



JPMorganChase

Gender Pay Gap

Report

2025 Ireland

Each year, we publish gender pay gap figures for our entities in Ireland, reflecting our dedication to transparency as we work towards greater parity.

This year's report highlights both areas of progress and those that require continued focus.

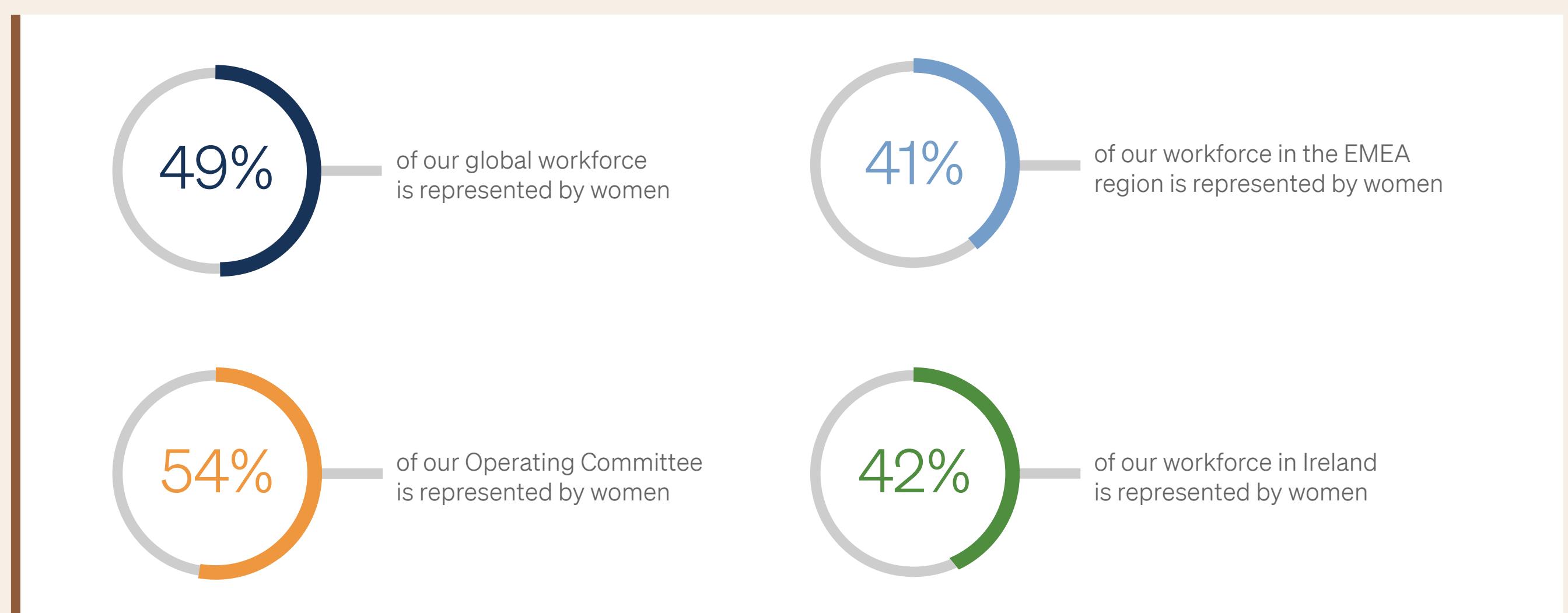
- J.P. Morgan Hedge Fund Services Ltd has reported decreases in the majority of its pay gaps including mean and median hourly pay gaps and the mean bonus pay gap.
- Given the size of the entity, Chase Paymentech Europe Ltd is included in our review for the first time and its median hourly and bonus pay gaps are lower than those of our other legal entities.

It's important to note that the metrics disclosed in this report are a measure of pay gap and not pay equity. A pay gap is a calculation of the median and average pay difference when comparing the compensation of all women within an organization to the compensation of all men within an organization. One factor driving our pay gap is a larger proportion of men relative to women in senior, higher paid roles. A pay gap does not measure pay equity, or take into account important differences such as job level, experience, geography, work hours and other factors that generally influence pay.

The Local Management Committee in Ireland, together with the firm's senior leaders, remains committed to working with our teams year after year to create meaningful and lasting change.



