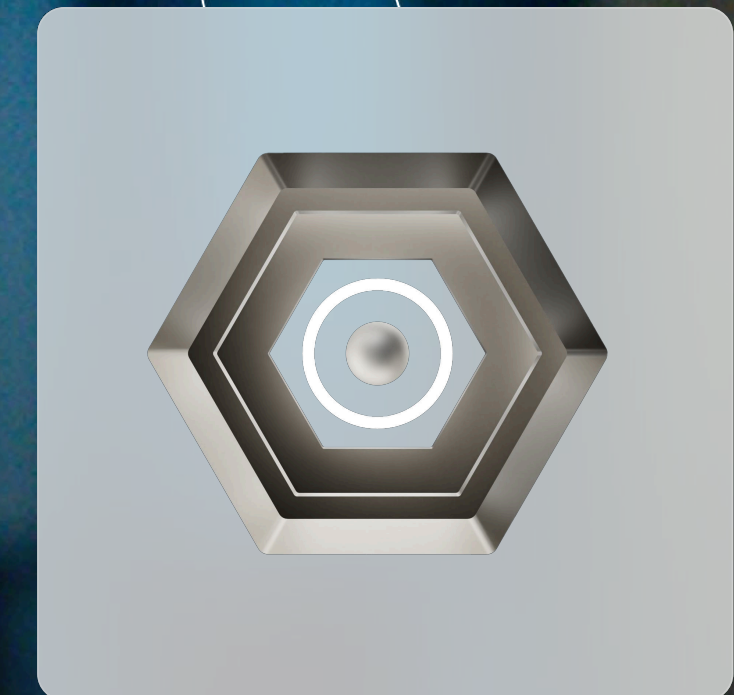
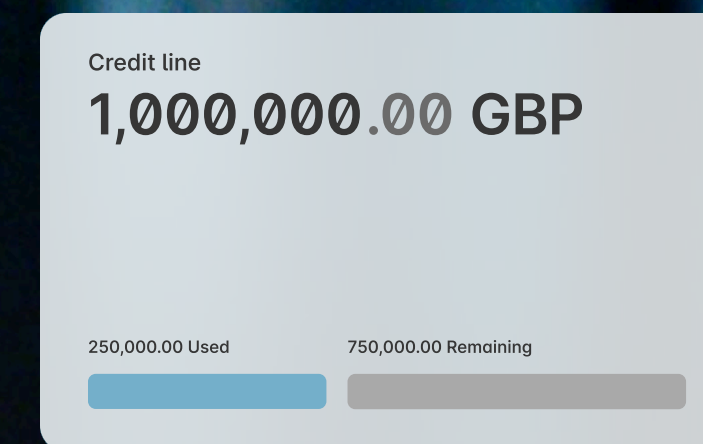
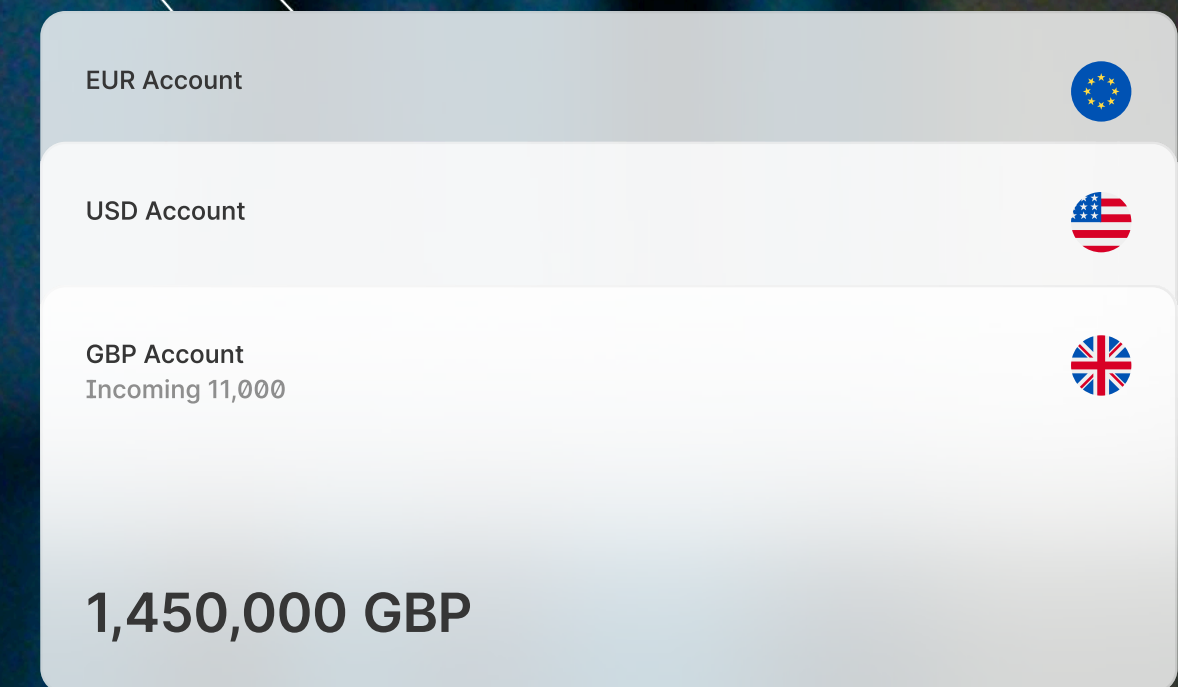


