

IFR Annual ('Pillar 3') Disclosure

Cantor Fitzgerald Ireland Holdings Ltd
("CFIHL")

31st December 2024

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1. BACKGROUND

From 26 June 2021, a harmonised prudential framework (Investment Firms Regulation (“IFR”)/Investment Firm Directive (“IFD”)) was transposed into law for investment firms authorised in the EU. This framework imposed new requirements relating to Capital and Own Funds, Liquidity, Internal Governance, Remuneration, and Disclosure and Reporting on in-scope investment firms.

The implementation of the IFR/IFD required regulated firms to make significant changes to the way they calculate their capital requirements including the application of the existing concepts of minimum capital requirements (“Pillar 1”) and the internal capital adequacy assessment process (“Pillar 2”) in the determination of those requirements. This process is known as the Internal Capital Adequacy Assessment Process (“ICAAP”) and provides a link between the risk profile of a firm and the capital it holds against these risks.

Pillar 3 disclosures complement the capital requirements described in Pillar 1 and Pillar 2 as it seeks to promote greater market discipline and transparency through the disclosure of key information about risk exposures and risk management processes.

2. EXECUTIVE SUMMARY

The purpose of Pillar 3 disclosures is to provide information on the risks, capital, and risk management arrangements of Cantor Fitzgerald Ireland Holdings Limited and its subsidiaries, Cantor Fitzgerald Ireland Limited (“CFIL”) and Cantor Fitzgerald Asset Management Europe Limited (“CFAME”), together Cantor Fitzgerald Ireland (“CFI”).

Key Capital Metrics:

- Total regulatory capital resources or Own Funds (€46.7m) exceeded the regulatory minimum capital requirement (€8.4m)
- Own Funds ratio (557%) sufficiently exceeded the own funds requirement (100%)

This disclosure is prepared as at 31 December 2024, in line with CFI’s approved financial year end.

Refer to Section 12 for more details.

3. BUSINESS STRUCTURE

The principal activities of CFI are the provision of:

- Retail Wealth which focuses on financial market transactions, discretionary portfolio management and investment advice, including portfolio, wealth, and pension planning for individuals, institutions, credit unions, pension funds, and non-profit organisations. It also offers investment product structuring services.
- The Institutional Capital Markets division which encompasses both Fixed Income and Equities. The Fixed Income business primarily focuses on investment-grade securities

traded on a matched principal basis, with the exception of Irish Government Bonds, where the Company acts as a primary dealer and price maker. The Institutional Equities desk operates on an agency basis serving European clients.

- Asset Management provides investment management, asset management, and advisory services to investors in global equity, fixed income, multi-asset, real estate, infrastructure, and private market opportunities.

CFI is part of the Cantor Fitzgerald LP group which is comprised of the ultimate parent entity Cantor Fitzgerald LP (“CFLP”) and its subsidiaries (the “Cantor Group”).

4. BUSINESS STRATEGY

CFI, through its subsidiaries, provides clients with access to its global distribution platform and a diverse array of financial products and services, including private client wealth management, pension services, asset management, institutional bond and equity market services and corporate finance.

CFI focuses on three primary areas of business:

- Retail Wealth Management and Financial Services Retail and Professional clients:
 - Wealth Planning Service including estate planning
 - Discretionary Investment Service
 - Advisory Investment Service
 - Execution only Service
 - Capital Protected Investments
 - Corporate Finance & Private Equity Investments
- Asset Management for Private and Institutional Clients
 - Investment Management
 - Asset Management
 - Advisory Investment Service
- Institutional Capital Markets comprising of Fixed Income and Equities
 - Fixed Income trading of Debt Capital Market instruments for institutional clients
 - Institutional Equities client facilitation on a matched principal/agency basis

CFI as part of the Cantor worldwide Group, benefits from the global presence, resources and expertise from other Cantor entities where required and requested.

CFIHLs’ business mission is to create a best-in-class business for its employees, shareholder, and clients where customer protection risks are effectively managed.

CFI’s client centred model is committed to long-term cost management through continued investment in transformation initiatives to drive efficiencies and operational effectiveness whilst continuing to invest in business and talent management to ensure an overall positive client experience.