Marc Hussey
Senior Country Officer Ireland



Our Guiding Principles:

- We seek to make dreams possible for everyone, everywhere, every day.
- We do not believe that talent is concentrated in any particular demographic group(s) and are dedicated to equal employment opportunity for talent across all backgrounds.
- We strictly prohibit unlawful discrimination, harassment and abusive conduct of any kind. We are dedicated to treating all individuals fairly and with respect.
- We seek to attract and retain the best talent. We recognize that our people are our strength and the diverse talents and perspectives they bring to our global workforce are directly linked to our success.
- We strive to build and foster an inclusive work environment where our employees are respected, trusted and empowered. Our experience is that if our teams are more diverse, we will generate better ideas and outcomes, enjoy a stronger corporate culture and outperform our competitors.
- We are dedicated to supporting underserved communities as part of our commitment to corporate responsibility and long-term shareholder value. We strive to empower individuals and improve lives through our business practices and community outreach efforts that we have seen are good for customers, communities and our business.

Ireland Figures by Legal Entity

J.P. Morgan Hedge Fund Services

Representation		
Pay Quartiles	Female	Male
Lower Quartile	47.8%	52.2%
Lower Middle Quartile	43.8%	56.2%
Upper Middle Quartile	40.4%	59.6%
Upper Quartile	36.2%	63.8%

Pay Gaps		
	Median	Mean
Hourly Pay for full-time employees	12.6%	44.2%
Hourly Pay for part-time employees	N/A	N/A
Bonus Pay	28.0%	78.9%

	Female	Male
% Employees who received benefits in kind	93.7%	92.7%
% Employees who received bonus	96.2%	94.6%

Key findings for our J.P. Morgan Hedge Fund Services legal entity:

- Majority of pay gaps decreased slightly YoY, primarily driven by internal staff movements between legal entities.
- The mean hourly pay gap narrowed, influenced by the increase in female representation across the top 3 pay quartiles.
- Reduction in the mean bonus pay gap to 78.9% (down from 80.4% in 2024.) Driven by changes in female representation.
- Slight increase in the median bonus pay gap to 28.0%.
- 96.2% of female employees received a bonus in 2025, slightly higher than the 94.6% of male employees who received a bonus in the same period.

Chase Paymentech Europe

Representation		
Pay Quartiles	Female	Male
Lower Quartile	57.6%	42.4%
Lower Middle Quartile	50.0%	50.0%
Upper Middle Quartile	40.0%	60.0%
Upper Quartile	51.4%	48.6%

Pay Gaps		
	Median	Mean
Hourly Pay for full-time employees	15.3%	14.7%
Hourly Pay for part-time employees	N/A	N/A
Bonus Pay	21.3%	36.5%

	Female	Male
% Employees who received benefits in kind	88.7%	97.1%
% Employees who received bonus	87.3%	95.7%

Key findings for our Chase Paymentech Europe legal entity:

- Due to exceeding the threshold of 50 employees, the entity is included in the review for the first time.
- The mean bonus pay gap at 36.5% is influenced by a lower percentage of females receiving a bonus.
- The median hourly and bonus pay gaps are slightly lower compared to those of other legal entities.
- 87.3% of women and 95.7% of men received a bonus.

J.P. Morgan SE – Dublin Branch

Representation		
Pay Quartiles	Female	Male
Lower Quartile	59.0%	41.0%
Lower Middle Quartile	45.7%	54.3%
Upper Middle Quartile	38.3%	61.7%
Upper Quartile	28.2%	71.8%

Pay Gaps		
	Median	Mean
Hourly Pay for full-time employees	18.8%	19.0%
Hourly Pay for part-time employees	N/A	N/A
Bonus Pay	36.0%	49.0%

	Female	Male
% Employees who received benefits in kind	94.0%	94.8%
% Employees who received bonus	92.3%	91.0%

Key findings for our J.P. Morgan SE - Dublin Branch legal entity:

- Slight decline in female representation across the top 3 pay quartiles.
- 92.3% of female employees received a bonus, slightly higher than the 91.0% of male employees paid a bonus in the same period.
- Increase in the mean bonus pay gap to 49.0%, driven by internal staff movements between legal entities.
- Slight increase in the median bonus pay gap to 36.0%.
- Almost identical distribution of benefits in kind among men and women.

Global Shares Ireland

Representation		
Pay Quartiles	Female	Male
Lower Quartile	44.1%	55.9%
Lower Middle Quartile	56.0%	44.0%
Upper Middle Quartile	31.7%	68.3%
Upper Quartile	37.2%	62.8%

Pay Gaps		
	Median	Mean
Hourly Pay for full-time employees	20.1%	49.6%
Hourly Pay for part-time employees	N/A	N/A
Bonus Pay	11.5%	72.0%

	Female	Male
% Employees who received benefits in kind	93.0%	94.0%
% Employees who received bonus	94.8%	93.2%

Key findings for our Global Shares Ireland legal entity:

- Female representation in the upper pay quartile has increased to 37.2%.
- Reduction of female representation in the upper middle quartile to 31.7% driven by changes in female representation within pay quartiles.
- Increase in the mean bonus pay gap to 72.0%.
- Reduction in the median bonus pay gap to 11.5% (down from 29.2% in 2024.)
- 94.8% of female employees received a bonus in 2025, up 15.2% points relative to 2024, slightly higher than the 93.2% of male employees who received a bonus in the same period.
- There has been a large increase in employees receiving benefits in kind compared to 2024.