Annual Report 2026

ESG Impact Report



Global growth, unlocked



Environmental, Social & Governance

"At Ebury, ESG is integral to our corporate strategy. As a purpose-led global business, we empower organisations—from growing businesses to NGOs—while delivering measurable impact for our people, planet, and communities."



I. Strategic Direction & Purpose

Our Mission and ESG Integration

At Ebury, our commitment to Environmental, Social, and Governance (ESG) principles is built directly into our core mission of helping businesses grow worldwide by making international payments seamless and expanding access to financial technology.

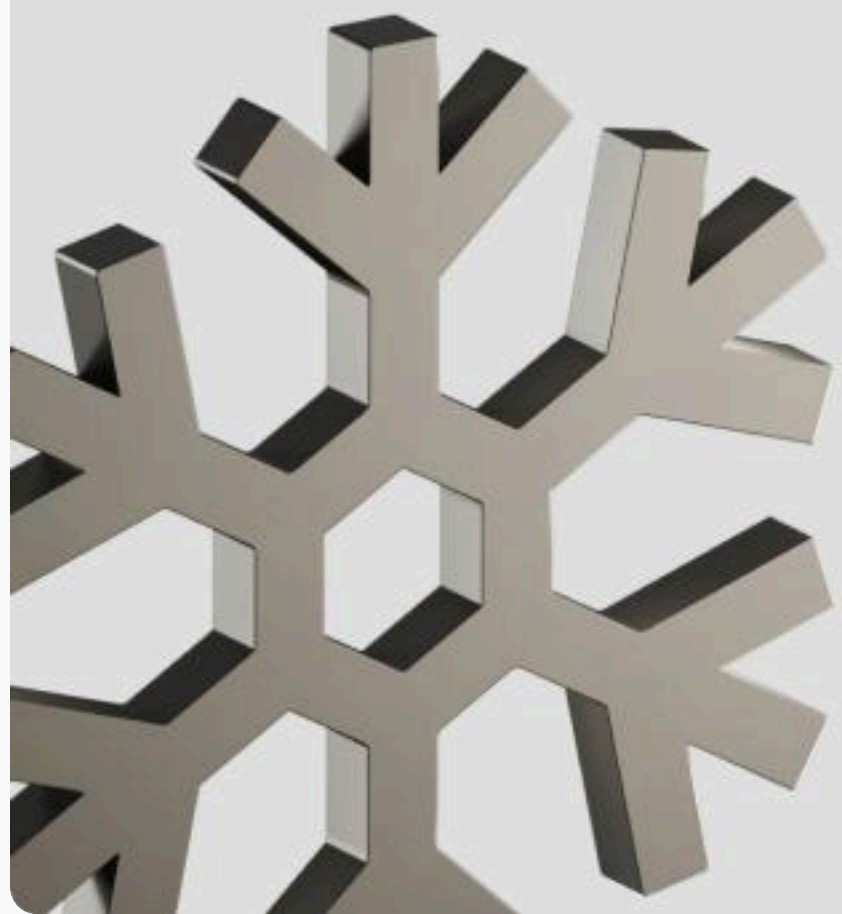
We truly believe that long-term success goes hand-in-hand with ethical behaviour. As a consequence, our ESG framework focuses on responsibility and resilience, guiding how we act as a responsible global corporate citizen.