5. REGULATORY AUTHORIZATIONS

CFIL is authorised by the Central Bank of Ireland (Reg no. C741) as an Investment Firm under Regulation 8 (3) and deemed authorised under Regulation 5 (2) of the Statutory Instrument No. 375/2017 European Union (Markets in Financial Instruments) Regulation 2017.

CFIL is registered as an insurance, reinsurance or ancillary insurance intermediary under the European Union (Insurance Distribution) Regulations, 2018. CFIL is authorised as a money broker under Section 110 of the Central Bank Act, 1989 (as amended), and as a financial service provider which produces financial products and issues appointments to intermediaries or an intermediary which may issue appointments to other intermediaries.

CFIL acts as a Qualifying Fund Manager (QFM) for Approved Retirement Funds (ARFs) and Approved Minimum Retirement Funds (AMRFs). CFIL pursuant to Section 92 of the Pensions Act, 1990, as amended, is approved by the Pensions Authority and Revenue Commissioners to produce, market, and sell Cantor Personal Retirement Savings Accounts (PRSA).

CFAME is authorised by the Central Bank of Ireland ('CBI') as an alternative investment fund manager pursuant to Alternative Investment Fund Managers Directive ("AIFMD") and provides the Alternative Investment Fund ("AIF") Entities with investment management services. It is also authorised to carry out individual portfolio management services to undertaking for Collective Investment in Transferable Securities ("UCITS") and discretionary investment management services to segregated clients.

CFAME is an Alternative Investment Fund Manager ("AIFM") authorised by the CBI under the European Union (Alternative Investment Fund Managers) Regulations 2013 and Alternative Investment Fund Managers registered with the CBI under the European Union (Alternative Investment Fund Managers) Regulations 2013, as amended. CFAME is also authorised to carry out individual portfolio management services to undertaking for Collective Investment in Transferable Securities ("UCITS") and discretionary investment management services to segregated clients.

6. REGULATORY FRAMEWORK

Regulatory Classification

CFIL is regulated by the CBI and is subject to the Investment Firm Regulations (2019) and Investment Firm Directive (2019) (the IFD/IFR) which came into effect in Ireland in June 2021. Under the IFD/IFR, CFIL has been classified as a Class 2 firm¹. There are four classifications which determine the prudential regime to which an investment firm will be subject to, which is based on their size and complexity.

On a stand-alone basis, CFAME is governed by Alternative Investment Fund Managers Directive (AIFMD) 2011/61/EU, however it is subject to IFR/IFD's prudential consolidation rules at the CFIHL level.

Reporting Requirements

The objectives of IFR/IFD frameworks are to ensure investment companies consider capital, liquidity and other prudential requirements related to their business model and risks.

The framework consists of three pillars:

- **Pillar 1** sets out the minimum regulatory capital requirement ('normative perspective') that CFIHL is obliged to meet which is the higher of:
 - Permanent minimum capital requirement
 - Fixed Overhead Requirement
 - Its K-factor Requirement
- **Pillar 2** requires CFIHL to assess its internal capital adequacy assessment commensurate to the risk exposures faced by CFI ('economic Perspective'). The process by which this is achieved is the Internal Capital Adequacy Assessment Process ("ICAAP").
- **Pillar 3** (this document) requires the Company to disclose and publish certain details covering:
 1. Medium and timing of publication (Art 46)
 2. Risk profile and management objectives and policies (Art 47)
 3. Governance framework (Art 48)
 4. Own Funds and requirements (Art 49/50)
 5. Remuneration policy and practices (Art 51)

There are certain disclosures under the IFD/IFR from which CFI is exempt as it does not meet the 'on and off-balance sheet assets >EUR 100m' threshold².

¹ Class 2 firms are investment firms that whilst not systemically important, exceed certain size and risk thresholds and therefore are subject to full IFD/IFR requirements. In accordance with IFR/IFD rules, CFIHL is a Class 2 Investment Firm as it has gross revenues greater than €30m on an annualised basis and has AUM in excess of €1.2bn. Refer to the rules as stated in Article 12 of the 2019/2033 IFR.

