



Ireland Gender Pay Gap

2025 Report

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As we jointly present the 2025 Ireland Gender Pay Gap Report this year, due to three additional legal entities now being in scope, we are proud to confirm our ongoing commitment to transparency, inclusion, and diversity. As an organization, we recognize that a diverse workforce is a powerful driver of innovation and success. We value the unique perspectives and talents each individual brings, and we strive to foster an environment where everyone feels empowered and respected.



A handwritten signature in blue ink that reads "Terri Dempsey".

TERRI DEMPSEY
Head of Ireland



A handwritten signature in blue ink that reads "Ann Prendergast".

ANN PRENDERGAST
Head of State Street
Investment Management, EMEA

In prior years, State Street International (Ireland) Limited has been the only in-scope legal entity for reporting purposes. However, with extended requirements this year, we are also now reporting pay gap data for State Street Investment Management in Ireland, State Street Technology Ireland Limited, and Charles River Development Limited Ireland. Further details are provided in the report by legal entity but, in summary, the key driver for our pay gaps is typically a lower representation of women at the mid-level and senior management roles. For State Street Investment Management in Ireland, where we see the largest pay gaps, the issue is particularly acute at the senior management level.

For State Street International (Ireland) Limited, where we can look at year-over-year variances,

the mean pay gap has decreased by 2.0 percentage points and the median pay gap has decreased by 7.3 percentage points compared to last year. Although these results do reflect the positive impact of our ongoing efforts, they are also positively impacted by the transfer of a largely male cohort to our new technology legal entity, State Street Technology Ireland Limited, in June 2025. We acknowledge that the lower representation of women at mid-level and senior management roles remains a significant driver of pay gaps for State Street International (Ireland) Limited, and we know that closing the gender gap requires persistent and focused action.

We thank our employees, partners, and stakeholders for their ongoing support and engagement, and we remain committed to advancing our progress and holding ourselves accountable for progress across all our entities.

Calculating our pay gap

2025 Gender Pay Gap Report is based on payroll data for the period between 1 July 2024 and 30 June 2025 for our four Irish legal entities:

- State Street International (Ireland) Limited (and includes a comparison with last year’s disclosure for this legal entity)
- State Street Investment Management in Ireland* — reporting for the first time in 2025
- State Street Technology Ireland Limited** — reporting for the first time in 2025
- Charles River Development Limited Ireland — reporting for the first time in 2025

- The figures are expressed in two ways:

Mean pay gap — difference between the average pay of men and women, expressed as a percentage of men’s mean pay.

Median pay gap — difference between the middle pay values of men and women, expressed as a percentage of men’s median pay.

* During the reporting period, this legal entity was known as State Street Global Advisors.

** New legal entity set up as of 1 June 2025; the reporting period is from 1 June to 30 June 2025.

State Street International (Ireland) Limited

Our pay gap numbers / Hourly pay

Compared to our 2024 report for State Street International (Ireland) Limited, our mean hourly pay gap has reduced by 2.0 percentage points and our median hourly pay gap has reduced by 7.3 percentage points year-over-year. Although these results do reflect the positive impact of our ongoing efforts, they are also positively impacted by the transfer of a largely male cohort to our new technology legal entity, State Street Technology Ireland Limited, in June 2025.



Our pay gap numbers / Hourly pay (continued)

Although our population overall is split equally between women and men, the key driver for our mean and median hourly pay gaps is a lower representation of women at the mid-level and senior management roles.

Our part-time hourly pay gaps show the trend continuation, meaning that the average hourly pay is higher for women than men in this category.

This is because, on average, the part-time women are hired at more senior positions than men.

For temporary employees, the mean hourly pay level is slightly favorable for women, and the pay levels are the same when looking at the median. In both categories, there are only a small number of men which does have an impact, but being able to provide part-time or temporary roles for our female employees has helped from a retention strategy perspective.

Hourly Pay Difference between Men and Women

2025	All Employees	Part-time	Temporary
Mean	12.1%	-24.8%	-6.0%
Median	3.3%	-35.4%	0.0%
2024	All Employees	Part-time	Temporary
Mean	14.1%	-14.0%	-46.5%
Median	10.6%	-35.3%	-63.0%

Our pay gap numbers / Bonus

As with the hourly pay gaps, the key driver for the mean and median bonus gaps is also a lower representation of women at the midlevel and senior management roles.

