

REPORTING CONTEXT

This report has been prepared in line with the Gender Pay Gap Information Act 2021. Irish employers with over 50 employees are obliged to report on their gender pay gap. Employee earnings data was collected on a snapshot date of 30th June 2025, the reference period is from 1st July 2024 until the 30th June 2025. At the time of reporting, 44% of our employees were female and 56% were male.

The figures presented in this report show differences in average pay between women and men across the organisation, they do not assess whether individuals are paid equally for comparable roles. Gender pay gap data reflects the overall distribution of men and women across roles and levels, and does not factor in elements such as seniority, responsibility, experience and other influences on pay.



REFLECTING ON OUR 2025 RESULTS

First Citizen Finance's Gender Pay Gap 2025 Report is based on a reference period between 1st July 2024 – 30th June 2025. On the snapshot date of 30th June 2025, there were a total of:



91
PEOPLE EMPLOYED
(40 female; 51 male)



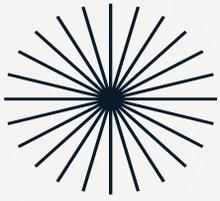
14
PART-TIME PEOPLE
EMPLOYED



0
TEMPORARY PEOPLE
EMPLOYED

Key Metrics – an explanation

- **The Median Pay Gap** is the difference between women's median hourly pay (the middle paid woman) and men's median hourly pay (the middle paid man). The median hourly pay is calculated by ranking all the employees from the highest to the lowest paid and taking the hourly pay, including any bonus paid to them.
- **The Mean Pay Gap** is the difference between the women's mean hourly pay and men's mean hourly pay. The mean hourly pay is the average hourly pay, including any bonuses paid across the entire company.
- **Pay Quartiles** are calculated by dividing all employees in a company into four even groups according to their level of pay. Reviewing the proportion of men and women in each quartile gives an indication of the gender representation at different levels within the company.



Ireland's comprehensive 2025 Gender Pay Gap Report showcases the company's commitment to addressing gender imbalances in the workplace.



By transparently sharing their results and planned initiatives, the organisation demonstrates its dedication to fostering a more equitable and inclusive work environment.



The report serves as a valuable resource for stakeholders, employees, and industry peers, showcasing Ireland's leadership in promoting gender equality and driving meaningful change.

STATUTORY REPORTING GENDER PAY GAP METRICS

1. Mean hourly gender pay gap (all)	36.3%
2. Mean hourly gender pay gap (part-time)	24.5%
3. Mean hourly gender pay gap (temporary)	N/A%
4. Median hourly gender pay gap (all)	37.9%
5. Median hourly gender pay gap (part-time)	24.2%
6. Median hourly gender pay gap (temporary)	N/A%
7. Mean hourly performance related bonus gender pay gap (all)	8.7%
8. Median hourly performance related bonus gender pay gap (all)	4.2%
9. Percentage of employees per gender to receive a performance related bonus remuneration	(F) 18%
	(M) 29%
10. Percentage of employees per gender to receive benefit-in-kind	(F) 13%
	(M) 35%
11. Percentage of employees within lower remuneration quartile	(F) 65%
	(M) 35%
12. Percentage of employees within lower middle remuneration quartile	(F) 52%
	(M) 48%
13. Percentage of employees within upper middle remuneration quartile	(F) 48%
	(M) 52%
14. Percentage of employees within upper remuneration quartile	(F) 9%
	(M) 91%

WHAT THIS MEANS

Key Findings

The results of our first Gender pay gap results for 2025 show a mean gender pay gap of 36.3% and a median gender pay gap of 37.9%. This gap shows that we are seeing the same trend of high

gender pay gaps experienced broadly within the Financial Services sector.

The result for part time employees shows a pay gap of 24.5%.

Understanding the Gap

The Gender Pay Gap is not the same as equal pay and the organisation complies with the principles of equal pay for the same work. We have low turnover in the organisation with staff choosing to build their careers with the Company.

More senior roles in the Company attract higher remuneration overall and this is a key driver of our Gender Pay Gap result

Female colleagues are also more likely to have roles outside of the sales function. These roles tend to have salary and bonus levels in line with the market, but total remuneration is not as high.

Our Bonus Gap result is lower. The result is affected by the levels of bonus that apply to our sales function.

Advancement opportunities are provided to all employees through professional development and continued education.

PLANNED INITIATIVES FOR 2026

We take our obligations under the Gender Pay Gap Information Act 2021 seriously. This report has been prepared in full compliance with these statutory requirements, reflecting both our transparency and our broader corporate responsibility to employees, investors, and the wider community. We view this analysis as a strategic opportunity to hold ourselves accountable and to contribute positively to the sector-wide conversation about representation, inclusion, and equity in Ireland's financial services sector as well as furthering our aim to remain a respected employer providing career opportunities irrespective of gender.

Career Management

Strengthen our career development offering including proactive succession planning, career mentoring across the business, and providing career pathways that help retain a balance of men and women within the Company.

Learning and Development

Enhance the learning opportunities within the Company including encouraging all relevant staff to take and further their sector qualifications to support personal and business success.

Recruitment & Selection

We continue to enhance our recruitment and selection processes to support greater gender balance across all roles. This includes reviewing job descriptions to ensure gender-neutral language, promoting opportunities through diverse talent channels, and encouraging a balanced candidate slate where possible. Hiring managers are guided and supported to apply consistent, objective selection criteria to ensure fair and equitable hiring decisions.

IN CONCLUSION

Our 2025 Gender Pay Gap results show a mean gap of 36.3% and a median gap of 37.9%, driven primarily by a higher representation of men in senior and leadership roles.

We are confident that men and women are paid equally for comparable roles across the organisation.

We are committed to improving gender balance throughout the Company through focused actions in career development, inclusive recruitment, and leadership progression.

