

2025 Gender Pay Gap Report

IntegraFin Services Limited (the Company) is the primary UK employer in the IntegraFin Holdings plc group of companies (the IntegraFin Group). This ISL report fulfils the IntegraFin Group's obligations to publish its gender pay gap under the *Equality Act 2010 (Gender Pay Gap Information) Regulations 2017*.

The gender pay gap shows the difference in the average earnings between all men and women in an organisation.

The gender pay gap is reportable in six different ways:

- **Mean gender pay gap:** The difference between the mean hourly rate of pay of male full-pay relevant employees and that of female full-pay relevant employees.
- **Median gender pay gap:** The difference between the median hourly rate of pay of male full-pay relevant employees and that of female full-pay relevant employees.
- **Mean bonus gap:** The difference between the mean bonus pay paid to male relevant employees and that paid to female relevant employees.
- **Median bonus gap:** The difference between the median bonus pay paid to male relevant employees and that paid to female relevant employees.
- **Bonus proportions:** The proportion of male and female relevant employees who were paid bonus pay during the relevant period.
- **Quartile pay bands:** The proportion of male and female full-pay relevant employees in the lower, lower middle, upper middle and upper quartile pay bands.

This is the report for the snapshot date 5 April 2025

The mean gender pay gap for the company is

19.1%

The median gender pay gap for the company is

12.67%

The mean gender bonus gap for the company is

30.8%

The median gender bonus gap for the company is

21.46%

The proportion of male employees in the Company receiving a bonus is

90.34%

and the proportion of female employees receiving a bonus is

87.5%

Pay quartiles by gender

The figures set out below have been calculated using the standard methodologies used in the *Equality Act 2010* (*Gender Pay Gap Information*) Regulations 2017.

		Lower quartile	Lower middle	Upper middle	Upper quartile	Total no. of employees
2021	Males	60.78%	67.01%	63.44%	71.43%	242
	Females	39.22%	32.99%	36.56%	28.57%	127
2022	Males	59.41%	68.69%	61.22%	73.2%	263
	Females	40.59%	31.31%	38.78%	26.8%	147
2023	Males	60.19%	61.68%	60.38%	71.7%	272
	Females	39.81%	38.32%	39.62%	28.3%	165
2024	Males	56.78%	59.46%	62.18%	71.43%	289
	Females	43.22%	40.54%	37.82%	28.57%	188
2025	Males	53.49%	57.89%	63.56%	70.09%	290
	Females	46.51%	42.11%	36.44%	29.91%	200

How does the Company's gender pay gap in 2025 compare to 2024?

The table below demonstrates the difference between the mean and median gap in hourly rates of pay.

	Mean gender pay gap incl. bonus	Median gender pay gap incl. bonus
2024	18.17%	19.1%
2025	9.53%	12.67%

What are the underlying causes of the gender pay gap?

The gap is a consequence of the roles males and females occupy within the business and their associated salaries. It does not stem from paying male and female employees differently. The Company continues to be an equal pay employer, committed to equal opportunities and equal treatment of all employees.

It is acknowledged that there has been a small increase in the mean and median gender pay gaps this year. This is due to the following:

- The salary increases awarded over the past year were distributed 63% to male employees and 37% to female employees. These adjustments resulted from factors such as new appointments, promotions, competency based reviews, and secondment allowances. All decisions were made through fair and transparent processes to ensure equitable treatment for all employees.

- 71% of the employees excluded from the pay calculation, as they were not receiving full pay as at the snapshot date, were female.
- The impact of senior females being on maternity leave having a disproportionate effect when compared to males on paternity leave.

It is acknowledged that there has also been an increase in the median gender bonus pay gap this year. This is due to the following:

- During this period, a higher number of senior appointments were made for male employees, resulting in associated increases to base salaries.
- A higher proportion of females joined the organisation in the lower and middle quartiles. As many of these individuals joined partway through the year, their bonuses were prorated, which would have reduced the female median bonus and influenced the overall distribution.

What is the organisation doing to address the gender pay gap?

The Company continues to promote diversity and equality in the workplace. Looking forward, we will continue to review our pay and benefits structure to ensure that our salaries remain equitable when compared to internal peers and the external market. We also commit to do the following:

- Ensure that fair, non-discriminatory, and consistent recruitment processes continue, providing equal opportunity to all employees, irrespective of gender or any other characteristic.
- Promote our enhanced family friendly pay policies, and actively encourage female employees to return to work from maternity leave.
- Promote our shared parental pay offering to encourage a greater number of male employees to take time off to care for their child.
- Undertake an annual job evaluation process to ensure that all employees are paid fairly and equitably, irrespective of gender or any other characteristics.

- Demonstrate our support of females in senior positions through taking steps to fulfil our gender diversity targets made as part of the Women in Finance charter.
- Provide all employees with training and development opportunities.
- Ensure that robust policies are in place, supporting equality at work and reinforcing the expected standards of conduct and behaviour.
- Train all employees on Equal Opportunities in the workplace.

The Company will not exclusively advantage females, but it will continue to remove any actual or perceived barriers its female employees could have been more likely to face than their male colleagues.

I, Alexander Scott, Chief Executive Officer IntegraFin Group, confirm that the information in this statement is accurate.



Alexander Scott
CEO IntegraFin Group
April 2026