

Gender Pay Gap Report 2025

Wells Fargo Bank International Unlimited Company
Ireland

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Gender Pay Gap Report 2025

WFBI Ireland

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Progress is measured not only in numbers but in the culture we shape and the standards we uphold. At Wells Fargo Bank International, we continue to examine the gender pay gap with clarity and purpose. Each year, this report offers a moment to reflect—not just on where we stand, but on what we stand for.

Through focusing on inclusion and opportunity, WFBI aims to address our gender distribution across all organisational levels and role types. We are proud signatories of the Women In Finance Charter (WIFC) Ireland. We set an initial goal for representation of women in our senior management team of 37%, which I'm delighted to say that we continue to exceed in 2024 in Ireland. We are now working to maintain 40% representation in our senior management team.

The figures presented here are more than metrics. They represent the lived experiences of our colleagues, the dynamics of opportunity, and the realities of representation. They challenge us to think critically about fairness, transparency, and the kind of workplace we want to build.

Publishing this report is part of our ongoing commitment to accountability. It's a signal to our employees, our industry, and ourselves that we are listening, learning, and striving.

There is still ground to cover. But with each step, we move closer to a future where opportunity is not defined by gender, and where progress is shared by all.

Fiona Gallagher



Fiona Gallagher

CEO of WFBI and International Head of
Commercial Banking

Summary & Methodology

Understanding the Gender Pay Gap

- Gender pay gap legislation was introduced in Ireland in 2022, with a long-term goal of reducing difference in income between men and women throughout their working lives. This report includes the gender pay gap for WFBI Ireland.
- The gender pay gap is a measure of the overall difference between the average earnings of men and women across an organization. Pay gap calculations do not take into account factors such as different roles, responsibilities, performance or levels of seniority. The gender pay gap therefore is more representative of the distribution of men and women across seniority levels and types of roles within the organisation.
- The gender pay gap is not the same as pay equity. Pay Equity relates to compensation paid to women and men for the same or similar jobs or work of equal value.
- WFBI is committed to fair and equitable compensation practices, and we annually review our compensation programs and practices for pay equity. Results are shared with the WFBI Board locally.

Key Terms

- **Men / Women:** We recognise and respect a spectrum of gender identities. Currently, our data only allows us to calculate pay gaps for men and women. We continue to actively support colleagues of all gender identities through our PRIDE network.
- **Hourly Pay:** This calculates monthly payments for the 12-month period preceding and including the snapshot date, divided by the number of hours for the reporting period.
- **Bonus:** Includes bonus payments made during the 12 months preceding and including the snapshot date, paid as part of the firm's discretionary incentive plan.
- **Mean:** Calculates the difference between the average pay of men and women. This is calculated by dividing the total pay for both men and women by the number of men and women.
- **Median:** The difference in the midpoints of the ranges of hourly rates of pay for men and women. This is calculated by ordering individual rates of pay for men and women separately in ascending order and comparing the middle value of each.

WFBI Ireland Gender Pay Gap Data

Report Summary

- This is the second year that we are reporting the pay gap for WFBI Ireland. Data provided here relates to WFBI employees based in Ireland at the snapshot date of 30 June 2025.
- While our mean gender pay gap in WFBI Ireland is narrow at 1.5%, we still have more men than women in higher-paid full time roles, driving the median pay gap (20.2%).
- The mean hourly pay gap has improved by 1.5%, however the median hourly pay gap has increased by 1.3%. This is partially driven by employee lifecycle changes with a number of highly paid male leavers that is partially offset by a number of highly paid male new joiners.
- No pay gap information has been published for part-time roles, as we have a limited number of employees in part-time roles and no comparable data.
- The temporary contract pay gap has improved materially, however WFBI continues to have a limited number of temporary employees, at different levels of seniority.
- WFBI is committed to maintaining a credible pipeline of future leaders by sourcing a broad array of candidates at all levels.

Mean and Median Pay and Bonus Gap

Pay Gaps	Mean 2025	Mean 2024	Median 2025	Median 2024
Full time hourly pay	1.5%	3.0%	20.2%	18.9%
Temporary hourly pay	13.9%	32.6%	13.9%	34.4%
Bonus	-11.5%	-8.7%	31.5%	29.0%

Proportion of men and women receiving bonus pay

Gender	2025	2024
Men	93.1%	97.2%
Women	94.8%	96.1%

Proportion of men and women receiving benefits in kind

Gender	2025	2024
Men	99.0%	100.0%
Women	99.0%	99.0%

Proportion of men and women by pay quartiles

Gender	2025 quartiles				2024 quartiles			
	Lower	Lower middle	Upper middle	Upper	Lower	Lower middle	Upper middle	Upper
Men	38.0%	44.9%	61.2%	61.2%	35.8%	48.1%	59.6%	60.4%
Women	62.0%	55.1%	38.8%	38.8%	64.2%	51.9%	40.4%	39.6%

Women in Finance Charters UK & Ireland



Fiona Gallagher
CEO of WFBI and International Head of
Commercial Banking
Irish Charter Sponsor



Nicola Free
Head of Commercial Real Estate
Management EMEA
UK Charter Sponsor



At Wells Fargo, we believe creating an inclusive culture facilitates better discussions, decisions and outcomes. This is central to a successful business and talent strategy.

We are proud to be signatories of the UK and Ireland Women in Finance Charters, and we'd like to re-affirm our commitment to the charter principles. We know that advancing progress towards an inclusive culture requires a long-term commitment, and we are proud of the work we are doing to foster belonging and an improved employee experience at Wells Fargo.

