Wholesale Banking

Gender Pay Gap Report 2026

Overview

In line with the Gender Pay Gap Information Act 2021, ING Bank N.V. Dublin Branch is reporting its 2026 gender pay gap position for its Dublin workforce. The results show differences in average remuneration outcomes between male and female employees. These figures reflect workforce composition and the distribution of employees across roles and pay levels; they do not, by themselves, indicate unequal pay for equal work.

Report Findings:

25.20%	20.20%	43.06%	16.64%
Mean hourly remuneration gap	Median hourly remuneration gap	Mean bonus gap	Median bonus gap

Year-on-year: the mean hourly gap increased by 10.31 percentage points (14.89% in 2025) and the median hourly gap increased by 1.14 points (19.06% in 2025). Both bonus gaps narrowed: the mean by 10.71 points (53.77% in 2025) and the median by 22.70 points (39.34% in 2025).

ING Pay Quartiles:

Pay quartile	Male	Female
Quartile 1 (lowest paid)	52.78% ↓	47.22% ↑
Quartile 2	44.44% ↑	55.56% ↓
Quartile 3	45.95% ↓	54.05% ↑
Quartile 4 (highest paid)	78.95% ↑	21.05% ↓

Understanding the 2026 position:

Since June 2025, ING Dublin has seen significant organisational changes including multiple new joiners, leavers, and local-to-local hires (employees moving between ING entities) that have influenced our gender pay gap outcomes.

The smaller increase in the median pay gap compared with the mean pay gap suggests that progress in pay outcomes for women across the broader workforce has been maintained, while changes at a limited number of more senior or higher-paid positions influenced the overall average.

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This is reflected in Quartile 4, where male representation increased from 75.00% to 78.95%, while female representation decreased from 25.00% to 21.05%.

Encouragingly, representation in Quartile 1 became more balanced, with female representation increasing from 40.00% to 47.22%. Bonus outcomes improved compared with the previous year. While the mean bonus gap remains significant, the difference between the mean gap (43.06%) and median gap (16.64%) indicates that a relatively small number of higher-value awards may be influencing the overall result. We will continue to review bonus distribution patterns to better understand the drivers of this outcome.

ING Dublin's commitment to progress:

ING remains committed to fairness, transparency and an inclusive workplace. The 2026 results reinforce the need for sustained focus on representation and remuneration outcomes, particularly in senior and specialist roles.

- Diverse recruitment and promotion practices, with continued attention to female representation in leadership and specialist roles.
- Flexible working and career development programmes that support progression across career stages.
- Regular review of pay and reward structures to support fair and transparent outcomes.
- Focused analysis of recruitment, promotions, joiners and leavers affecting the highest-paid quartile.

Global targets: to confirm our commitment to equality globally, ING Group introduced two global targets for women in senior roles: at least 38% women in senior leadership by 2028 and at least 38% women in the leadership pipeline by 2025. ING Ireland is taking significant steps when it comes to gender pay equality with increased female distribution amongst our middle quartiles, demonstrating that our female leadership pipeline is working as intended.

Summary:

The 2026 results show improved bonus-gap outcomes, alongside a deterioration in hourly remuneration gaps and female representation in the highest-paid quartile. The findings identify senior-role distribution, workforce movement and remuneration outcomes as the priority areas for further review and action.

For questions about this report, please contact the ING Ireland HR team at **ireland.hr@ing.com**