

2025 Gender Pay Gap Report

In last year's report, we stated that our long-standing commitment to fairness and opportunity is at the heart of how we attract, retain, and engage our people. This focus supports our wider corporate values and culture, which remain a key priority. While we base all our people decisions on merit, we are fully committed to Diversity and Inclusion and are continually taking steps to support representation of women in the workplace. However, like many other companies and particularly in our industry, we have a gender pay gap driven by a greater proportion of men in senior, higher-paid positions, particularly in those roles based on revenue generation.

EFG continues to offer flexible working practices to allow all staff hybrid working patterns between home and the office. This continues to be key in our ability to offer a broader talent base the opportunity to develop their career at EFG. Last year, EFG undertook a large-scale project to create a new corporate level structure in alignment with a full job descriptions review. This will serve as a crucial foundation to enable us to make more informed decisions going forwards with regards to HR processes. It will also enable greater clarity and awareness for employees, helping them to understand what is required of them to develop their careers within EFG.

These changes along with a continued focus on gender diversity within the HR Strategy for 2026 and onwards is testament to the ongoing work dedicated to gender equality at EFG Private Bank, including targeted learning and development formats, a commitment to fostering a diverse and inclusive workplace where EFG values are lived and our people can thrive, and ensuring that our General Directive on Diversity, Equity and Inclusion that sets out the standards of conduct for all employees is implemented. These actions will enable us to continue the focus on addressing female under-representation in the workplace now and in the future.

I confirm that the information in this report is accurate.

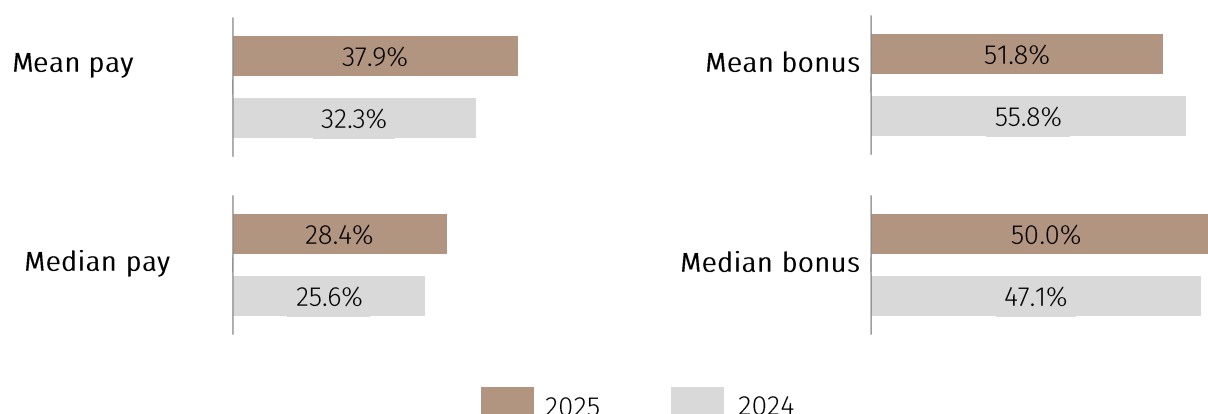
Christian Berchem
CEO

As EFG has more than 250 employees in the UK, we are publishing details of the gap in pay between men and women, defined as the difference in average earnings including bonus. Importantly, this is not the same as equal pay; gaps do not mean we are paying men and women differently for the same job or that there is unequal opportunity to earn a bonus.

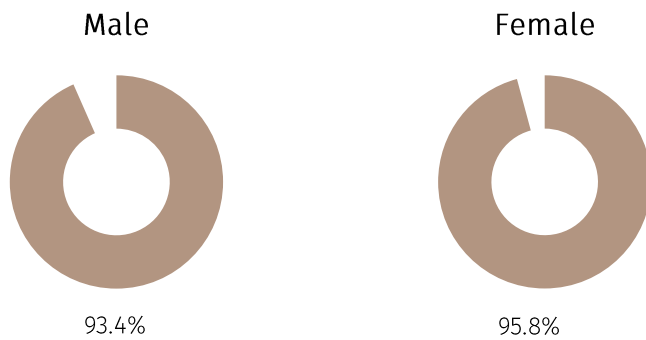
The charts below reflect our pay data for the snapshot date 05 April 2025 (converted to an hourly rate) and our bonus data for the 12 months ending March 2025 for each of our employees in the UK. We have not adjusted these to reflect the impact of part-time working and temporary absence.