² Two exemptions availed of being (i) disclosure exemptions relating to the reporting of Environmental Social & Governance risk (ii) variable remuneration requirements over composition and deferral periods pursuant to Directive (EU) 2019/2034 - Art 32(j) and 32(l). Both exemptions are availed of as the size of the CFIL's entity's on and off-balance sheet assets are less than the EUR >100m reporting threshold as set out in point (a) of Article 32 (4) of Directive (EU) 2019/2034. Details of the disclosure requirements for items 1-5 are set out in Part 6 – Articles 46 to 53 of Regulation (EU) 2019/2033.

7. MEDIUM & TIMING OF PUBLICATION

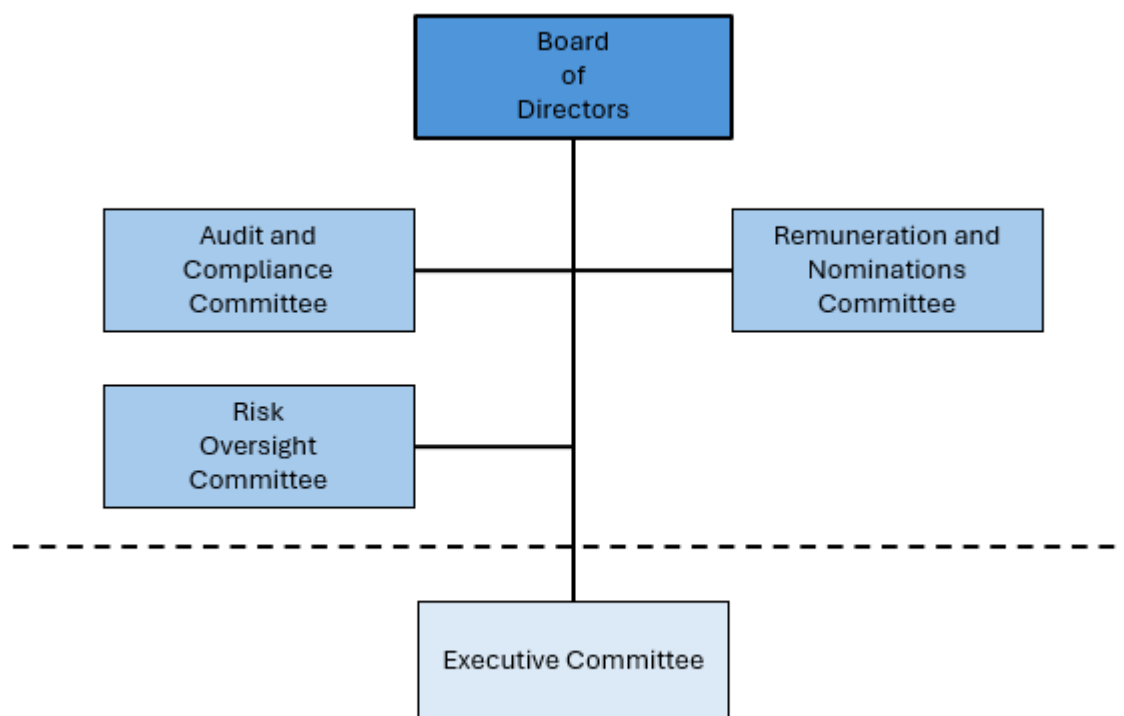
The aim of this document is to publish a set of disclosures which allow market participants to assess key information on the capital condition, risk exposures and risk assessment process.

These disclosures have been reviewed and approved by CFIL's Audit & Compliance Committee ('ACC') and are published on CFIL's public website (<https://cantorfitzgerald.ie>).

The timing of the publication coincides as closely as possible with the filing of CFI's annual audited financial statements with the Companies Registration Office (CRO). These disclosures have been compiled to satisfy those required under IFR disclosures and have not been audited.

CFIHL publishes IFR disclosures on at least an annual basis. Given the scale and range of its operations and the lack of complexity, CFIHL currently assesses that there is no need to publish some or all of its disclosures more frequently than annually.

8. GOVERNANCE FRAMEWORK



8.1. THREE LINES OF DEFENCE MODEL

CFI operates with the standard three lines of defence model.

First Line – CFI management are responsible for identification, assessment, mitigation, and reporting risks. First line own and are responsible for day-to-day risk management.

Second Line - refers to the Risk function and the Compliance function.

