

WELLS FARGO

Irish Gender Pay Gap Report 2026

Wells Fargo Bank International Unlimited Company (WFBI UC)

Irish Gender Pay Gap Report 2026

The publication of our 2026 Gender Pay Gap Report reinforces our commitment to transparency, accountability and building a workforce that supports the long-term success of Wells Fargo Bank International (WFBI).

This is our third consecutive year reporting our gender pay gap in Ireland. As signatories to the UK and Ireland Women in Finance Charters, we remain focused on creating opportunities for talented employees to grow their careers and advance across our organization.

Gender pay gap reporting provides insight into the representation of women and men across different levels of an organization. While our results are influenced by workforce composition and the distribution of employees across roles, they highlight the importance of merit-based decision-making in higher-paid roles. This is distinct from equal pay, which relates to men and women receiving equal pay for equal work.

During 2025 and 2026, we continued to invest in talent development and inclusive workplace practices that support long-term progress. Our goal is to create an environment where employees can succeed, contribute and achieve their potential.

We remain committed to monitoring our progress, maintaining transparency and supporting a sustainable leadership pipeline for the future.

I confirm that the information contained within this report is accurate.



Fiona Gallagher
CEO of WFBI and International Head of Commercial Banking

Summary and Methodology

Understanding the Irish 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.
- The gender pay gap is not the same as pay equity, which relates to what women and men are paid for the same or similar jobs or work of equal value.
- Pay gap calculations do not take into account factors such as different roles, responsibilities, performance or levels of seniority. The gender pay gap is therefore more reflective of the distribution of men and women across both role types and seniority within the organization.
- WFBI is committed to fair compensation practices, and we periodically review our programs and practices to honour this commitment.

Key Terms

- **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 Gap:** 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 Gap:** 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.

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

WFBI Ireland Gender Pay Gap

Report Summary

- Data provided here relates to WFBI employees based in Ireland at the snapshot date of 30 June 2026.
- Our mean gender pay gap in WFBI is relatively narrow at 3.4%. The median pay gap is 24.4%, and has increased since 2025, reflecting a larger proportion of male employees in higher-paid full-time roles.
- The mean hourly pay gap has increased by 1.9% and median hourly pay gap has increased by 4.2%. The mean bonus pay gap has decreased by 2.9% to -8.6%, remaining in favour of females. The median bonus pay gap has increased by 9.2% since 2025 in favour of males.
- Results for both hourly pay and bonus gaps are partially driven by employee lifecycle changes during the reporting period, in particular changes in the higher paid roles, which affected the gender distribution across pay levels. As a smaller institution in Ireland, representation can be easily impacted by employee lifecycle changes.
- No pay gap information has been published for part-time or temporary roles, as we have a limited number of employees in these roles and no comparable data.
- We aim to address the pay gap through fair hiring, compensation and talent processes, underpinned by our company culture and expectations. This includes maintaining a credible pipeline of future leaders, sourcing a broad array of candidates at all levels and supporting our Irish employees through benefits and wellbeing offerings.

Mean and Median Pay and Bonus Gap

Pay Gaps	Mean 2026	Mean 2025	Median 2026	Median 2025
Hourly	3.4%	1.5%	24.4%	20.2%
Bonus	-8.6%	-11.5%	40.7%	31.5%

Proportion of Men and Women Receiving Bonus Pay & Benefits in Kind

	Bonus Pay		Benefits in kind	
Gender	2026	2025	2026	2025
Male	96.8%	93.1%	98.9%	99.0%
Female	97.7%	94.8%	98.8%	99.0%

Proportion of Men and Women by Pay Quartiles

	2026 quartiles				2025 quartiles			
Gender	Lower	Lower middle	Upper middle	Upper	Lower	Lower middle	Upper middle	Upper
Male	33.3%	44.4%	68.9%	62.2%	38.0%	44.9%	61.2%	61.2%
Female	66.7%	55.6%	31.1%	37.8%	62.0%	55.1%	38.8%	38.8%

Our Culture and Expectations

At the foundation of Wells Fargo's culture is a set of core Expectations that underscore 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.



Our commitment to an inclusive work environment is further advanced by our Employee Resource Networks. We have six Employee Resource Networks in EMEA, including EMEA Women's Connection, engaging employees and supporting an inclusive workplace. These networks focus on four key priorities — Advocacy, Allyship, Awareness, and Connection.

Our WFBI Culture Forum exists at the intersection of culture and inclusion. This year's areas of focus included improving communication and collaboration, building career development and sustaining psychological safety through change. In our 2026 employee survey, 89% of our WFBI employees agreed that Wells Fargo supports an inclusive environment.

Attracting and Developing Talent in EMEA



At Wells Fargo, we are committed to attracting, hiring and developing the best talent through fair, consistent, and merit-based processes.

Our Hiring Philosophy

Our recruitment approach allows all candidates to be assessed against the requirements of the role using objective and transparent selection criteria. Hiring managers are encouraged to select the candidate best qualified for the position while credibly challenging potential bias and group-think throughout the decision-making process. We focus on attracting a broad and qualified candidate pool across all levels and use standardized interview and assessment approaches to promote consistency in hiring decisions. Our offer recommendations align with established compensation frameworks and pay equity principles.

Developing our Talent

We invest in our people through integrated solutions that support employees, leaders, and evolving business needs. In 2026, this included our Senior Leader Summit for executives, and, for mid-level managers, Lead Strong training, focused on fostering psychologically safe workplaces, coaching skills, and recognizing high performance. We manage several talent programs, including Wells Fargo Acumen for leaders, and Evolve and BOLD (Building Organizational Leadership Development) programs for mid-level employees. We further sponsored WFBI employees to participate in various Irish Financial Services (IFS) Skillnet programs during 2026. Our Wells Fargo Mentoring Program is a company-wide initiative designed to support employee development through mentoring opportunities. It aligns with our talent management philosophy to foster leadership, engagement, and an inclusive environment. All employees also have access to a wealth of learning resources available through our learning management system.

Supporting our Employees in EMEA

At Wells Fargo, we are committed to providing a competitive and inclusive benefits package that supports employees at every stage of both their careers and personal journeys.

Benefits

Our approach is designed to help employees build financial security, maintain their health and wellbeing, and achieve a healthy balance between their professional and personal commitments. In Ireland, employees have access to a range of core benefits that are designed to support long-term career success and overall wellbeing. These include retirement benefits, medical benefits and paid-time off programmes to all eligible employees. We provide a range of family-friendly benefits, including maternity, paternity and parental paid-time off.

Wellbeing

Our employees' wellbeing is important to us. We provide our employees with access to the Calm app, and our EAP provider further offers confidential, no-cost, 24/7 support for employees and household members facing personal, emotional, or workplace challenges through counseling and referrals. Our Wellbeing team hosts two month long global events during Mental Health Month in May and Wellbeing Month in September. Each region, including Ireland, has a local wellbeing collective and a group of Mental Health First Aiders, aligning our wellbeing strategy with local culture and norms. These groups address five key areas of wellbeing: Physical, Emotional, Financial, Social, Personal.

