

Gender Pay Gap Report 2025



“Publishing our Gender Pay Gap Report is an important moment each year to reflect on our progress and the work still ahead of us. Transparency plays a vital role in how we hold ourselves accountable, and it strengthens the trust our customers, colleagues and communities place in us. While we have made meaningful steps forward, we know we must continue to challenge ourselves to create a more balanced, inclusive workplace where everyone has the opportunity to thrive.”

CEO, Retail UK

Bank of Ireland’s Purpose

Bank of Ireland’s purpose is to help customers, colleagues, shareholders and society to thrive. For colleagues, this informs our ambition to be a great place to work and to foster an inclusive working environment that can attract, promote and retain diverse talent.

Context

This report sets out the 2025 gender pay gap results for Bank of Ireland in the UK. The gender pay gap regulations require companies in the UK (excluding Northern Ireland) with more than 250 employees to report their mean and median gender pay gap each year.

The report includes the results of two Bank of Ireland companies – the Governor & Company of the Bank of Ireland (“Gov&Co”) and Bank of Ireland (UK) plc (“BOI UK plc”). Whilst these are separate entities, the terms and conditions of employment and the remuneration policies and procedures are the same for both organisations. Other Bank of Ireland companies in the UK have fewer than 250 employees, so are not included in this report.

Bank of Ireland in the UK Gender Pay Gap 2025

The first part of this report shares our gender pay gap data for the whole in-scope population of 1,038 colleagues across the combined entity of Gov&Co and BOI UK plc: (57% Gov&Co and 43% BOI UK plc). The results for each company are detailed later in this report.

The mean gender pay gap for Bank of Ireland in the UK’s combined entity decreased by 1.33 percentage points in 2025; the median increased by 5.15 percentage points. Further reducing the gap remains an ongoing priority and we regularly review market benchmarks and best practice to ensure our approach is fair and consistent.

The Mean and Median Gender Pay Gap for Combined (‘Gov&Co’ and (‘BOI UK plc’) companies 2022-2025

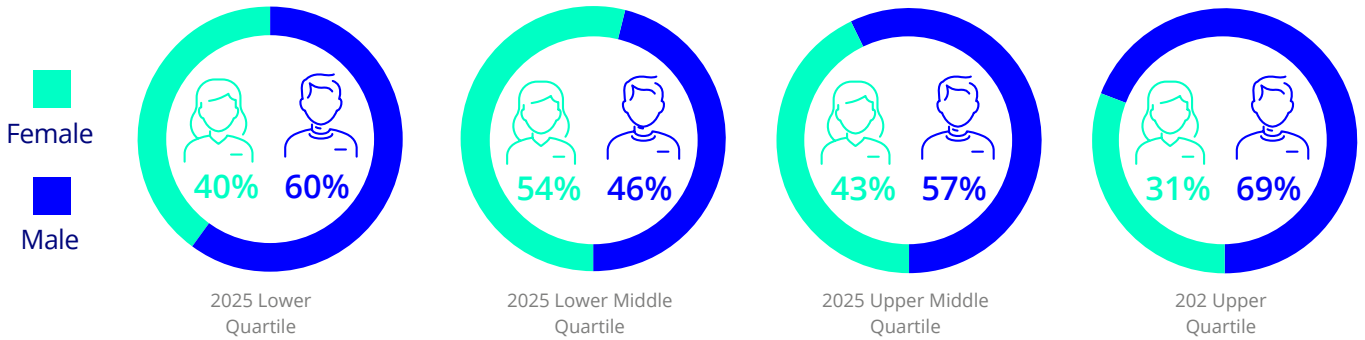
	Difference between men and women							
	Mean				Median			
Year	2022	2023	2024	2025	2022	2023	2024	2025
Gender pay gap	36.55%	33.93%	30.60%	29.27%	30.04%	23.74%	24.78%	29.93%

*The Governor & Company of the Bank of Ireland (‘Gov & Co’), which comprises Corporate Banking, Markets & Treasury, Group Technology and Customer Solutions, Group Functions and BOI UK Division. Bank of Ireland (UK) plc which includes all colleagues with a UK Plc Contract.

Pay Quartiles across Gov&Co and BOI UK plc colleagues

The gender pay gap for the Gov&Co and BOI UK plc combined in 2025 is driven by fewer women represented in higher paid senior roles in the upper pay quartile. This is shown in the pie charts below, with 60% of the lower quartile population are women, falling to 31% in the upper quartile. The representation variation in the quartiles helps to explain the gender pay gap overall.

The proportion of Women and Men in each Quartile for Gov&Co and BOI UK plc combined in the UK



Pay Gap by company

Further analysis is provided below to illustrate the pay gaps within the two UK companies that are reported for Bank of Ireland in the UK.