- Risk is responsible for ensuring the effective implementation of the Risk Management Framework ('RMF') and its processes. Providing oversight, guidance, review, and challenge of the First Line's management of risk. They are responsible for independent reporting and escalation to the Risk Oversight Committee and Board.
- Compliance is responsible for ensuring that the activities of CFI follow prevailing financial services regulation, codes of conduct and best industry practice. Overseeing compliance via education, guidance, monitoring and testing.

Third Line - Internal audit function provides independent assurance that the respective First and Second Line of Defense have effectively discharged their risk management responsibilities.

Ongoing assessment of risk monitoring is undertaken by First Line Business Owners with Second Line review/challenge performed by the Chief Risk Officer (CRO) and Chief Compliance Officer (CCO), with outcomes reported to the relevant Boards and Committees on a quarterly basis (or more frequently on an 'as needs' basis).

8.2. BOARD

The CFIL Board of Directors has primary responsibility for the overall effectiveness of risk management within the company. This is conducted through an established and comprehensive RMF for the identification, assessment, mitigation, monitoring and reporting of risk within the Company.

The CFIL Board has delegated these responsibilities to three sub-committees, namely:

- Risk Oversight Committee ('ROC')
- Audit & Compliance Committee ('ACC')
- Remuneration and Nominations Committee ("RemCo")

The CFIL Board is made up of six directors as at the financial year end 31st December 2024 of which three are Independent Non-Executive Directors, one Group Non-Executive Director, one Non-Executive Director and one Executive Director.

In total, the directors currently have 36 number of Directorships between them.

8.3 RISK OVERSIGHT COMMITTEE

The CFIL Board is assisted by the Risk Oversight Committee in the oversight of the risk management arrangements including:

- Advising the Board on current risk exposures and future risk strategy, taking into account the Board's overall risk appetite, the current financial position of the Company, and the capacity to manage and control risks within the strategic plan; and
- Monitoring adherence to risk governance and ensuring risks are properly identified, assessed, managed and reported.

In addition, the Committee oversee the Risk Management function, which is managed on a day-to-day basis by the CRO.

This Committee comprises of the Company's Non-Executive Directors and met 8 times in the financial year.

8.4 AUDIT AND COMPLIANCE COMMITTEE

The CFIL Board is assisted by the Audit and Compliance Committee in the oversight and quality and integrity of the financial statements, and to review and monitor the effectiveness of the systems of internal control, and the internal audit process, to consider the outputs from the external audit, and ensuring that the relevant regulatory requirements have been identified and adequate arrangements are in place to ensure compliance. In addition, the Committee oversees the Compliance and Internal Audit functions, which are managed on a day-to-day basis by the CCO, and the Head of Internal Audit respectively.

This Committee comprises of the Company's Non-Executive Directors and met 6 times in the financial year.

8.5 REMUNERATION AND NOMINATIONS COMMITTEE

The Board is assisted by the Remuneration and Nominations Committee in discharging its responsibilities in the development and oversight of:

- the implementation of the Remuneration Policy as well as to support and advise the CFIL Board; and
- the composition of the Board and leading the process for nominations to the Board and Board Committee as appropriate, and making recommendation in this regard to the Board

This Committee comprises of the Company's Non-Executive Directors and met 4 times in the financial year.

All Board committees are Chaired by independent Non-Executive Directors.

8.6 EXECUTIVE COMMITTEE

The purpose of the Executive Committee is to manage and oversee the day-to-day activities of the business within the bounds of delegated authority from the Board to the CEO and Executive Committee.

The Executive Committee is supported by a number of management sub-committees.

9. RISK PROFILE

In view of the business model of CFI, a summary of the key material risks faced by the firm as identified by its risk management framework is set out below:

- Credit & Counterparty risk
- Market Risk
- Liquidity Risk
- Operational Risk
 - Conduct & Culture Risk
 - Operational Risk
 - Regulatory & Compliance Risk
 - Sustainability/ Environmental/ ESG Risk
 - Governance Risk
- Strategic Risk
- Reputational & Brand Risk

The Risk Appetite Statement ('RAS') sets out both the qualitative and quantitative risk appetite for all the above risks.

10. RISK APPETITE

The RMF and RAS setting process is methodically structured to ensure robust risk governance and risk oversight across all levels. The ICAAP process is embedded and is part of this wider framework and the purpose and objectives are set out in the next section.

