

A note from the CEO

At HTB, we believe that building a diverse and inclusive organisation is fundamental to our long-term success. Different perspectives strengthen decision making, support innovation and help us better serve our customers.

Our 2025 Gender Pay Gap report shows continued progress. Female representation across the organisation has increased again this year and we have seen more women moving into senior and higher-paid roles. These shifts are helping to gradually reduce our gender pay gap.

At the same time, we recognise that progress takes time. As a growing organisation, relatively small changes in our workforce can have a noticeable impact on the data in any given year. What matters most is that we remain focused on sustained improvement over the long term.

Through our commitment to the Women in Finance Charter and our ongoing focus on recruitment, development and progression, we will continue to strengthen our leadership pipeline and improve gender balance across the organisation.

Matthew Wyles, Chief Executive Officer

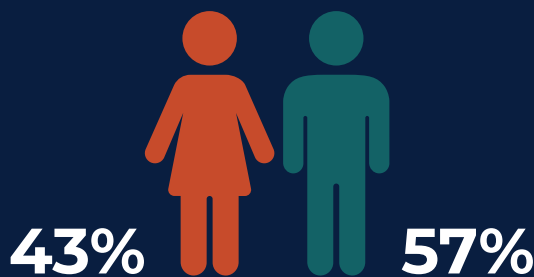


Our commitment

We want to create an environment where everyone has the opportunity to succeed and build their careers.

We believe diverse teams lead to stronger decision-making, broader perspectives and more sustainable growth. Strengthening our leadership pipeline and improving representation across the Bank remain central to our long-term approach.

At the reporting date of 5 April 2025, women represented **43%** (+6% YOY) of our workforce, reflecting continued progress in gender balance across the Bank.



In November 2025, **45%** of the workforce was female, the highest level ever recorded

Gender pay and bonus insights

Our gender pay gap continues to narrow, reflecting improved female representation across the organisation, particularly in senior and higher-paid roles.

The gender pay gap measures the difference between the average earnings of men and women across the organisation. The gender pay gap metric does **not** measure equal pay, which relates to men and women being paid the same for doing the same or equivalent roles.

Our gap continues to be influenced by the proportionately higher number of men in senior roles, where salary levels and bonus potential are greater. Despite what our Gender Pay Gap has identified, through continual reviews and monitoring of pay and compensation, we are confident that all men and women are paid equally at HTB, in accordance with UK law, for performing equivalent roles across our business.



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20.6% Mean Gender Pay Gap

(Down 2.6% year-on-year)

	2024	2025
Mean	23.2	20.6
Median	15.9	18.4

39.6% Mean Gender Bonus Gap

(Down 1.7% year-on-year)

	2024	2025
Mean	41.3	39.6
Median	28.9	24.0



Pay quartile distribution

Quartile analysis reflects the distribution of men and women across salary bands.

While female representation increased in the upper quartile, there has also been an increase in female representation in the lower quartile. This partly reflects balanced recruitment shortlists.

- **52%** of new hires in the lower quartile were women
- **71%** of leavers in this quartile were men

Our focus remains on ensuring that strong entry-level representation translates into continued career progression across the Bank.

	Lower	Lower Middle	Upper Middle	Upper
	39%	60%	67%	68%
	61%	40%	33%	32%



Women receiving a bonus: 80%
Men receiving a bonus: 79%

This demonstrates broadly equal participation in the bonus schemes across the organisation.

Workforce representation

Female representation across the Bank has continued to increase, including within higher-paid roles.

During the reporting period:

- Female representation in the upper pay quartile increased by **7%** (2024: 25% to 2025: 32%)
- **Three of nine** senior manager hires were women

These changes have contributed to the narrowing of the overall gender pay gap.

Women in Finance Charter

HTB is committed to improving female representation at senior levels through the Women in Finance Charter (WIFC).

In our first year, we are making strong progress toward our WIFC target of **31%** female senior representation, supported by recruitment initiatives, leadership development and succession planning. The latest reporting show senior female representation currently exceeds the target to be reported against in September 2026.



Looking ahead

Reducing the gender pay gap requires sustained action over time.

Our priorities include:

- strengthening the senior female leadership pipeline
- maintaining balanced recruitment shortlists
- supporting career progression through leadership development
- continuing to build an inclusive culture that supports retention and engagement by evolving our family policies, shaping our Employee Value Proposition, and providing fulfilling career and development opportunities

While there is more work to do, our 2025 results show continued progress in improving representation and narrowing the gender pay gap.

On behalf of Hampshire Trust Bank Plc, I confirm that the published Gender Pay Gap information is accurate.

A handwritten signature in black ink that reads "Matthew Wyles". The signature is written in a cursive style with a horizontal line underneath.

Matthew Wyles
Chief Executive Officer and Executive Sponsor of EDI.