However, when looking at the mean and median bonus gaps, we observe an increase of 3.0 percentage points in the mean bonus gap but a decrease of 5.9 percentage points in the median bonus gap.

The issue is inflated by having a significant number of part-time women at the junior levels, midlevel and senior management, with those employees receiving proportionately lower bonus amounts than their full-time peers.

Bonus Difference Between Men and Women

2025		2024	
Mean	31.6%	Mean	28.6%
Median	19.1%	Median	25.0%

Percentage of Employees Who Received a Bonus and Benefits in Kind (BIKs)

2025			2024		
	Bonus	BIKs		Bonus	BIKs
Women	92.8%	95.8%	Women	92.5%	92.0%
Men	92.3%	94.3%	Men	93.3%	92.5%

Our pay gap numbers / Pay quartiles

Percentage of Employees at Each Pay Quartile

2025	First Quartile: Lower	Second Quartile: Lower Midde	Third Quartile: Upper Middle	Fourth Quartile: Upper
Women	46.5%	56.8%	54.9%	40.3%
Men	53.5%	43.2%	45.1%	59.7%



State Street Investment Management in Ireland

Our pay gap numbers / Hourly pay

Although our population overall is split fairly equally between women and men, the key driver for our mean and median hourly pay gaps is a lower representation of women in senior management roles.

Mean and median hourly pay differences for part-time and temporary employees are not reported due to not having both men and women in either of these categories.

Hourly Pay Difference between Men and Women			
2025	All Employees	Part-time	Temporary
Mean	35.6%	N/A	N/A
Median	42.0%	N/A	N/A

Our pay gap numbers / Bonus

As with the hourly pay gaps, the key driver for the mean and median bonus gaps is also a lower representation of women in senior management roles.

Bonus Difference Between Men and Women		Percentage of Employees Who Received a Bonus and Benefits in Kind (BIKs)		
2025		2025	Bonus	BIKs
Mean	58.8%	Women	91.4%	94.3%
Median	66.3%	Men	97.4%	97.4%

Our pay gap numbers / Pay quartiles

Percentage of Employees at Each Pay Quartile

2025	First Quartile: Lower	Second Quartile: Lower Midde	Third Quartile: Upper Middle	Fourth Quartile: Upper
Women	72.2%	38.9%	44.4%	31.6%
Men	27.8%	61.1%	55.6%	68.4%



State Street Technology Ireland Limited

Our pay gap numbers / Hourly pay

Women represent a quarter of the overall population and the key driver for our mean and median hourly pay gaps is a lower representation of women at the mid-level and senior management roles.

Hourly Pay Difference between Men and Women			
2025	All Employees	Part-time	Temporary
Mean	10.0%	7.4%	-4.4%
Median	13.5%	7.4%	-12.5%

Our pay gap numbers / Bonus

Due to this legal entity only being established in June 2025, and the reporting therefore only covering the period from 1 June to 30 June 2025, the mean and median bonus gaps are calculated on ad hoc recognition awards and do not reflect any annual bonus amounts.

This will be different for next year’s report as it will cover a full year and include our annual bonus cycle.

Bonus Difference Between Men and Women		Percentage of Employees Who Received a Bonus and Benefits in Kind (BIKs)		
2025		2025	Bonus	BIKs
Mean	-12.6%	Women	21.8%	78.2%
Median	-12.7%	Men	22.9%	88.6%

Our pay gap numbers / Pay quartiles

Percentage of Employees at Each Pay Quartile

2025	First Quartile: Lower	Second Quartile: Lower Midde	Third Quartile: Upper Middle	Fourth Quartile: Upper
Women	29.6%	31.5%	16.7%	18.5%
Men	70.4%	68.5%	83.3%	81.5%



Charles River Development Limited Ireland

Our pay gap numbers / Hourly pay

Women representation is slightly below a quarter of overall population and the key driver for our mean and median hourly pay gaps is a lower representation of women at the mid-level and senior management roles.

Mean and median hourly pay differences for part-time and temporary employees are not reported due to not having both men and women in either of these categories.