With respect to the relationship between the RMF, and in particular the risk appetite setting process and the ICAAP, both processes are interconnected with each other - both look to the material risks, which arise as a result of the business model that has been implemented to execute the business strategy, to derive their respective limits.

The fundamental difference between the RAS and ICAAP can, at a high level, be articulated by describing the ICAAP as a planning and forecasting tool, while RAS when implemented, is predominantly a monitoring tool (acknowledging that both involve elements of forecasting and monitoring). More specifically:

- The ICAAP aims to determine the projected regulatory and economic capital required to mitigate material risks based on the likelihood of them materialising in a variety of BAU and stressed scenarios;
- RAS aims to set the quantum of each material risk that the firm would like to assume based on the business strategy and available financial resources, and also provides a robust monitoring framework for use by Management.

Both processes can and do 2-way inform each other during the setting and monitoring processes (e.g. stress testing conducted can inform how risk tolerance levels and limits are set).

The overarching Risk Policies, including the RAS are reviewed and updated on an annual basis.

11. CAPITAL & LIQUIDITY ADEQUACY

At a high-level, the ICAAP involves the identification, assessment, and management of risks with respect to the capital & liquidity needs of the firm. The ICAAP describes the systems, controls & procedures that the Firm deploys, to ensure compliance with its overall internal capital adequacy assessment. It is a vital aspect of the RMF and are required under IFR regulations.

Firms are expected to implement a proportionate ICAAP that is prudent and conservative that integrates two complementary perspectives (i.e. the normative and the economic perspectives) to contribute to a comprehensive understanding and management of internal capital adequacy within the firm.

The normative perspective focuses on adherence to regulatory requirements ('Pillar 1'), while the economic perspective ('Pillar 2') relates to a firm's internal assessment of its capital requirements (e.g. there may be certain risks inherent in the business for which there are no regulatory capital requirements).

CFIHL, when determining the Total Capital Requirements (TCR) and Total Liquid Asset Requirements (TLAR), considers three perspectives, namely:

- (i) Perspective A – Normative Assessment ('Pillar 1' Assessment),
- (ii) Perspective B- Economic Assessment ('Pillar 2' Assessment)
- (iii) Perspective C- Orderly Wind-down Assessment

CFIHL then compares the outcome across the three perspectives and uses the one that generates the highest capital and liquidity requirements to determine its TCR and TLAR. Stress testing exercises are incorporated as part of that determination.

The Directors were satisfied that the Firm has sufficient Capital and Liquid Assets to ensure that CFIHL is able to remain financially viable throughout the economic cycle, with the ability to address any material potential harm that may result from its ongoing activities; and the Firm's business can be wound down in an orderly manner, minimising harm to consumers or to other market participants.

In coming to this conclusion, the Directors also considered the identification and assessment of Material Harms relevant to the business and activities compared to the Risk Appetite and was satisfied with the outputs of the ICAAP Process.

The CFIL Board considered the ICAAP process, governance and output to be fit for purpose and endorsed ROC's recommendation for the formal approval of the 2024 ICAAP document in April 2025.

12. REGULATORY CAPITAL REQUIREMENTS

As at 31st December 2024 and at all times throughout the period, CFI complied with the regulatory capital requirements of the CBI.

The regulatory capital base comprised of Tier 1 Capital totalling €46.75m. All Tier 2 capital was repaid during 2023.

The table below details the composition of the regulatory capital resources available to meet these requirements. The Own Funds ratio (557%) sufficiently exceeded the own funds requirement (100%).

Capital Resources (Own Funds)	as at 31st December 2024
Called up share capital	15,762
Retained Earnings	33,466
Less: Reserves	-
Total Shareholders' Funds	49,228
Less: Deductions from Capital Resources	(2,480)
Total: Tier 1 Capital	46,748
Add: Tier 2 Capital	-
Total Own Funds as at 31st December 2024 (per Audited Financials)	46,748
Own fund requirement	8,391 or 557%

Composition of Regulatory Own Funds: Refer to **Appendix 1.1** which sets out a more detailed composition of regulatory own funds.

Own Funds Reconciliation: Refer to **Appendix 1.2** for the reconciliation of Own Funds, Restrictions, and deductions to the audited financial statement balance sheet of the Company. The main features of Own Funds are in **Appendix 1.3**.

