



NobleOak Gender Pay Gap Statement

WGEA Report 2025-2026

At NobleOak, we remain committed to fostering a fair, inclusive and equitable workplace, and to maintaining transparency in reporting our gender pay gap outcomes.

For the 2025-26 reporting period, NobleOak reported an average total remuneration gender pay gap of 15.1%. While this represents an increase from the prior year (13.3%), it remains lower than our 2023–24 result of 18.2%. The median total remuneration gender pay gap improved to 10.9%, down from 11.9%.

Base salary pay gaps increased during the reporting period, with the average rising to 16.0% and the median to 11.4%. These outcomes are not the result of unequal pay for like-for-like roles. NobleOak conducts regular remuneration reviews to ensure employees are paid fairly and equitably for comparable roles and responsibilities. The reported gap is primarily driven by workforce composition, including a higher concentration of men in senior leadership and upper quartile roles.

The data shows the gender pay gap is materially higher at manager level compared to non-manager roles, reinforcing leadership representation as a key driver. While women remain strongly represented across the organisation and accounted for 57% of promotions during the reporting period, there is still more to do to improve representation in senior leadership and specialist roles.

During the 2025-2026 reporting period, we continued to progress targeted initiatives to improve gender balance across the business. This included increasing female representation in front-line, commission-based, roles and attracting more men into administration and customer service roles to support a more balanced workforce profile. These efforts have contributed to positive outcomes in specific areas, including a significant reduction in the Contact Centre gender pay gap from approximately 13% to approximately 1%.

As at 30 March 2026, NobleOak's Executive Team comprised 86% men and 14% women. These outcomes were influenced by the timing of appointments and remuneration outcomes during the reporting period. This included the transition of the Chief Risk Officer role and the appointment of a female executive whose remuneration had not yet fully reflected her on-target earnings levels. Following the appointment of a new female Chief Risk Officer commencing in June 2026, executive gender representation is expected to improve to 71% men and 29% women.

While we are encouraged by progress in key areas, we recognise that improving gender balance requires sustained focus. We remain committed to strengthening our leadership pipeline, increasing representation in senior and specialist roles, and continuing to embed fair and equitable practices across recruitment, development, promotion and remuneration.