Hourly Pay Difference between Men and Women			
2025	All Employees	Part-time	Temporary
Mean	6.9%	N/A	N/A
Median	0.9%	N/A	N/A

Our pay gap numbers / Bonus

As with the hourly pay gaps, the key driver for the mean and median bonus gaps is also a lower representation of women at the mid-level and senior management roles.

Bonus Difference Between Men and Women		Percentage of Employees Who Received a Bonus and Benefits in Kind (BIKs)		
2025		2025	Bonus	BIKs
Mean	22.3%	Women	87.0%	95.7%
Median	13.8%	Men	74.2%	93.5%

Our pay gap numbers / Pay quartiles

Percentage of Employees at Each Pay Quartile

2025	First Quartile: Lower	Second Quartile: Lower Midde	Third Quartile: Upper Middle	Fourth Quartile: Upper
Women	19.0%	38.1%	23.8%	27.3%
Men	81.0%	61.9%	76.2%	72.7%



What we are doing to address our pay gap at State Street

What we are doing to address our pay gap at State Street

Hiring and Compensation Practices

We recognize that our hiring and compensation practices are key to making improvements with respect to the pay gap. To avoid compounding past pay inequities, and as a matter of policy, we do not ask for current compensation or compensation history for both internal and external hires for all positions. In addition, annual training on how to make fair and consistent compensation decisions for positions at all levels is available to all managers. Finally, as part of our annual year-end planning, we review all compensation decisions with a focus on pay equity, and individual salaries are audited during the compensation pay period to ensure that any inconsistencies are reviewed and addressed.

Mentoring

Our 20 employee networks provide opportunities for people of all backgrounds to connect and share their distinct cultures, identities, and experiences in a supportive environment. These affinity relationships help employees feel they belong and are empowered to bring their authentic selves to work. Over 100 chapters worldwide offer in-house networking, mentorship, career development, and training opportunities as well as cultural experiences that reflect the unique interests and goals of each network. Sponsored by senior executives, the networks are managed by volunteer employees and deliver on the 4C model: culture, career, commerce, and community.

The employee networks are open to all employees and focus on a number of topics such as disability,

environmental issues, gender, generations, cultural diversity, LGBTQ+, multi-faiths, parents and families, race and ethnicity, and veterans. Examples in Ireland include Families Network, Professional Women's Network, PRIDE & Friends Network, Disability & Inclusion Network, Irish-American Professionals Network and Early Career Professionals Community — launched in 2024 focusing on giving support, mentoring and greater visibility of career paths to our newer joiners in State Street.

Additionally, we offer informal mentoring programmes via organised development programmes for talent at various levels, peer mentoring across different functions, divisions and locations, situational mentoring, reverse mentoring, group mentoring, and traditional one-on-one mentoring with a senior peer.

What we are doing to address our pay gap at State Street (continued)

Training

Training and development programmes are a key part of our holistic approach to fostering an inclusive culture. Through our learning platform, Degreed, employees globally have access to a wide range of instructor-led and self-paced courses focused on inclusion and diversity.

These learning resources cover topics such as: respect in the workplace, inclusive interviewing, inclusive leadership, recognizing and managing micro-behaviors, allyship, disability inclusion, LGBTQ+ awareness, and pay equity.

These learning opportunities are curated into Pathways and are regularly refreshed and promoted across our business areas to encourage engagement and continuous learning.



What we are doing to address our pay gap at State Street (continued)

Focusing on Inclusion and Diversity

With over 50,000 employees in locations around the world, State Street is committed to developing an environment that provides equal opportunities to all colleagues. We encourage our employees to bring their whole selves to work, and to feel comfortable and safe in doing so, which fosters a sense of belonging. These factors create value for our clients, our shareholders, our employees, and our communities.

We drive inclusion and diversity at State Street in order to:

- Become our clients' essential partner, by sharing our best practices and solidifying our reputation as for high quality servicing, analytics, financing, liquidity, and investment solutions.

- Be a high-performing organization, by leveraging inclusive behaviors to develop high-performing teams where individuals can fulfil their potential.
- Help colleagues to scale the model by understanding how we work better together when we leverage diversity to drive innovation, collaboration, risk excellence, ethical behavior, and reputation.

To position us for success, we have numerous programmes and initiatives in place that foster an environment in which every employee feels valued, inspired, and empowered to leverage their diverse experiences and identities.