Fixed Overhead Requirement: Refer to **Appendix 2**. The fixed overhead requirement determined in accordance with Article 13 of this Regulation is €8.39m.

K-Factor Requirement: Refer to **Appendix 2** for the K-factor details which are calculated, in accordance with Article 15 of the Regulations, in aggregate form for Risk to Market, Risk to Firm and Risk to Client, based on the sum of the applicable K-factors.

13. REMUNERATION

13.1. Regulatory Requirements

As a MIFID Class 2 firm, CFIL must comply with the remuneration related principles set down in the IFD/IFR and establish remuneration policies in accordance with these regulations that are proportionate to the size, internal organisation, and the nature, as well as to the scope and complexity of the investment firm.

Specifically, the Company is required to comply with the following Regulations:

- European Banking Authority's Guidelines on Sound Remuneration Policies (EBA/GL/2015/22)
- Remuneration disclosures under Article 32(1) of the IFD, and Article 51 of the IFR
- Central Bank Guidelines on Variable Remuneration Arrangements for Sales Staff (CBI Guidelines) for other categories of staff, primarily those in client facing roles.

The Remuneration Policy accords with all aspects of these regulations, pertaining to both Identified Persons and Sales Staff. It was last approved by the Board in April 2025.

13.2. Remuneration Policy

CFI adopts Group remuneration policies, procedures, and overall remuneration plans "programmes", customising as required, to align with Irish legislative and regulatory requirements.

CFI operates a total compensation philosophy and therefore the aggregate of fixed and variable compensation is how overall compensation is measured.

Remuneration consists broadly of Fixed Remuneration (inclusive of benefits and allowances) and Variable Remuneration in the form of either or both of i) a discretionary cash award, a portion of which may be deferred over a fixed time period and/or ii) an equity or CLP partnership unit award with contingent and deferred vesting and payment over a prolonged period. The use of deferred payments is a positive feature to align Variable Remuneration to the long-term interests of the Firm and of clients.

This policy applies to all relevant persons with an impact on the investment services and corporate behaviour of CFI, which, for avoidance of doubt, is the staff of CFIL and any person acting on its behalf (if and to the extent relevant).

The Directors recognise the importance and consequences of these programmes, to support positive client outcomes, encourage good staff conduct, positive staff engagement, to management and various stakeholders.

The main objectives of the Firm's Remuneration programmes are to:

- Attract, retain and reward qualified and experienced employees who will contribute to the success of the business.
- Ensure all employees are remunerated equally for equal work or work of equal value and that fixed pay increases and career progression are gender, race and ethnicity neutral.
- Ensure that the remuneration practices encourage responsible business conduct, fair treatment of clients as well as addressing any conflict of interest in the relationships with clients.
- Ensure all remuneration practices are consistent with other company policies and procedures and in compliance with the Relevant Obligations of the companies as defined in the Compliance Framework and HR policies.
- Motivate employees to meet annual Cantor Group, Firm and / or individual performance goals.
- Ensure that remuneration practices for all employees are tied to longer term employee incentivisation and to enhance longer-term shareholder value.
- Ensure that remuneration practices for employees not engaged in control functions is tied to the performance of the business unit and the companies.
- Ensure that all employees engaged in control functions are remunerated independently from the businesses they oversee.
- Create an alignment with the business objectives and risk strategy, including environmental, social and governance (ESG) risk-related objectives, corporate culture and values, risk culture, long-term interests of the Firm, and the measures used to avoid conflicts of interest, encourage prudent risk taking and responsible business conduct.
- The business objectives and business cycle which are reviewed and maintained annually in the 3-year Strategic business plan which outlines the business goals, strategy and risks over a multi-year period. The remuneration programme is aligned to this business plan.

13.3. Ratio between fixed and variable remuneration

CFIL has set the appropriate upper boundary ratios between the fixed and the variable component of the total remuneration of Identified Staff at 1:2 in line with section 79 of EBA/GL/2015/22 and at 1:1 for Sales Staff in line with Central Bank Guidelines on Variable Remuneration Arrangements for Sales Staff.

13.4. Quantitative Disclosures

The following disclosures detail the aggregated quantitative information on remuneration, broken down by senior management and members of staff whose actions have a **material impact on the risk profile** of the investment firm i.e. **Material Risk Takers** ("MRTs"). The RemCo approved **19** MRTs in total of which 6 persons were members of Senior Management and 13 were classified as Other Material Risk Takers.

