

Gender Pay Gap Report 2025

ING Wholesale Banking Ireland

Overview

Following a period of sustained growth, ING Dublin N.V. is required to produce a Gender Pay Gap report in line with the Gender Pay Gap Information Act 2021.

In 2025, ING Dublin N.V. reported a mean gender pay gap of approximately **14.9%**, with average hourly earnings higher for men than women. The gender pay gap reflects the overall structure and differences in representation across levels and functions within the organisation rather than unequal pay for equal work. This report is an important step in demonstrating our commitment to fairness, transparency, and creating an inclusive workplace for all.

Report findings

1. Mean Gender Pay Gap - **14.89%**
2. Median Gender Pay Gap - **19.06%**
3. Mean Gender Pay Gap (with regard to Bonus) - **53.77%**
4. Median Gender Pay Gap (with regard to Bonus) - **39.34%**

Context and Key Drivers

The gender pay gap represents the difference in average earnings between men and women across all roles. It does not indicate that men and women are paid differently for the same work but rather highlights the distribution of genders across functions.

Several factors including distribution in pay quartiles help explain the reported gap:

Pay Quartiles	% Male	% Female
Bottom Quartile	60.00%	40.00%
Lower-Middle quartile	37.14%	62.86%
Upper-Middle quartile	48.57%	51.43%
Top quartile	75.00%	25.00%

In an industry context, the financial services sector in Ireland, and internationally, continues to face a structural gender imbalance in senior and technical positions. In ING Dublin N.V. it is clear that men hold a higher proportion of senior and specialist roles within the bank, with the upper quartile comprising approximately 75% men and 25% women. Interestingly, the lower-middle quartile reverses this trend, with around 63% women and 37% men; the upper middle quartile is evenly split, and the lower quartile is around 60% men and 40% women. This overview demonstrates a trend of stronger female representation in mid-level/upper middle roles however, the concentration of men in higher-paying positions increases the overall average male pay figure.

ING Dublin's commitment to progress

The gender pay gap at ING Dublin N.V. in 2025 highlights the continued need for structural progress in senior representation. ING is actively working to close this gap over time through sustained focus on inclusion, equity, and leadership development.

ING remains committed to narrowing the gender pay gap through a range of measures including:

- Diverse hiring and promotion initiatives to increase female representation in leadership and specialist roles.
- Flexible working and career development programmes designed to support progression across all career stages.
- Regular review of pay and reward structures to ensure fairness and transparency.

Global targets: to confirm our commitment to equality globally, ING Group introduced two global targets for women in senior roles: at least 35% women in senior leadership by 2028 and at least 30% 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 gender pay gap at ING Bank N.V. (Ireland) in 2025 highlights the continued need for structural progress in senior representation for females and the need for continuous commitment to address this. For further information, please see the [Gender Pay Gap Report](#), provided by our Payroll Provider **Grant Thornton**.

Should you have any questions about the contents of this Gender Pay Gap report, please contact the ING Ireland HR team at ireland.hr@ing.com.