II. Material Topics Impact Report

Environmental Stewardship

CLIMATE CHANGE MITIGATION & ADAPTATION

Since April 2023, our efforts have resulted in the capture of 1,318 tonnes of CO2, the planting of 23,230 trees, and the reforestation of 23 hectares.



- **Carbon Inventory Evolution:**
We completed our 4th carbon inventory. Tracking a record 76 facilities and expanding our scope 1 boundary to include our operational car fleet.
- **Carbon Partners:**
Since April 2023, our efforts have resulted in the capture of 1,318 tonnes of CO2, the planting of 23,230 trees, and the reforestation of 23 hectares. Notably, 75% of this impact was focused on the VCS Subsistence Farmer Programme in Kenya. For the upcoming year, we will be diversifying our carbon portfolio through new partnerships with Anthesis Group and Lignaverda, targeting purchases linked directly to business activities such as onboarding new joiners and acquiring new transacting clients.
- **Net Zero Website:**
Each website visitor is compensated through the planting of a tree via Tree-Nation.

SUSTAINABLE OPERATIONS & ENERGY

- **Global Green Offices:**
Following the creation and completion of the Environmental Offices Practices Health Check across 30+ global offices, we are actively utilising this data to formalise a mandatory Global Green Offices Policy, Protocols and Action Plan. This will establish Minimal Operational Standards (MOS) for all current and new offices globally. These represent the principal energy-efficiency measures undertaken during the reporting period; no other individually material energy-efficiency measures were taken.



Social Responsibility

We foster a diverse, inclusive, and safe environment while enhancing social impact through community engagement, employee development, and robust data protection.

WORKING CONDITIONS, DIVERSITY, EQUITY & INCLUSION (DEI), AND DEVELOPMENT.

- **Employee-Led Networks:**
Ebury has 5 active networks: Ebury Women's Network, Ebury Pride Network, Ebury Military Network, Ebury Sports Network, and ESG Ambassadors. Membership grew to 639 Eburians in the last year. All together, 83 network activities were executed at the global and local levels.
- **Mental Health & Social Calendar:**
Launched the Global Social, Cultural, and Mental Health Calendar to drive constant global communications and events, alongside our first Mental Health Programme with Yees! (including 3 global mindfulness workshops) with 400+ attendees and a Psychological First Aider training for Local People Partners to strengthen internal support.
- **Sana and Bootcamps:**
Over the past year, we delivered 19 bootcamps to more than 400 Eburians through in-person workshops.

- **Sports and Wellbeing:**
This year we promoted 10 internal Ebury Clubs and 10 sports-related events across our offices, including the JP Morgan Relay Marathon in London, the Women's Race from Lecherera Asturiana in Madrid, and the Voltaren City2Surf Race in Sydney.