1. The amounts of remuneration awarded in the current financial year, split into fixed remuneration, including a description of the fixed components, and variable remuneration, and the number of beneficiaries;

Senior Management	Value €	No. of recipients
Fixed remuneration	1,963,715	7
Variable remuneration	1,058,000	7

Other Material Risk Takers	Value €	No. of recipients
Fixed remuneration	4,000,142	18
Variable remuneration	1,647,500	17

Fixed remuneration represents base salary, BIK and employer pension contributions. Variable remuneration comprises of cash and partnership units.

2. The amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and for the deferred part;

Senior Management	Value €
Variable remuneration in cash	928,400
Variable remuneration in partnership units	129,600
The amounts of variable remuneration awarded in the financial year	1,058,000

Other Material Risk Takers	Value €
Variable remuneration in cash	1,539,900
Variable remuneration in partnership units	107,600
The amounts of variable remuneration awarded in the financial year	1,647,500

3. The amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years;

Senior Management	Vested in 2024 €	Due to vest in future years €
Deferred remuneration awarded in previous years	88,725	277,400
Deferred remuneration in partnership units	-	134,331

Other Material Risk Takers	Vested in 2024 €	Due to vest in future years €
Deferred remuneration awarded in previous years	38,129	217,392
Deferred remuneration in partnership units	-	-

4. The amount of deferred remuneration due to vest in the current financial year that is paid out during the financial year, and that is reduced through performance adjustments;

Senior Management	Value €
Deferred remuneration reduced through performance adjustments	-

Other Material Risk Takers	Value €
Deferred remuneration reduced through performance adjustments	-

5. The guaranteed variable remuneration awards during the current financial year and the number of beneficiaries of those awards;

Senior Management	Value €	No. of recipients
Guaranteed variable remuneration	90,000	1

Other Material Risk Takers	Value €	No. of recipients
Guaranteed variable remuneration	-	-

6. The severance payments awarded in previous periods, that have been paid out during the financial year;

Senior Management	Value €	No. of recipients
Severance payments awarded in previous periods	-	-

Other Material Risk Takers	Value €	No. of recipients
Severance payments awarded in previous periods	-	-

7. The amounts of severance payments awarded during the current financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and the highest payment that has been awarded to a single person;

Senior Management	Value €	No. of recipients
Severance payments awarded during the period	-	-

Other Material Risk Takers	Value €	No. of recipients
Severance payments awarded during the period	-	-

All	Value €	No. of recipients
Highest severance payment awarded to a single person	-	-

14. DIVERSITY & INCLUSION

CFI is committed to building an inclusive environment for both colleagues and clients through its Diversity, Equity & Inclusion (hereafter “DEI”) Framework. CFI recognises that DEI underpins robust governance and drives positive conduct outcomes. A Diversity and Inclusion (D&I) Policy is in place and sets expectations for fair treatment and equitable opportunities regardless of gender, civil status, family status, sexual orientation, religion, age, disability, or race.

As part of its DEI commitments, regular training is provided to all colleagues, and are designed to raise awareness of hidden biases, promote respectful communication and reinforce a workplace culture grounded in fairness, equity and inclusion. The training supports the CFI’s broader objective of embedding inclusion practises across all levels of CFI and ensuring that all individuals are treated with dignity and respect.

A Work-Life Balance Policy is also in place to support flexible working and talent retention. there are also two internal Employee Resource Groups (ERGs), the Women’s Network and the Multicultural Network, to promote culture inclusion, professional development, and gender balance. The Women’s Network is committed to empowering female colleagues across the firm by fostering their professional growth, leadership, development and career advancement. Through mentorship, networking opportunities, and advocacy, they aim to create an inclusive environment where females can thrive, contribute fully and achieve their potential at every level of the Firm. The Multicultural Network is dedicated to fostering cultural awareness and inclusion while empowering diverse talent within the Firm. CFI also participates in external mentorship program initiatives, including sponsors to the 30% Club, to support increased female representation in senior leadership.

DEI is woven into CFI’s People & Culture Strategy to promote a positive inclusive workplace culture. Regular engagement with our colleagues through surveys provides anonymous inclusion metrics, insights and continual improvements data to ensure our policies and culture remain effective and evidence based. We actively monitor progress and embed DEI into day-to-day operations and client engagement.