Definitions

Hourly Pay

Is calculated by dividing the total amount of Ordinary Pay and Bonus payments made through payroll during the period of July 1, 2024 to June 30, 2025 by the total number of working hours. It's important to note that new employees who joined after the bonus payout or year-end planning may have had their hourly remuneration affected due to the absence of bonuses planned for the previous performance year.

Ordinary Pay

Represents regular payments (basic pay, shift, standby and disturbance, allowances and overtime) delivered through payroll during the 12 months preceding June 30, 2025.

Bonus

Any cash bonuses paid and shares vested to employees during the 12 months prior to June 30, 2025.

Mean or Average

Represents the total pay for all included employees divided by the number of employees.

Median

The middle value when the pay of all employees is arranged in ascending order.

Pay Quartiles

Employee pay is ordered highest to lowest and split into four groups (quartiles). For each quartile, we show the percentage representation of men and women.

We confirm that the information included in this disclosure is accurate and meets the requirements of the Employment Equality Act 1998 (section 20A) (Gender Pay Gap Information) Regulations 2022.





Attracting and developing talent

Graduate Events

Each year, we host more than 70 events and receptions designed for undergraduates across EMEA. These provide attendees with the chance to meet some of our most influential and inspirational leaders and learn more about the firm, our businesses and culture. Over the course of the events, students are provided with an overview of the various opportunities we offer and an understanding of how they might make a meaningful contribution to the community.

ReEntry Program

The ReEntry Program is designed for experienced professionals who have taken an extended career break for at least two years and wish to return to the workforce full-time. This global program provides the support and resources needed to relaunch their careers. Through hands-on experience and intensive training, participants develop leading industry knowledge and insight to prepare them for a long-term career path.

Take IT Forward

Take IT Forward aims to support the long-term career development, retention and progression of technologists, with a focus on women, but is open to all employees who wish to participate. The initiative provides professional and technical skill development opportunities, career coaching and networking with senior leaders, and peer support.

Board Readiness Workshops

JPMorganChase has partnered with an external organization to deliver bespoke corporate board readiness workshops across the EMEA region. The sessions are designed for those considering their first board role, or for those seeking to add a new non-executive director or trustee role to their portfolio. Participants learn about what it takes to be a director and take away strategies for including board work in their career.

At JPMorganChase, we strive to be the employer of choice and bank for all customers, clients and communities. Among our efforts is a focus on fueling women's ambition by inspiring them to set and achieve big goals for their professional and personal lives.

Investing in women's success

Women represent 49% of our global workforce and 54% of our firm's Operating Committee. Through impactful events and initiatives we focus on fostering inclusion and belonging for women and allies. Two standout examples of our commitment are the Leadership Day annual conference and Fast Forward program.

Leadership Day: Our energizing and uplifting annual conference inspires women and allies to invest in themselves and empower each other to take charge of their careers, finances and well-being. The event brings together thousands of employees and clients across the globe to discuss issues impacting women and features prominent speakers from various industries.

Fast Forward program: This transformative development program is offered to all employees globally, regardless of gender or role. It encourages participants to challenge limiting beliefs, think big and accomplish more of what matters to them. The 2025 program cohort saw record-high participation with more than 7,000 employees worldwide signing up to take advantage of the self-paced program and monthly group coaching sessions.

Supporting women-owned businesses

We know that building a stronger, more inclusive economy that benefits everyone is good for people, business and society. Through the Firm's strategic partnerships with external organizations and advocacy efforts, we support the growth and success of women-owned businesses both locally and at scale, connecting them with the resources they need to thrive.

For example, the firm is expanding its support of women-owned businesses in Europe and around the globe by providing support and grant funding to WEConnect International, a global nonprofit organization with a mission to enable women business owners to compete in the global marketplace. The organization identifies, educates, registers and certifies business enterprises that are at least 51%

owned, managed, and controlled by one or more women. Through their network of corporate members, they connect these businesses to corporate procurement opportunities.

In 2024 through its purchasing activity, the firm spent \$1.3 billion directly and indirectly with women-owned businesses worldwide.