AFFECTED COMMUNITIES & SOCIAL RESPONSIBILITY

- **Celebrating Ebury's 16 Years:** Our 16th anniversary was dedicated to Corporate Social Responsibility (CSR) and ESG principles. We delivered 30+ initiatives including: volunteering, blood donation drives, beach and park clean-ups, monetary and non-monetary donation campaigns, and sports-related fundraising events. Across 30+ offices, 421 Eburians contributed 1,079 hours of volunteering, demonstrating a strong commitment to community engagement and positive impact.
- **Beyond our anniversary celebrations,** Ebury delivered 50+ social impact activities, ranging from volunteering actions and fundraising campaigns to solidarity races, speaker sessions, and additional social initiatives. These efforts engaged 1000+ participants. Our year-round impact contributed to 12 Sustainable Development Goals (SDGs) and 40+ NGOs were supported.

Good Governance

We uphold the highest standards of ethical conduct and accountability, ensuring operational integrity through proactive risk management, governance bodies, and responsible supply chain oversight.

Purpose-Led Business Opportunities

We leverage our financial technology expertise to empower SMEs and NGOs to operate internationally while embedding social and environmental purpose into our core operations, driving sustainable and inclusive growth across the communities we serve.



ESG



WOMEN'S NETWORK



PRIDE NETWORK



MILITARY NETWORK



SPORTS NETWORK

III. Future Outlook

Recognising our current ESG maturity, we are focused on strengthening the systems and processes that will allow us to scale sustainably and unlock new business opportunities. Our roadmap prioritises deeper integration of ESG across our operations and continued enhancement of our data and reporting capabilities. While we prepare for upcoming disclosure, our approach goes beyond compliance. By investing in high-quality data, risk management, and operational insights today, we are building a resilient foundation that supports product innovation, strengthens client trust, and positions Ebury to capture value in a market increasingly shaped by sustainability expectations.



IV. Metrics

We prepared our carbon inventory in alignment with the UK Streamlined Energy and Carbon Reporting (UK SECR) framework, the 2019 UK Environmental Reporting Guidelines, and the GHG Protocol Corporate Standard, supported by our ESG partner, Dcycle. This year's assessment exclusively covers Scope 1 (direct) and Scope 2 (indirect) emissions. To contextualise our performance, we use tCO2e per employee (FTE) and per million pounds of revenue (£m) as our primary intensity metrics, enabling accurate year-on-year comparisons aligned with our core decarbonisation strategy.

Our inventory covers 76 facilities globally, totalling 28,616 m² of occupied floor area. Where primary utility data was unavailable, we applied consistent estimation methods based on location, floor area, and FTE allocation, drawing on data from comparable offices or prior-year actuals. Where only partial monthly data was available, we averaged the recorded months and extrapolated across the full reporting period. Greenhouse gas emissions were calculated using the 2025/2026 UK Government (DEFRA/DESNZ) conversion factors for the designated reporting period. For international operations, calculations were supplemented by recognised global frameworks, including the IEA (2.0), AIB (2024), and MITECO (V6) factor sets. All energy use and greenhouse gas emissions information required under SECR has been included; no required information has been omitted.

In the year ended 30 April 2026, our total gross corporate emissions (Scope 1 and 2) reached 544.16 tCO2e, representing a 107.7% increase over the previous year (262.00 tCO2e). This increase was driven principally by an expansion of our reporting boundary (the number of facilities in scope rose from 53 to 76) rather than by growth in a comparable estate. These broader facility boundaries resulted in a 47.4% increase in Scope 2 location-based indirect emissions from purchased electricity, rising from 262.00 tCO2e to 386.10 tCO2e. Furthermore, the inclusion of these additional sites led to the first-time capturing of Scope 1 data for heating infrastructure and the operational car fleet, adding 158.06 tCO2e to our direct emissions. As a result, the prior-year comparatives are not presented on a fully like-for-like basis, which limits direct year-on-year comparability.