Appendix 1 Disclosure on own funds template

INVESTMENT FIRMS DISCLOSURE			
Template number	Template code	Name	Legislative reference
		OWN FUNDS	
1	IF CC 1	COMPOSITION OF REGULATORY OWN FUNDS	Art 49(1)(c)
2	IF CC 2	OWN FUNDS RECONCILIATION WITH AUDITED FINANCIAL STATEMENTS	Art 49(1)(a)
3	IF CCA	OWN FUNDS MAIN FEATURES	Art 49(1)(b)

Appendix 1.1 Template EU IF CC1.01 - Composition of regulatory own funds (Investment firms other than small and non-interconnected)

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet in the audited financial statements
Common Equity Tier 1 (CET1) capital: instruments and reserves			
€'000's			
1	OWN FUNDS	46,748	Sum formula
2	TIER 1 CAPITAL	46,748	Sum formula
3	COMMON EQUITY TIER 1 CAPITAL	46,748	Sum formula
4	Fully paid up capital instruments	15,762	Template EU IF CC2 Equity Row 1 Column a
5	Retained earnings	33,466	Template EU IF CC2 Equity Row 3 Column a
6	Other funds	0	Template EU IF CC2 Equity Row 2 Column a
7	(-)TOTAL DEDUCTIONS FROM COMMON EQUITY TIER 1	(2,480)	Sum formula
8	(-) Goodwill	(2,478)	Template EU IF CC2 Assets Row 4 Column a
9	(-) Other intangible assets	(2)	Template EU IF CC2 Assets Row 5 Column a
10	TIER 2 CAPITAL	-	
11	Fully paid up, directly issued capital instruments	-	

Appendix 1.2 Template EU IFCC2: Own funds: reconciliation of regulatory own funds to balance sheet in the audited financial statements

		a	b	c
		Balance sheet as in published/audited financial statements	Under regulatory scope of consolidation	Cross reference to EU IF CC1
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published/audited financial statements				
€'000's				
1	Cash, cash balances at central banks and other demand deposits	46,825	No difference in accounting and regulatory treatment	
2	Investments in subsidiaries, joint ventures and associates	-	as above	
3	Financial assets at fair value through profit or loss	11,098	as above	
4	Property, plant and equipment	712	as above	
5	Goodwill	2,478	as above	Template EU IF CC1 Row 18 Column a
6	Intangible assets	2	as above	Template EU IF CC1 Row 19 Column a
7	Current tax	-	as above	
8	Trade and other receivables	12,718	as above	
9	Amounts from Connected Companies	5,237	as above	
31/12/2024	Total Assets	79,069		
Liabilities - Breakdown by liability classes according to the balance sheet in the published/audited financial statements				
1	Financial liabilities measured at fair value through profit or loss	10,584	as above	
2	Provisions	3,219	as above	
3	Other liabilities	10,423	as above	
4	Tax liabilities	5,616	as above	
31/12/2024	Total Liabilities	29,842		
Shareholders' Equity				
1	Capital Contribution	15,762	as above	Template EU IF CC1 Row 4 Column a
2	Other reserves	0	as above	Template EU IF CC1 Row 11 Column a
3	Retained Earnings	33,466	as above	Template EU IF CC1 Row 6 Column a
31/12/2024	Total Shareholders' equity	49,228		

Appendix 1.3 Template EU IF CCA: Own funds: main features of own instruments issued by the firm

		a
		Free text
1	Issuer	Cantor Fitzgerald Ireland Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Public or private placement	Private
4	Governing law(s) of the instrument	Ireland
5	Instrument type (types to be specified by each jurisdiction)	Capital Contribution
6	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	15,762
7	Nominal amount of instrument	15,762
8	Issue price	
9	Redemption price	
10	Accounting classification	

Appendix 2 K factor requirement calculations

All Figures €000s		31-Dec-2024
Permanent minimum capital requirement		750,000
Fixed overhead requirement		8,391,059
Total K-Factor Requirement		1,145,671
Own fund requirement		8,391,059

K-Factor	
Risk to Client	845,999
Risk to Market	163,774
Risk to Firm	135,898
Total K-Factor Requirement	1,145,671