

## Irish League of Credit Unions Gender Pay Gap Report 2025

### Introduction

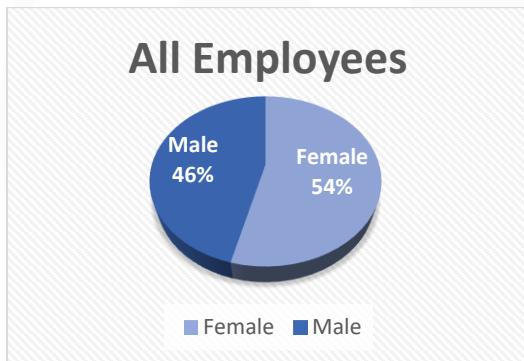
As an organisation built on the ethos of the credit union movement and our own co-created values of respect, innovation, leadership, community and inclusivity, the Irish League of Credit Unions (ILCU) is committed to gender equality and equal opportunity. As signatories of Ireland's *Women in Finance Charter*, we monitor our female participation at all levels of ILCU and welcome the opportunity to now examine our gender pay profile. This is the ILCU's first Gender Pay Gap Report, and analysis. This report will form the baseline for ongoing Gender Pay Gap reporting and analysis year on year.

ILCU is required under the Gender pay gap Information Act 2021 to report on our mean and median hourly gender pay gap for three employee categories; all employees, part-time employees and temporary employees. The gender pay gap is the average difference in pay between male and female employees, expressed as a percentage of male average gross hourly earnings. The gross pay data for ILCU includes all basic pay and overtime. There is also a requirement to report on the percentage of employees that were in receipt of BIK during the reference period; this information is included after the pay quartiles table. The snapshot date for data collection was 30<sup>th</sup> June 2025, with a reporting period of 1<sup>st</sup> July 2024 to 30<sup>th</sup> June 2025. All data used for producing this report was processed by employees that would have access to this data as part of their daily duties.

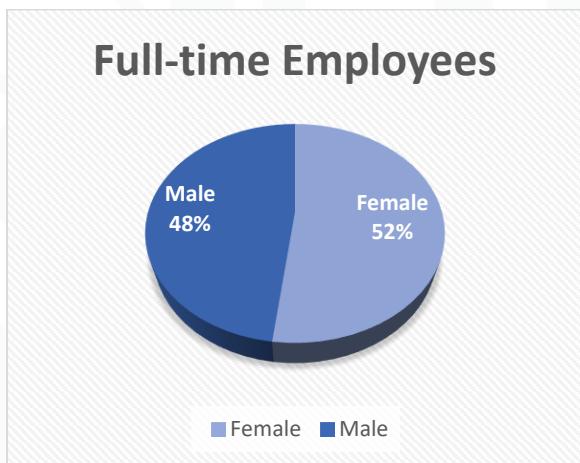
Employees on unpaid leave are included in the headcount but excluded from the pay calculations, in line with statutory reporting rules.

## Employment Profile

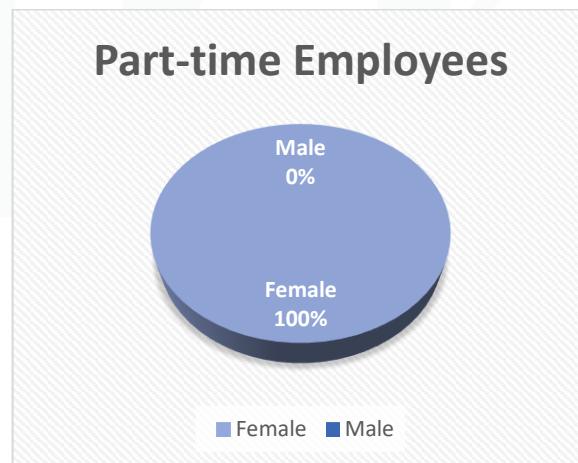
On 30<sup>th</sup> June 2025 there were 56 employees in the ILCU.



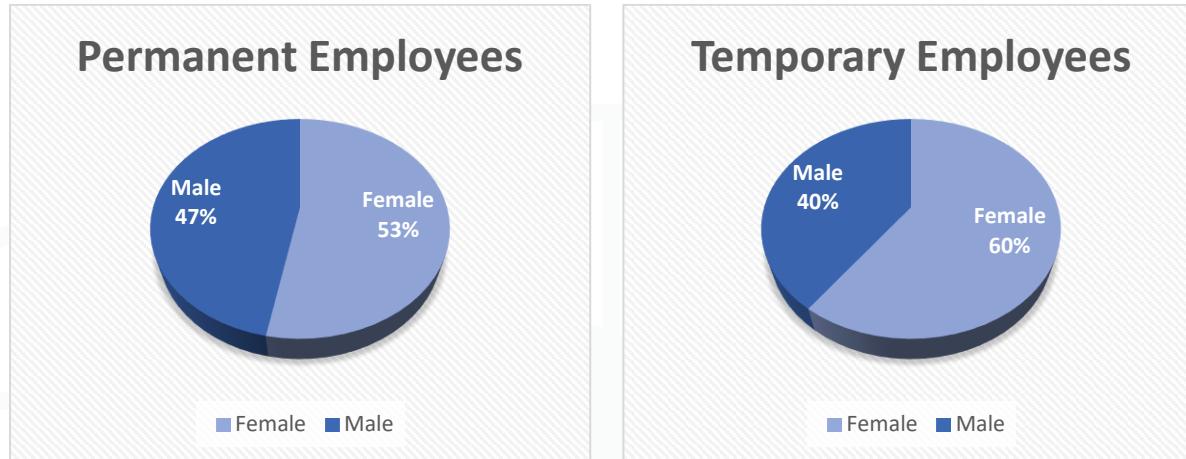
All employees – 56 (30 females and 26 males)