Our intensity metrics shifted accordingly over this reporting period. Headcount intensity rose by 75%, moving from 0.16 tCO2e/FTE in FY24/25 to 0.28 tCO2e/FTE in the year ended 30 April 2026. Similarly, revenue intensity rose by 68% (0.91 to 1.53 tCO2e/£m in the year ended 30 April 2026), reflecting the same expansion in reporting boundary rather than a decline in underlying efficiency. Moving forward, our carbon reduction strategies will focus entirely on driving energy efficiency across our occupied floor area.

The table below summarises our official SECR data for the year ended 30 April 2026, alongside the prior year.

Metric	Unit	Reporting 2026	Reporting 2025
Energy Consumption used to calculate emissions (Scope 1 & 2)	kWh	2,178,284	1,297,860
Direct Emissions (Scope 1): Combustion of fuel (Heating & Operational car fleet)	tCO2e	158.06	0
Indirect Emissions (Scope 2) Purchased electricity, heat, steam, and cooling (location-based)	tCO2e	386.1	262
Total gross emissions	tCO2e	544.16	262
Intensity ratio: gross tCO2e per £ million of revenue (Scope 1 & 2)	tCO2e/£m	1.53	0.91
Intensity ratio: gross tCO2e per employee (Scope 1 & 2)	tCO2e/FTE	0.28	0.16
£ millions of revenue	£m	354.4	286.5
Full time employees	FTE	1,945	1,777

Equal Opportunities

“Inclusion starts with intentional hiring and purposeful action.”

Cultivating a Diverse Workforce

We believe in a fairer world and remain steadfast in our commitment. We are committed to creating a diverse and inclusive place to work, where meritocracy is the key, and decisions are made based on attitude, skills, and experience. We disregard age, race, disability, religion or belief, gender, sexual orientation and identity, education, or any other criteria and only focus on the value that each person can add to the business. We truly believe that diversity directly impacts the potential performance of the business. We focus on providing equal opportunities for all employees and direct stakeholders, not only in our offices but also in the countries and local communities in which we operate.

Diversity, equality and inclusion are central to our people strategy, which means that we are not only focused on hiring diverse employees to foster a diverse environment but also on helping employees grow, and encouraging them to dedicate time to disadvantaged groups or support causes they are passionate about in our local communities.

We have defined specific objectives that help improve the representation of underrepresented groups across the entire employee cycle, from hiring to retention and career development opportunities. We work to ensure all decisions are based on merit and objective criteria, promoting diversity across gender, social, and ethnic backgrounds.

Building a Diverse Talent Pipeline

We have implemented initiatives and training to mitigate potential biases in our processes, not only for current managers, but also for all the Eburians that are currently growing with us, so they understand that this is something that is part of our DNA and culture, and it really matters.

As part of our continuing efforts to improve the diversity of our workplace, we have contacts with a number of UK-based companies who support military veterans in their transition to civilian careers, including City Veterans CIC, the Forces Employment Charity and Redeployable. People who have worked in the armed forces have a wide range of experience and knowledge in addition to highly transferable soft skills, which are valuable for Ebury as we continue to grow.



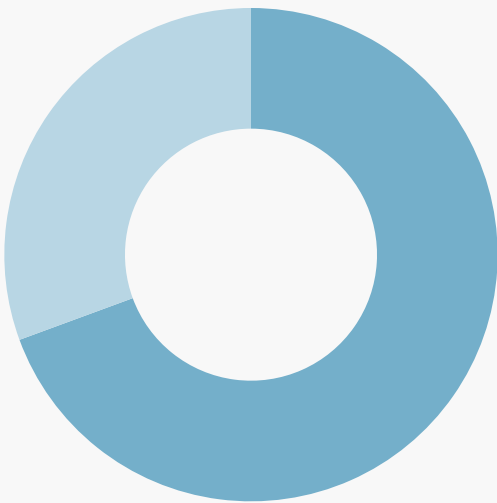
Fostering an Inclusive and Supportive Environment

WE ARE ALWAYS ENCOURAGING EMPLOYEES TO SHARE THEIR POTENTIAL CONCERNS AND ENSURE THEIR VOICES ARE HEARD.

