SESAME BANKHALL GROUP.



GENDER PAY GAP 2025

Sesame Bankhall Group's 2025 Gender Pay Gap Report.

"Equity, diversity and inclusion are at the heart of the Sesame Bankhall Group culture, which includes Gender Pay equality and a commitment to reduce the Gender Pay Gap."

The gender pay gap is the difference between the average earnings of men and women across a workforce, expressed as a proportion of men's average earnings. Since 2017, the UK Government has required employers with more than 250 employees to measure and report on the gender pay gap of their UK-based employees on an annual basis. Employers are required to report on:

- ✓ Mean and median gender pay gap
- ✓ Mean and median gender bonus gap
- ✓ Proportion of female and male employees who received a bonus
- ✓ Proportion of female and male employees in each of the four pay quartiles

A gender pay gap is not the same as equal pay and does not indicate that men and women in similar positions earn different amounts, which would contravene the Equality Act 2010. We are confident that men and women are paid equally for equivalent work at Sesame Bankhall Group.

At SBG we have been reporting our gender pay gap since 2017 and have been part of the Women in Finance (WIF) Charter since 2018, where we pledge to build a more balanced and fair industry.
We met our WIF target of a 50:50* gender split across our Senior Leadership roles at the reporting date in 2025. Female senior leaders make up 55.5% of the total senior leadership population. This demonstrates our continued commitment to gender balance in senior leadership roles.

**with a 10% tolerance*

"SBG's 2025 gender pay gap results represent 222 employees in the UK, with a 54% male and 46% female split."



Comparative data:

	2024		2025	
	Mean	Median	Mean	Median
Gender pay gap Female hourly rate is	16.5% lower	20.1% lower	10.9% lower	20.1% lower
Gender pay gap Female bonus rate is	27.5% lower	41.5% lower	2.7% higher	43% lower

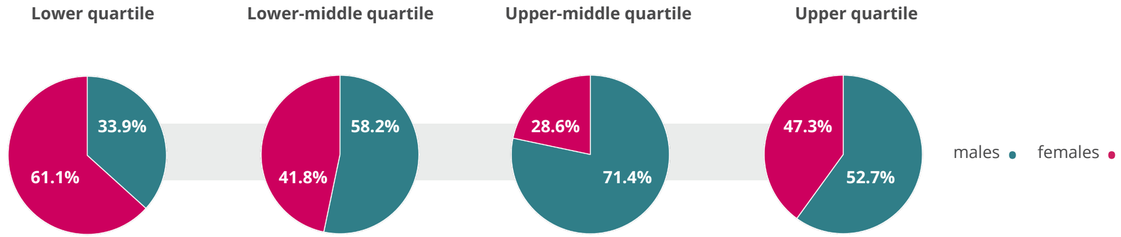
82% of male and 79.2% female colleagues received a bonus in the reporting period.
We are extremely pleased with the significant improvement to our mean gender pay gap – a reduction of 5.6% compared to 2024 and exceeding our internal target of 12%.

Our median pay gap has remained the same as 2024 and this is due to the male/female ratios across the quartiles – this is largely attributed to the higher proportion of females in the lower quartile and higher proportion of males in the upper middle quartile.

During 2024, SBG had a significant number of leavers and in 2025 a significant number of new joiners resulting in in fewer colleagues being eligible to receive a bonus in the reporting period. This has impacted both mean and median bonus pay gaps. A higher proportion of senior male colleagues eligible for bonus has also negatively impacted our bonus pay gaps.

We remain committed to improving this gap in 2026.

Proportion of males and females in each pay quartile:



SBG's Diversity, Equity & Inclusion Journey

With the support of our in-house Inclusion Council, the last 12 months' focus have been predominantly around awareness and education, data gathering and policy enhancements. We shared over circa 25 articles on DEI topics internally for our colleagues throughout the year as well as hosting several Let's Talk sessions, allowing our colleagues time and space to discuss relevant DEI topics.

DEI Best Practice

We remain member of DIFF and Progress Together, both providing guidance and support regarding best practice in the financial services industry and on socio-economic mobility. Additionally, we work closely with Aviva and other Aviva Group subsidiaries, sharing resources and best practice. Shared resources in 2025 have included access to DEI webinars for colleagues and guidance on undertaking our diversity disclosure campaign.

Inclusive Recruitment

During 2025, we have continued to work with our recruitment partners, pushing for diverse candidate shortlists as well as diverse interview panels.