Full-time employees – 54  
(28 females, 26 males)



Part-time Employees – 2  
(2 females, 0 males)



Permanent employees – 51  
(27 females, 24 males)

Temporary employees – 5  
(3 females, 2 males)

## Gender Pay Gap Results

### 1. Mean Gender pay Gap

The mean gender pay gap is the difference in the average hourly pay between male and female employees.

Our mean gender pay gap for all employees is **11.28%** in favour of male employees.

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Mean hourly gender pay gap (all) **11.28%**

Mean hourly gender pay gap (Part-time) **---**\*

Mean hourly gender pay gap (temporary contract) **25.58%**

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\*No part-time male employees for statistically significant comparison

### 2. Median Gender pay Gap

The median gender pay gap is the difference in the median hourly pay between male and female employee; the middle-paid male and the middle-paid female.

Our median gender pay gap is **15.32%** in favour of male employees.

Median hourly gender pay gap (all)	<b>15.32%</b>
Median hourly gender pay gap (Part-time)	---*
Median hourly gender pay gap (temporary contract)	<b>17.00%</b>

\*No part-time male employees for statistically significant comparison

## Gender Pay Quartiles

Table 1 Gender Pay by quartiles

	Quartile	Female (no of staff)	Male (no of staff)	Total (no of staff)	% Female	% Male
Males and females in each quartile	Upper	8	6	14	57%	43%
	Upper Middle	5	9	14	36%	64%
	Lower Middle	6	7	13	50%	50%
	Lower	10	4	14	67%	33%

Each pay quartile represents a quarter of our total employee group ranked by hourly rate of pay.

\*employees not in receipt of pay are not included in quartiles

## Benefit in Kind

Table 2 Benefit in kind received by gender

Benefit in Kind	% of female employees receiving BIK	% of male employees receiving BIK	# of female employees receiving BIK	# of male employees receiving BIK
	90%	100%	26	26

## Analysis

Reasons for the differences relating to remuneration that are referable to gender.

There is a mean gender pay gap of 11.28% and a median gender pay gap of 15.32%. The two main factors influencing the ILCU's gender pay gap are the distribution of female to male employees across the four pay quartiles and, variations in full and part time working patterns, protected leave and long-term sick leave during the reference period.

The quartile distribution shows that female employees are strongly represented at both the upper and lower quartiles, while male employees are more concentrated in the middle quartiles. This pattern reflects the structure of current roles within the organisation, where more women are in entry-level or early-career positions and more men occupy roles situated within the mid-range of the pay scale.

As a small organisation, movements within any single quartile can have a noticeable impact on the overall percentages. This means year-to-year changes may appear more pronounced than in larger organisations with broader employee populations.

A small number of female employees were receiving reduced pay during the reporting period, which affects their hourly rate for the purpose of gender pay gap calculations and places them in different quartiles than they would typically occupy. In addition, part-time roles typically offer limited overtime opportunities, which can influence hourly rate comparisons. Because there were no male part-

time employees during the period, a gender pay gap metric cannot be calculated for this category.

## Looking forward and addressing the Pay Gap

The ILCU is committed to maintaining gender parity across all levels of the organisation, in line with our role as a signatory to Ireland's Women in Finance Charter. Female representation remains strong across leadership and management, and we will continue to strengthen pathways that support progression into senior roles. A key focus for the organisation over the coming period will continue to develop our approach to career development, succession planning, and role design. This includes examining how roles are structured, how responsibilities are graded, and how career pathways are supported so that opportunities are clear, consistent, and accessible to everyone.

In Preparation for the EU Pay Transparency Directive coming into effect in June 2026, the ILCU will be reviewing our system of job categorisations and role groupings. This work will help ensure correct categorisation of roles of equal value and will be assessed on a consistent basis, ensuring our approach to pay and progression is transparent, aligned with evolving best practice and meets our statutory obligations. The ILCU's HR and leadership will work closely together throughout this process, keeping gender parity and fairness at the centre of decision-making. Our aim is to build on the strong representation already in place

and ensure that the organisation continues to offer a modern, equitable, and supportive environment for all employees.