The firm also elevates and creates exposure for women business owners through sponsorship of the Women Presidents Organization (WPO), a group that facilitates networking and knowledge-sharing among women business owners. The firm and WPO seek nominations annually for the 50 Fastest Growing Women-Owned and/or Led Companies. Honorees gain access to networking and educational opportunities.

Inside our firmwide catalysts for change

Office of Women's Affairs

The firm's global Office of Women's Affairs focuses on fostering inclusion and belonging for women and allies. The Office of Women's Affairs strives to create a stronger workplace culture by expanding access to opportunities, optimizing employee engagement and providing dedicated governance to the Office's aligned Business Resource Group, Women on the Move.

Women on the Move Business Resource Group

The WOTM BRG offers a collaborative forum and access to tools that support the retention, development, and opportunity for women and allies at all levels, with over 80,000 members globally. The group is focused on fostering leadership and networking opportunities and supporting women in promoting an inclusive environment.

WOTM has 55 chapters globally, including a robust Ireland chapter with more than 400 members and regular programming to build community and a supportive network for women and allies.

Moving forward together

At JPMorganChase, our dedication to fostering the success of women, allies and women-owned businesses is unwavering. We continue to invest in initiatives that support women and allies both within our firm and in the broader community, working toward a brighter, more inclusive future for all.

Women-owned businesses are defined as those in which women have 51% or more of the ownership and control of the company.

Support and benefits	
Business Resource Groups (BRGs)	We have developed inclusive and innovative BRGs where our employees can share their ideas for supporting the business, participate in informative and innovative programming and build bridges with colleagues across the firm. We have nine BRGs that are accessible to all our employees globally: Access Ability (disability, neurodivergent and caregiver), Adelante (Hispanic and Latino), AsPIRE (Asians and Pacific Islanders Reaching for Excellence), PRIDE (Lesbian, Gay, Bisexual, Transgender, Queer, + and Ally), BOLD (Black Organisation for Leadership Development), NextGen (Leadership Development for Early Career Professionals), Women on the Move, VETS (Voices for Employees That Served) and WFN (Working Families Network).
Working Families Network (WFN)	Our Working Families Network provides knowledge sharing and networking opportunities for employees with work and family integration. Their Parental Buddy Program matches colleagues wishing to know more about parenthood with a colleague who is a more experienced parent for informal and confidential conversations. In partnership with PRIDE, they lead the Finding Families initiative, which provides a network of buddies who can discuss alternative family planning routes, such as adoption, surrogacy, donor and other options. It also connects colleagues who would like to discuss infertility, childlessness and miscarriage. This initiative is available to all employees regardless of gender or sexual orientation. Alongside Access Ability, they also host a series of workshops that help employees with their parental and elderly care responsibilities.
Parental, Maternity & Adoption	We are committed to supporting employees during important life events by offering a minimum of 16 weeks paid leave. Leave types are as follows: Maternity Leave: 26 weeks paid, 16 weeks unpaid, Adoption Leave: 24 weeks paid, 16 weeks unpaid, Parents Leave: 9 weeks statutory pay (of which 7 attract enhanced company pay), Parental Leave: 26 weeks unpaid per child (up to age 12, or 16 for children with disabilities/long-term illness)
Family Support	Family Support is a firmwide initiative to promote parental programs and provide practical support and tools to help working parents. The goal is to make it easier for parents to find information and resources specific to their parenting needs, as well as create opportunities to meet and learn from other parents at the firm. They provide numerous resources to employees, including information about benefits, time off, policies, feeding support, mentor programs and education.
Employee Assistance and Work-Life Program (EAP)	The Employee Assistance Program (EAP) is a professional counselling, consultation and referral service to help employees, their partners and dependants with issues related to life challenges, emotional health, maternity, legal and financial issues, referrals and resources.
Fertility	The plan provides employees with support at every stage of their journey, from understanding fertility, preserving fertility to providing the right care. The benefit package consists of initial consultation, fertility tests, egg and sperm freezing, IUI, IVF or ICSI (up to two treatments per lifetime), preimplantation genetic testing (PGT), frozen embryo transfer (up to two treatments per lifetime), fertility counselling and fertility support services (e.g. acupuncturists and dieticians).
Menopause	The plan provides employees with cover towards a range of benefits including initial and follow-up consultations with GP/consultant, blood tests, insertion/removal of Mirena coil, day case procedures, dietitian, acupuncture and reflexology, counselling, CBT and psychotherapy, as well as an online doctor, 24/7 nurse line, integrative medicine consultation and symptom checker.



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