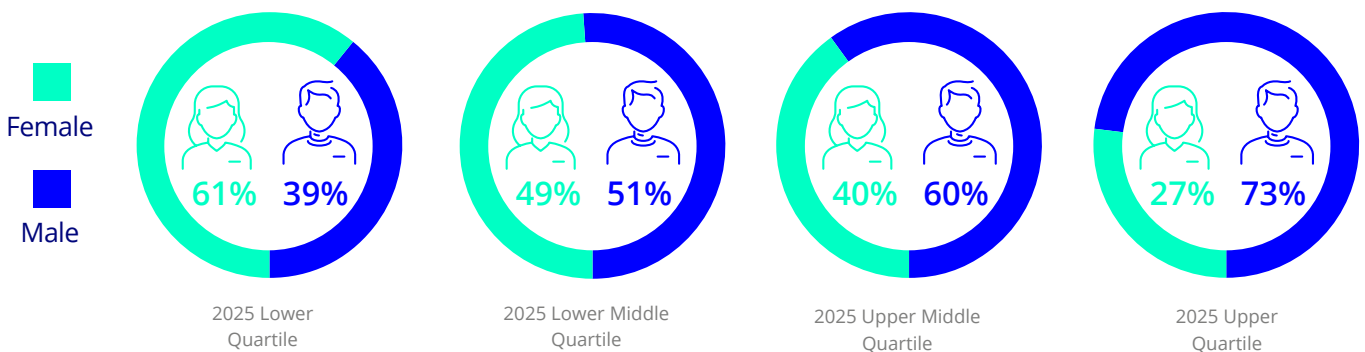
The Governor & Company of the Bank of Ireland (Gov&Co) Gender Pay Gap

The 2025 Gov&Co mean gender pay gap decreased by 3.09 percentage points from 2024 and the median increased slightly by 2.38 percentage points.

The Mean and Median Gender Pay Gap for the Governor & Company of the Bank of Ireland 2022-2025

	Difference between men and women							
	Mean				Median			
Year	2022	2023	2024	2025	2022	2023	2024	2025
Gender pay gap	38.83%	37.48%	36.34%	33.25%	29.58%	27.21%	28.96%	31.34%

The proportion of Women and Men in each Quartile for the Governor & Company of the Bank of Ireland



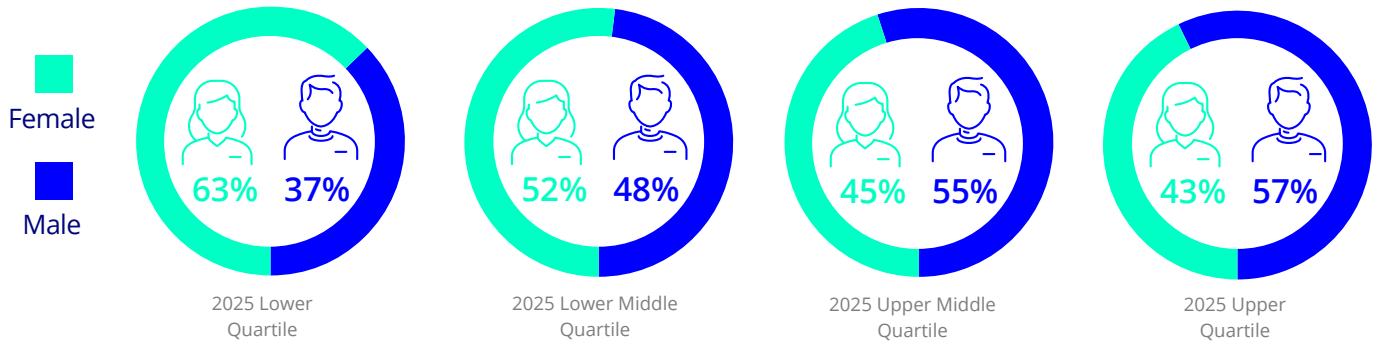
Bank of Ireland UK plc (BOI UK plc) Gender Pay Gap

The 2025 BOI UK plc mean gender pay gap increased by 1.62 percentage and the median increased by 7.51 percentage points.

The Mean and Median Gender Pay Gap for Bank of Ireland UK plc 2022-2025

Year	Difference between men and women							
	Mean				Median			
	2022	2023	2024	2025	2022	2023	2024	2025
Gender pay gap	30.49%	24.40%	13.99%	15.61%	21.70%	17.20%	10.33%	17.84%

The proportion of Women and Men in each Quartile for Bank of Ireland UK plc



Gender Pay Gap 2025

Gender imbalance at senior levels is a contributor to the gender pay gap for Bank of Ireland in the UK. This means we have proportionately more women in junior roles and proportionately fewer women in senior roles. Lower numbers of women in senior roles, yields a lower hourly rate which generates a pay gap.

Bonus Remuneration

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

	Gender Bonus Gap (Mean)	Gender Bonus Gap (Median)	Men receiving bonus pay	Women receiving bonus pay
Combined (Gov&Co & UK plc).	16.07%	31.14%	95%	96%
GovCo	27.32%	30.15%	98%	98%
UK plc	-16.90%	25.95%	91%	92%

We are continuing to take action

We are taking action across talent development, education, progressive policies, talent attraction and recruitment processes, ways of working, colleague engagement, 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 have introduced mandatory 'Inclusive Hiring' training for all hiring managers to understand and address unconscious bias across all diversity characteristics more effectively. All colleagues undertake Inclusion and Diversity training on a bi-annual basis. In 2024, we launched dedicated colleague and people manager training with a focus on neuroinclusion.

Investment in Education:

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 'Empowering 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. Our commitment to hybrid working 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 interview panel. We promote our positive employer branding throughout the recruitment process, including wellbeing supports, hybrid working and new 'My Reward' platform. We are also proud partners of Family Carers UK, to support our working carers. 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.

Inclusion & Diversity Gender Balance Network:

We have an active Inclusion & Diversity 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.