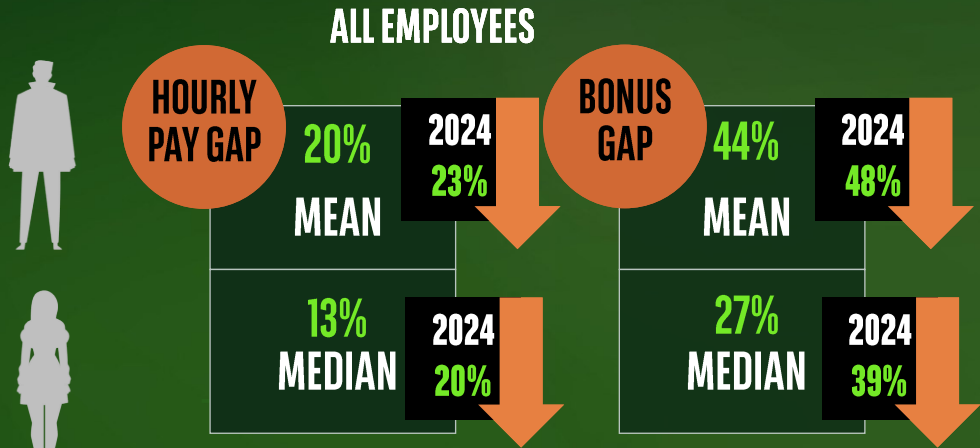
The same methodology is applied when calculating Bonus Pay Gaps.



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GENDER PAY GAP 2025 – CIB & FASIL



PROGRESS AND RESULTS

This year we are proud to report measurable progress in closing our gender pay gap. Both our hourly and bonus pay gaps for All Employees have narrowed compared to 2024.

While fluctuations in the workforce, including new joiners, leavers and internal mobility have had an impact on this year's figures, the results show positive progress. Our mean hourly pay gap for All Employees reduced by 3%, while the median hourly pay gap narrowed by 7%. For bonuses, the mean gap decreased by 4% and the median gap by 12%.

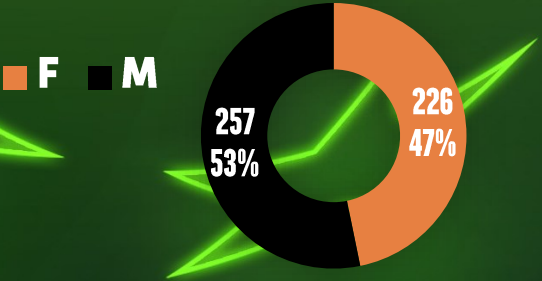
These improvements also reflect the steps we have taken over the past year, including our ongoing efforts to support gender balance, fair progression and transparency. The results are encouraging, however, challenges still remain, and we are committed to continuing this work.

The gender pay gap is not an issue of equal pay for equal work, but arises from the current composition of our workforce, including career pathways, working patterns and the distribution of representation across functions and seniority levels.

A key driver remains the higher proportion of men in senior roles which attract higher rates of pay and eligibility for larger bonus opportunities, including deferred bonuses. Certain business areas that are more male dominated also contribute to this disparity.

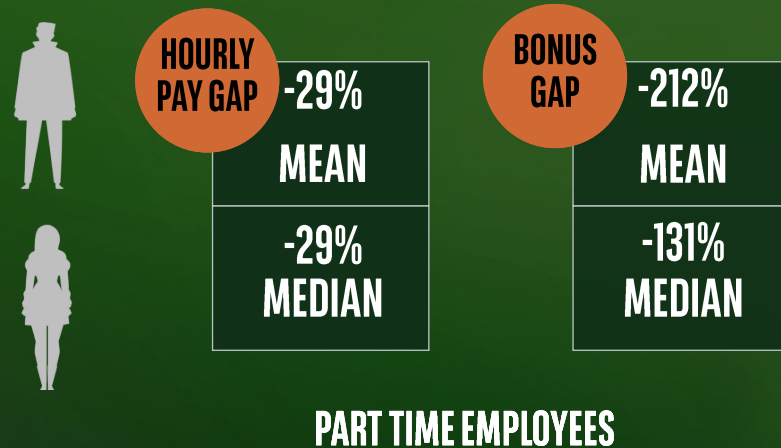
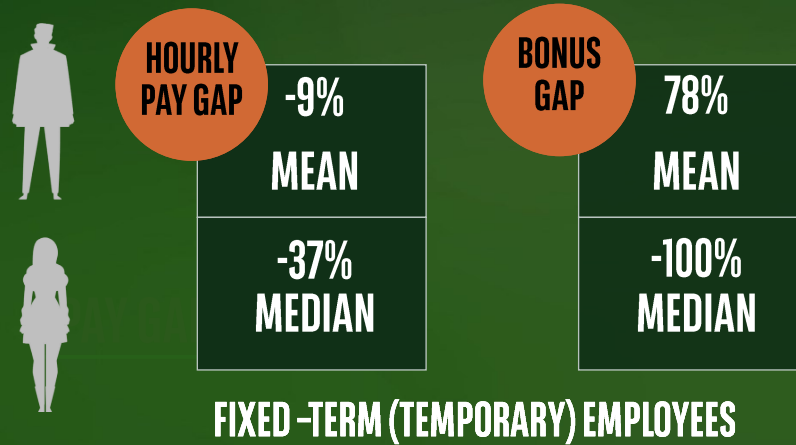
Bonus figures are also affected by employees who started with us between 1 November 2024 and 30 June 2025, as they were not eligible for a bonus relating to the performance year and by colleagues on maternity / parental leave who may not have received a full bonus for the performance year.