We pride ourselves in focusing on workplace best practices, and nurturing our teams. We support employees in the workplace through our flexible work culture and benefits, providing parental and caretaker support by offering child, elder, and personal

care programs, referrals and resources, emergency backup daycare for our employees, and paid parental leave benefits, as well as adoption and fertility assistance (all vary by location).

Our voluntary Self-ID programme allows us to capture a truer picture of employees in our workplace. Employees can voluntarily update their veteran and disability status, along with their sexual orientation, gender identity, race/ethnicity and preferred pronoun information (details vary by country). Analysis of the data allows us to measure the effectiveness of our existing employee programs, create new ones, and helps us to deliver on our commitment to create a more inclusive workplace.

In keeping with the U.N. Convention on the Rights of Persons with Disabilities, and our legal obligations across the globe, State Street regards employees

What we are doing to address our pay gap at State Street (continued)

and individuals with disabilities as full and equal members of society. As an inclusive organization, we seek solutions that provide accessibility, and combat stereotypes and unconscious bias through training and education that helps all employees understand the challenges faced by people with disabilities. We also work with community groups and other partners to create a mutually supportive framework for progress.

We adopted a Global Disability Inclusion Policy in 2021, which applies to all aspects of work, including recruitment, training, learning and career development, salaries, benefits, and working conditions. Our Chairman and CEO signed the CEO Pledge on Disability Inclusion, an open letter encouraging other Fortune 1000 CEOs to register for the Disability Equality Index. State Street has maintained a 100 percent rating for six consecutive years. The index is administered by two nonprofit organizations — the American Association of People with Disabilities (AAPD) and Disability:IN.



What we are doing to address our pay gap at State Street (continued)

Our Approach to Internal Mobility

We aim to build a high-performing workforce by encouraging internal mobility and supporting career growth. Employees are urged to explore new roles within the company, with hiring managers collaborating with recruiters to source top internal talent.

A key enabler to internal mobility is our SkillsFIRST initiative which is a simple and straightforward process to support individual development by identifying key skills required for current and future roles. Employees have access to develop and track the skills specific to their role and level, as well as the skills they want for their future, all in one place. Plans are in place to allow recruiters to have visibility to skills so they can better identify internal candidates for open positions.

Our employees can also access resources, such as the Career Central platform, which is a single location for employees to access career development resources,

as well as information on mentoring and sponsorship, and internal mobility opportunities. Employees can also work with dedicated talent matching specialists to further their professional development.

Development / Performance Management

In 2024, we added Career Development conversations to the Performance Management process for employees to create, review, and capture career development goals and actions plans with their managers. Employees and managers can then review development actions and progress via monthly check-ins and regular performance Snapshots throughout the year.

As part of our SkillsFIRST initiative, employees can select Focus Skills in our learning platform (Degreed) and receive automated recommendations on how to build their skills to either improve in their current roles or develop towards a new role.

We celebrated Career Development month globally in 2024 and 2025. This includes enterprise-wide messaging, targeted training and information sessions on building skills, development resources, and testimonials from employees, managers and leaders.

Making progress

We are proud of the work we are doing to achieve a more inclusive and diverse industry. We realize we can't do this alone and we need key partnerships.

- In 2021, State Street was a signatory to the inaugural **Ireland Women in Finance Charter**. We continue to work with external bodies such as Top 100 Women in Finance and Women in ETFs.
- **Seramount 2024 Global Inclusion Index:** State Street was included in the 2024 Global Inclusion Index — UK by Seramount, in recognition of our efforts to implement strategies for attracting, developing, and promoting talent, as well as to foster a workplace culture that values every colleague's contribution. Seramount is a professional services and research firm dedicated to supporting high-performing, inclusive workplaces.
- We remain committed to supporting our LGBTQ colleagues by continuously reviewing programs, policies, benefits and working with our strategic partners to identify and deliver training, awareness, and industry best practices. State Street is proud to be included in Corporate Equity Index and continues to be recognized as a Best Place to Work.
- In 2021, we launched a partnership with **Kahilla**, a digital professional development platform aimed at providing access to leadership development. Through curated content and ongoing engagement, aiding members to become more confident and informed — and embolden to own their choices.



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