Recognising National Inclusion Week annually

This National Inclusion week, we held several activities including a 'Let's Talk' session exploring invisible differences and a National Inclusion Week colleague quiz. We also kicked off our 'This is Me' campaign, encouraging colleagues to disclose their diversity data.

Policy Review and amendments

At the start of 2025, we further enhanced our parental leave policies, meaning that we now provide 6 months full pay for colleagues taking maternity, adoption or shared parental leave. We also now provide 4 weeks fully paid paternity leave.

Data and Feedback

We conduct regular colleague surveys to capture feedback around how embedded our DEI strategies are within the business, as well as capturing diversity data to support this.

Our latest annual survey results show a positive increase in sentiment of 7% overall, with all DEI statements trending upwards. We have seen the biggest improvement in the perception of diversity in our senior leadership team which is particularly pleasing. This improvement demonstrates the impact of efforts over the last year.

Diversity Data

We gather a wide range of diversity metrics which helps us to ensure that opportunities are not concentrated within a single segment of the colleague population and that a breadth of backgrounds and experiences inform the choices we make.

We have run a diversity data disclosure campaign, calling all colleagues to complete their data. As part of this campaign, we expanded and updated the data we are looking to capture, ensuring that we have the most relevant data. Moving forward, this enhanced data capture will ensure we are providing data-led support, policies and interventions that are most relevant to our colleagues. We will be further embedding diversity data capture by including it as part of our onboarding sessions.

Next Steps

We are committed to taking the following actions to meet our target;

Transparent Pay Equity Review and Action – Executives, specifically our CEO and People Director, will continue to have accountability for assessing pay equity on a role to role and level to level basis.

Inclusive Recruitment and Promotion Practices – we will continue to have structured and unbiased interview processes. Additionally, we will aim to have diverse interview panels and shortlists of candidates.

Leadership Commitment and Cultural Change – senior leaders will continue to take accountability, we will host listening sessions and continue to provide training on a host of DEI topics, including gender bias.

Targeted Support – we will use our diversity data to provide relevant and meaningful support, taking action where it is truly needed.

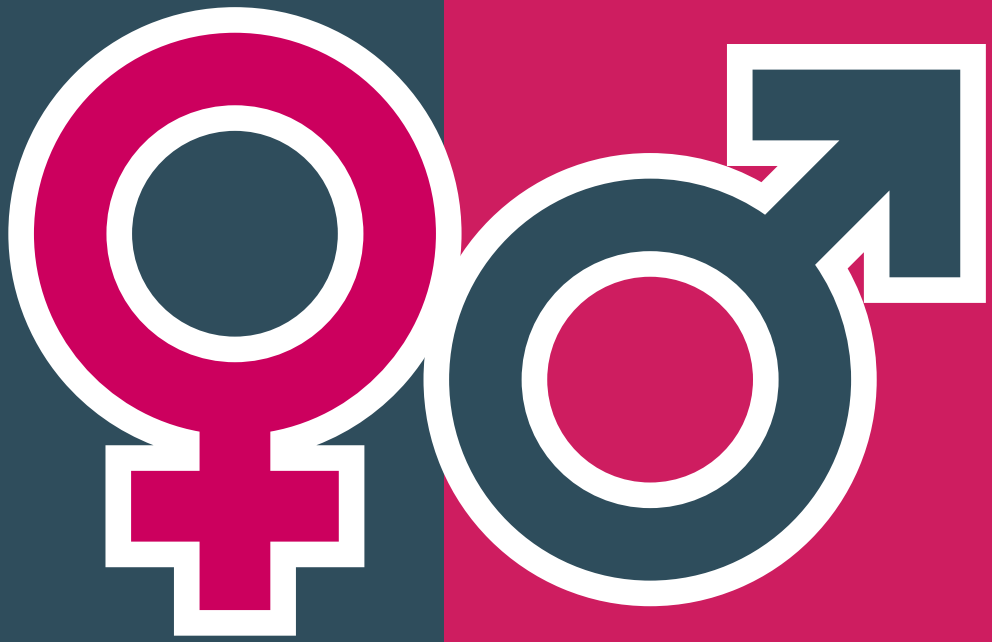


Declaration

I confirm that Sesame Bankhall Group's Gender Pay calculations are accurate and meet the requirements of the regulations.

Rebecca Luter, People & Communications Director

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