This has a greater impact on women who are more likely to work part time or take periods of family leave. As the gender pay gap calculations do not adjust for part time working patterns or pro rated bonus awards, the results are further influenced by these factors.



GENDER BREAKDOWN (ALL EMPLOYEES)

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UNDERSTANDING THE PAY GAP

FIXED TERM (TEMPORARY)

These figures reflect the specific profile of our fixed-term temporary employee group during the reporting period. Approximately **57%** of this group were women and approximately **43%** were men.

As this is a very small cohort, variations in role type, seniority or individual bonus outcomes can have a disproportionate impact on the overall gender pay gap metrics. This explains why the hourly pay gap appears significantly in favour of women, while the bonus gaps point in different directions. The mean bonus gap indicates a significant variance in favour of men, while the median bonus gap is significantly in favour of women.

We will continue to actively monitor this cohort to ensure ongoing alignment with our internal reward framework.

PART TIME EMPLOYEES

Among our part time employees, **87%** are Female and **13%** are Male. The mean and median hourly pay gaps are both -29% indicating that women in part time roles are paid more on average than men in equivalent roles. The bonus pay gaps are also strongly negative (-212% and -131%) in favour of women.

These results are driven by the fact that the vast majority of our part time employees are women. With such a small male representation in this category, the outcomes are more sensitive to individual pay and bonus levels, which can make the gaps appear more considerable.

Both the fixed-term and part time segments remain very small in scale and have non-balanced gender representation. As a result, a single pay or bonus outcome can materially change the overall figures. We remain committed to ensuring that all employees, regardless of working pattern or contract type, have equal access to pay, bonus opportunities and benefits.

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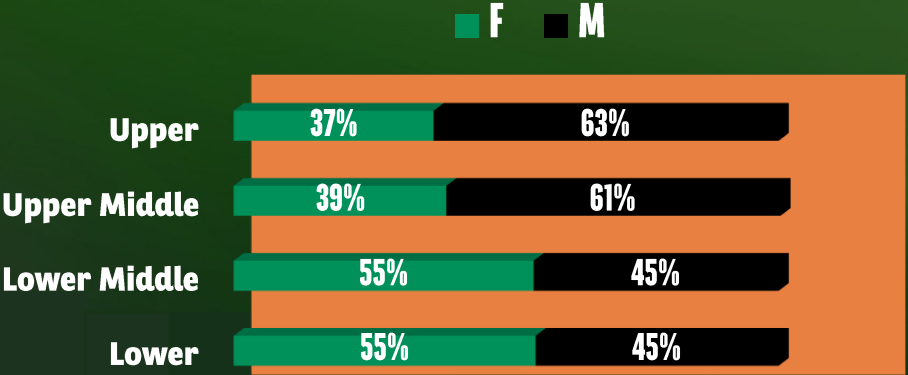
GENDER REPRESENTATION BY QUARTILE

Pay Quartiles are calculated by ranking all employees from the lowest to the highest paid and then dividing this group into four equal parts, or Quartiles. Each quartile therefore represents 25% of employees (CIB & FASIL).

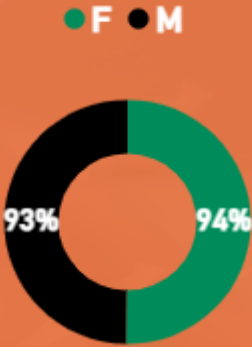
Our quartile analysis shows that women continue to be well represented in the Lower and Middle quartiles, but remain less represented in the Upper & Upper Middle Quartiles. This imbalance is the key

driver of our gender pay gap. Addressing this requires a continued focus on career development, succession planning and recruitment practices.