Mean and median pay and bonus gaps

The 'mean' is an average, i.e. the total of all hourly pay rates or bonuses divided by the total number of employees. The 'median' is the midpoint of the hourly pay rates or bonuses when they are listed in order.

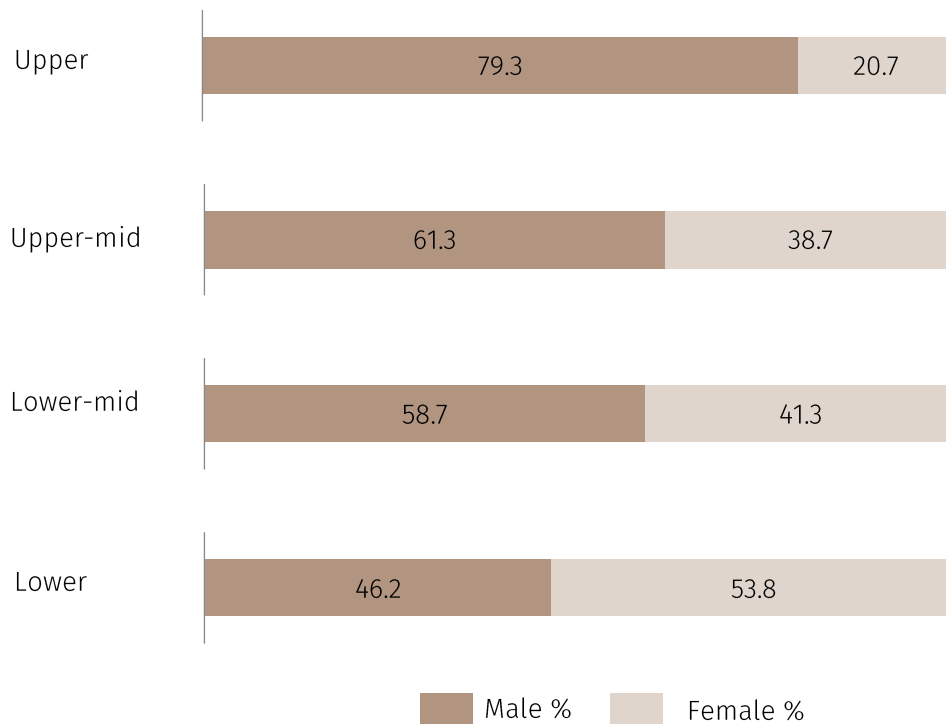


Proportion of male and female colleagues receiving a bonus payment



Proportion of male and female colleagues in each pay quartile

This shows the spread when our hourly pay rates are ordered highest to lowest then split into four equally sized groupings.



Over time, we have observed the following changes:

This year's Gender Pay Gap report shows that our mean and median pay gaps have increased to 37.9% and 28.4% respectively, compared to 32.3% and 25.6% last year. While our mean bonus gap has narrowed to 51.8% from 55.8%, the median bonus gap has risen slightly to 50.0% from 47.1%.

The proportion of male employees remains highest in the upper pay quartile, with 79.3% compared to 20.7% female representation. This year, the number of staff in each quartile has reduced from 102 to 92, reflecting an overall decrease in employee numbers. Female representation is highest in the lower quartile at 53.8%. We continue to monitor these figures closely and remain committed to fostering a more balanced gender representation across all levels of the organisation.

Actions we are taking

Exploring the causes of imbalance

We are continuing to develop how we monitor the impact of our policies and processes across the employment lifecycle. Understanding more about root causes will better inform our future steps to increase awareness of diversity and inclusion and counter stereotypes, attitudes and hidden bias that could potentially taint our perception, judgement, or actions towards others.

Promoting opportunities

We have inclusive policies in place including merit-based rewards and support for professional study and family leave. As part of our commitment to work-life balance we also have a flexible working policy.

Targeted Learning Offering

Through our 'EFG Academy' we are offering employees a wide range of learning opportunities as we continue to drive a culture of 'continuous learning', including training on diversity and inclusion. We are also continuing to offer training and development opportunities which enable our existing internal female talent to identify suitable

development pathways and providing access to Group Coaching initiatives.

Women's Network

The EFG Women's Network is a platform that thrives through the active engagement and involvement of its members. The network organises events and initiatives that address its members' needs.

Encouraging more women to join us

We constantly strive to attract more women to join the bank. A key bank strategy for the next 3 years, relates to brand awareness, which we anticipate will help to attract more women to join us. Our commitment to diversity and inclusion will be an enabler to do so. Unconscious bias training, recruiting in alternative and wider talent pools, the continuous development of our EFGWN and enhanced maternity/adoption offering are some of our initiatives to help drive this aim.