Europe, the Middle East and Africa
(EMEA)



Women in Finance Pledges

As a UK and Ireland Women in Finance Charter Signatory, Wells Fargo EMEA is committed to advancing towards meeting our aspirational goals on gender representation for senior management in EMEA.

Metrics and Aspirational Goals

Senior Management*	Goals	Current (Q2 2025)**	Timeline to achieve
Europe, the Middle East and Africa (EMEA)	37%	31%	Dec 2027
Ireland^	40%	41%	Dec 2027

*“Senior Management” includes the three managerial levels reporting to our most senior executive in EMEA.

** Dates selected in line with WIF Ireland reporting framework

Wells Fargo does not make employment decisions on the basis of protected characteristics.

Wells Fargo Culture and expectations



At the foundation of Wells Fargo's culture is a set of core Expectations that play a vital role in the strength of our company and our ongoing commitment to attracting, retaining, and developing the best people to propel our transformation journey. Our company Expectations establish the highest standards of integrity and operational excellence. They guide how we collaborate and execute as a team, embrace our differences, simplify and improve the work that we deliver and develop, recognize, and inspire our employees to achieve performance excellence.

Embrace candour

Do what's right

Be great at execution

Learn and grow

Champion inclusion

**Build high-performing
teams (for managers)**

Wells Fargo EMEA's commitment to an inclusive culture is advanced by a dedicated Inclusion and Opportunity Council and Employee Resource networks. The Inclusion and Opportunity Council executive sponsor is the CEO of our EU Banking Business, ensuring senior accountability for inclusion is embedded in our Wells Fargo EMEA businesses.

We have six Employee Resource Networks, including EMEA Women's Connection, engaging employees and supporting an inclusive workplace. These networks focus on four key priorities — advocacy, allyship, awareness, and connection.

Talent acquisition

Key actions

- We continue to enhance our employee value proposition, with focus on attracting a group of applicants reflective of the clients, customers, and communities we serve.
- We are committed to hiring the best talent and ensuring they are part of an ecosystem that supports their overall growth and advancement, while providing all employees with access to the resources needed to be successful.
- In 2025, we continued to run our Early career programme for interns and graduates in EMEA.

Key Metrics

- In EMEA, women continue to hold many prominent International leadership positions, including CEO of EU Banking Business, International Head of Liquidity & Payments, International Head of Human Resources, International Head of Compliance, EMEA Head of Corporate Banking, EMEA Head of Commercial Real Estate, Head of CIB Chief Operating Office (COO) and International Communications. Our International COO extended her role and was appointed Chief Administrative Officer for CIB.
- As of Q2 2025, 31% of senior management in EMEA and 53% of the International Operating Committee are women.
- As at Q2 2025, 39% of external hires and 49% of internal hires in EMEA in previous 12 months were women.
- As of Q2 2025, 37% of all hires in EMEA and 43% of hires in Ireland were women in the previous 12 months.
- In 2025, 33% of our interns and 73% of our graduates for EMEA were women.



Talent Development

Key actions

- We continue to run, our signature VP-level EMEA talent development program – Evolve which focuses on formalizing strategic networks, positively influencing culture, talent, collaboration and mitigating affinity bias in decision-making.
- In addition our global BOLD (Building Opportunities for Leadership Development) programme includes International participants identified as ‘high potential’ talent at Director + level.
- The Wells Fargo Mentoring Program is a company-wide initiative designed to support employee development through both self-directed and formal mentoring opportunities. It aligns with our talent management philosophy to foster leadership, engagement, and an inclusive environment.
- We report gender metrics in EMEA across the employee lifecycle to our EMEA leadership teams and International OpCo.

Key Metrics

- 58% of participants selected for the 2025 Evolve programme in EMEA were women.
- At the end of Q2 2025, 39% of promotions in EMEA in the previous 12 months were women.



Inclusion

Key actions

- We celebrate and hold employees accountable for demonstrating behaviours in alignment with our company expectations through our performance management and recognition programs.
- Inclusion training modules are available on our learning management system.
- In EMEA we provide Benefits and Wellbeing support to our staff including parental leave, emergency back-up care for kids/adults, menopause support and financial planning. Our staff have access to Calm app for focus and relaxation. We also have Employee assistance support for counselling.
- The Women's Connection EMEA, one of our six Employee Resource Networks (ERNs), continues to run networking and educational events to support career development. Wells Fargo Women's Connection EMEA has a partnership with Women in Banking and Finance (WIBF).
 - This relationship supports professional development platforms for members, giving them access to industry-leading training, career development workshops and leadership programs.
 - We also engage in industry policy roundtable discussions and events to stay at the forefront of gender inclusion initiatives.
 - Wells Fargo encourages participation in WIBF's annual Awards for Achievement to showcase and celebrate female talent within the organization. We are proud to sponsor the WIBF Future Leader Award, which recognizes and celebrates female talent and aligns with internal initiatives to advance future leader pathways and our commitment to gender equality.
 - The Women's Connection EMEA has established a dedicated Parental Support Network, creating a community from pre-natal to working parents to share experiences, resources and peer support. It supports access to internal resources, manager training and visibility for working challenges.



Key Metrics

- According to our Global Employee Survey in 2025, 89% of our EMEA population agreed that Wells Fargo supports diversity in the workplace.
- Over 39% of our EMEA employees are members or allies of the EMEA Women's Connection.