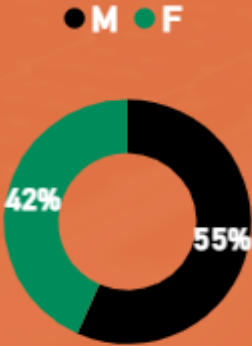
The higher proportion of men in the Upper Quartiles reflects the fact that men are more likely to hold senior positions and technical roles, which typically attract higher rates of pay. We recognise that improving gender balance at these levels is essential to closing our pay gap over time.



% Employees Paid Bonus



% Employees Paid BIK



PROPORTION OF EMPLOYEES WHO RECEIVED BONUS & B.I.K

The percentage of employees receiving a bonus remains high and broadly comparable across genders. This year, 94% of women and 93% of men received a bonus, compared with 93% of women and 95% of men last year. This reflects a continued consistency in access to variable pay in BNPP.

In terms of benefits in kind (B.I.K), while the proportions remain relatively balanced, there has been a small increase in uptake overall, and a slightly higher proportion of men than women are in receipt of B.I.K.

We remain committed to ensuring equal access to both bonus and benefits and continue to monitor participation rates as part of our broader approach to reward fairness and transparency.



ADDRESSING THE GENDER PAY GAP



Empowering Women Leaders

As a proud signatory to the **Women in Finance Charter**, we are committed to increasing female representation in senior leadership and continue to make strong progress towards our targets. This commitment underpins the leadership initiatives we continue to prioritise.

Building on last year's commitments, we continue to place a strong emphasis on developing female leadership talent. **ASPIRE**, our Women's Leadership Programme, remains central to this ambition, supporting women in accelerating their careers through mentorship, senior leadership exposure, and targeted workshops on communication, executive

presence, and personal branding.

Grounded in empowerment, development and networking, ASPIRE has become a key platform for female career advancement. Alongside ASPIRE, our **Leaders for Tomorrow** programme ensures a balanced leadership pipeline, with 50/50 representation of men and women. Through mentoring, special assignments, and on-the-job learning, this programme prepares our next generation of leaders to succeed in an evolving business environment.



Building Inclusive Pathways

We also continue to focus on creating pathways that enable women to grow and progress within BNP Paribas.

Our succession planning process includes personal development plans that support career progression and aim to ensure female representation on succession lists where merited. Internal mobility remains a strong lever and we actively encourage women to consider new opportunities across the business.

Retention practices also remain central to our approach, with gender-neutral job descriptions, diverse hiring panels, and conscious efforts to reduce bias at every stage of the process, from graduate hiring through to senior appointments.

In addition, we continue to place strong emphasis on **Mentoring** as a way of supporting career development. Mentoring provides employees with guidance, confidence and access to networks and we see it as an important driver to strengthen female representation into more senior roles.



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Embedding Equity in Policies

We believe that lasting change requires **policies** and a **culture** that actively enable women to succeed. Our flexible and hybrid working arrangements allow employees to balance career and personal commitments, while enhanced leave entitlements and family-friendly supports remain in place.

We have strengthened life-stage policies to include menopause and fertility supports, including paid leave for investigation, and we continue to review emerging best practice to ensure our policies evolve with employee needs. Beyond policy, we are embedding accountability into our culture by integrating inclusive leadership training into manager development programmes and linking progress on diversity outcomes to leadership performance objectives. These steps ensure that inclusion is not just a policy framework but a lived, measurable reality.



From Commitments to Culture

We recognise that embedding **Diversity, Equity** and **Inclusion** into daily practice requires more than formal commitments, it relies on the active participation and lived experience of all employees. The Group's DEI Policy is structured around **5 strategic axes** – professional equity, multiculturalism and diversity of origins, disability inclusion, intergenerational diversity and sexual orientation and gender identity.

These principles provide the framework through which we reject all forms of discrimination, uphold **Respect for Colleagues** and ensure that compliance with our values and ethical standards is not only a requirement of our **Code of Conduct** but also a shared responsibility in the Company.

Locally, our Employee Resource Groups (ERGs) help bring these commitments to life. The Parents and Carers ERG supports colleagues balancing work and family responsibilities, reinforcing our focus on intergenerational diversity. The Multicultural ERG reflects our ambition to embrace openness to different nationalities, languages and cultural origins, while celebrating the richness of perspectives that diversity brings to the workplace; while the Pride Network fosters inclusivity for LGBTQIA+ employees.

We will continue reinforcing the Groups' commitment to professional equity by promoting **equal career opportunities**, irrespective of gender, origin or identity and help ensure that our culture remains open, respectful and inclusive.



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