As a result of this commitment, we implemented an accessible way to raise and address complaints regarding harassment, bullying, conflict, and other sensitive situations where we need to act.

LEVERAGING EMPLOYEE EXIT SURVEYS FOR IMPROVEMENT

We uphold our "Eburian-first" value even when people are leaving the company, as they remain part of our family. Our exit surveys provide valuable insights for continuous improvement, revealing that 55% of our leavers would strongly recommend working at Ebury.



69.4%

of employees recommend Ebury for work to friends and family

Empowering Eburians Through Effective Onboarding & Continuous Learning

WE BELIEVE IN MAKING ONBOARDING EASY AND EFFECTIVE

We've reimaged our Eburian onboarding experience, focusing heavily on social and cultural integration, role-specific learning, and tailored regulatory training. We've blended global learning experiences that are delivered digitally with face-to-face, locally delivered sessions, which help us provide a more consistent and yet more relevant onboarding experience for all our new joiners.

Using feedback gathered after one month of being at Ebury, 99% of new joiners rate the onboarding programme as "satisfactory or extremely satisfactory", while 99% feel welcome at Ebury. 96% of people believe they are 'clear on expectations' and 99% are satisfied with their jobs so far.

From May 2025 to now, the results show 55% of definite 'yes' recommendations about working for Ebury from leavers and 84% including 'possibly'. Based on our Employee Survey, we also have 69.4% of the employees who recommend Ebury for work to friends and family.

WE INVEST IN LEARNING AND DEVELOPMENT

We proudly partner with Sana.ai for all of our internal training needs and have worked to ensure that we provide employees with a mix of digital and in-person learning opportunities, mixing core competencies with 'soft skills' training.

"We've blended global learning experiences that are delivered digitally with face-to-face, locally delivered sessions, which help us provide a more consistent and yet more relevant onboarding experience for all our new joiners."



EMPOWERING MANAGERS



We’ve run the Eburian First Management Workshop, consisting of 6 cohort modules and follow-up digital training. The sessions were tailored to all managers and delivered in small groups of 10-15 managers, 210 managers trained as part of this programme.

CULTIVATING RESPECT



We’ve doubled down on the efforts of inclusivity and respect, as the People Partner team delivered, alongside our annual refresher training on Preventing Sexual Harassment, in-person sessions with over 500 Eburians.

CONTINUOUS GROWTH



In coordination with the Sales Enablement Team, with support in crafting Front office specific training sessions to move beyond the boot camp and provide continued training and development.

LEARNING IN NUMBERS



In 2025, we’ve recorded 21,791 hours spent on learning, and the projection is to increase this for 2026.

ELEVATING LEADERSHIP



We’ve partnered again with Caraffi, the company that runs the 360° feedback for our Leadership team, and delivered a 3-day workshop based on the feedback gathered over the years. 75 team members from the leadership team received this training.

TARGETED SKILL-BUILDING



The efforts continued with our annual bootcamps, including Sales, Client Portfolio Management, EIS, Indirect & Programme Managers, 19 in-person events, run in Madrid and involving over 400 team members.

WELCOMING NEW TALENT



We've kept investing in supporting our newest team members, adapting our Global Induction to include not only the fundamentals but also introductions to our main products. All sessions are expert led, including team members from the Executive. Additionally, we've launched a Front Office specific expert led induction.

ENABLING PEER FEEDBACK



For this year's review cycle, we also implemented a new feedback tool that gives all our employees the option to request and receive feedback from their peers and managers, to ensure they have a 360° view of their performance. We will also encourage ongoing use of this tool to ensure employees receive regular feedback to support their continuous improvement.



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Laurel Charmaine Bowden
Stephen James Byrne
Juan Guitard Marin
Dirk Ludwig Marzluf
Juan Olaizola
Stewart Newbigging Wilkinson
Bruce Neil Carnegie-Brown
Borja Oyarzábal (appointed on 30 June 2026)

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