



Croí Laighean
CREDIT UNION

Gender Pay Gap Report

November 2025

Introduction

Croí Laighean Credit Union (CLCU) has a friendly approach to modern finance. We combine all the traditional friendliness of a credit union with the modern banking facilities you demand, such as instant, real-time online access to your account and our convenient mobile app which lets you manage your finances while on the move.

We may work with figures all day, but at CLCU you'll always be more than a number. When you join us, you'll become part of a community to lean on for help.

CLCU is not-for-profit, so any surplus is channelled into providing members with better products and services, loan rebates, or dividends. We also help our local community flourish with 4 branches over the Mid-East of Ireland, through sponsorship initiatives that support schools, organisations, and clubs in your area.



Methodology

At **Croí Laighean Credit Union**, we are dedicated to building a workplace that values diversity and inclusion. This report presents the findings of our gender pay gap review, prepared in line with Irish gender pay gap reporting requirements.

The results demonstrate our commitment to identifying and addressing any inequalities and to promoting fairness and equal opportunity for every employee.

The gender pay gap is a measure of the difference in average hourly pay of males and females across a workforce, regardless of their role or location. It reflects the types of roles that males and females occupy in an organisation.

This should not be confused with equal pay; equal pay is about females and males receiving equal pay for the same role. Gender pay gap should not be an indication of discrimination nor absence of equal pay for equal value of work

This report presents the mean and median hourly pay for male and female employees, along with mean and median bonus payments. It also includes the proportion of male and female employees who receive a bonus. This report does not include benefit-in-kind data as this does not apply to the Credit Union.

The analysis is further broken down across pay quartiles for male and female employees and covers all contract types, including part-time and temporary roles.

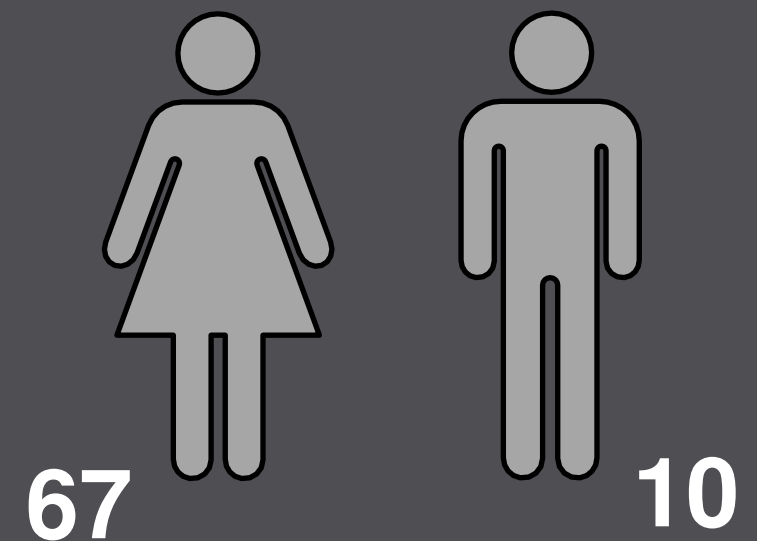
Reporting Period

July 2024 – June 2025

Our Workforce Profile

Total number of employees: 77

Gender Breakdown



Hourly Remuneration

All Employees

Gap

Mean Pay Gap

45.79%

Median Pay Gap

42.67%

Part-Time Employees

Mean Pay Gap

-100%

Median Pay Gap

-100%

Temporary Employees

Mean Pay Gap

-0.13%

Median Pay Gap

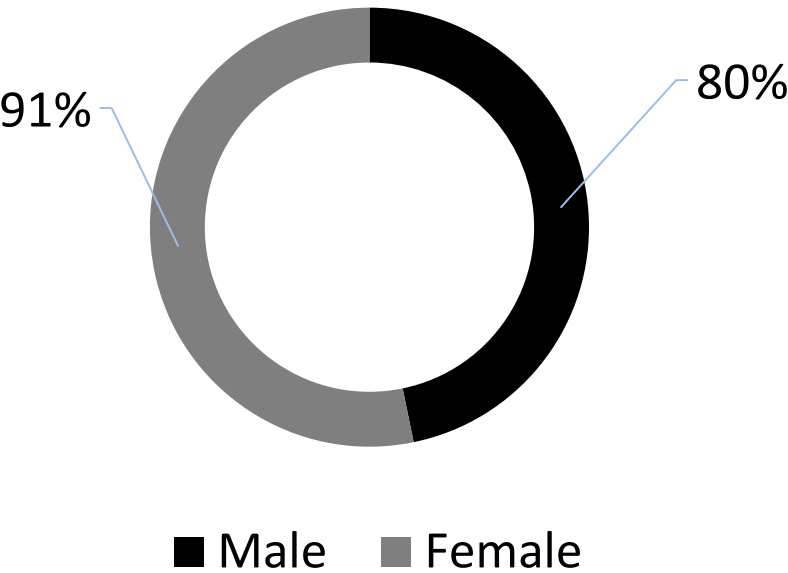
-8.72%

Summary

- The mean pay gap is 45.79% and median pay gap is 42.67% in favour of male employees, reflecting the higher concentration of male employees in senior level roles within the Credit Union.
- For part-time employees, both the mean and median pay gaps are -100%, as these roles are currently held exclusively by female employees.
- For temporary employees, the mean gap is -0.13% and the median gap is -8.72%. This reflects the current makeup of the part-time workforce, which is predominantly female.

Bonus

Proportion of Workforce
Receiving a Bonus

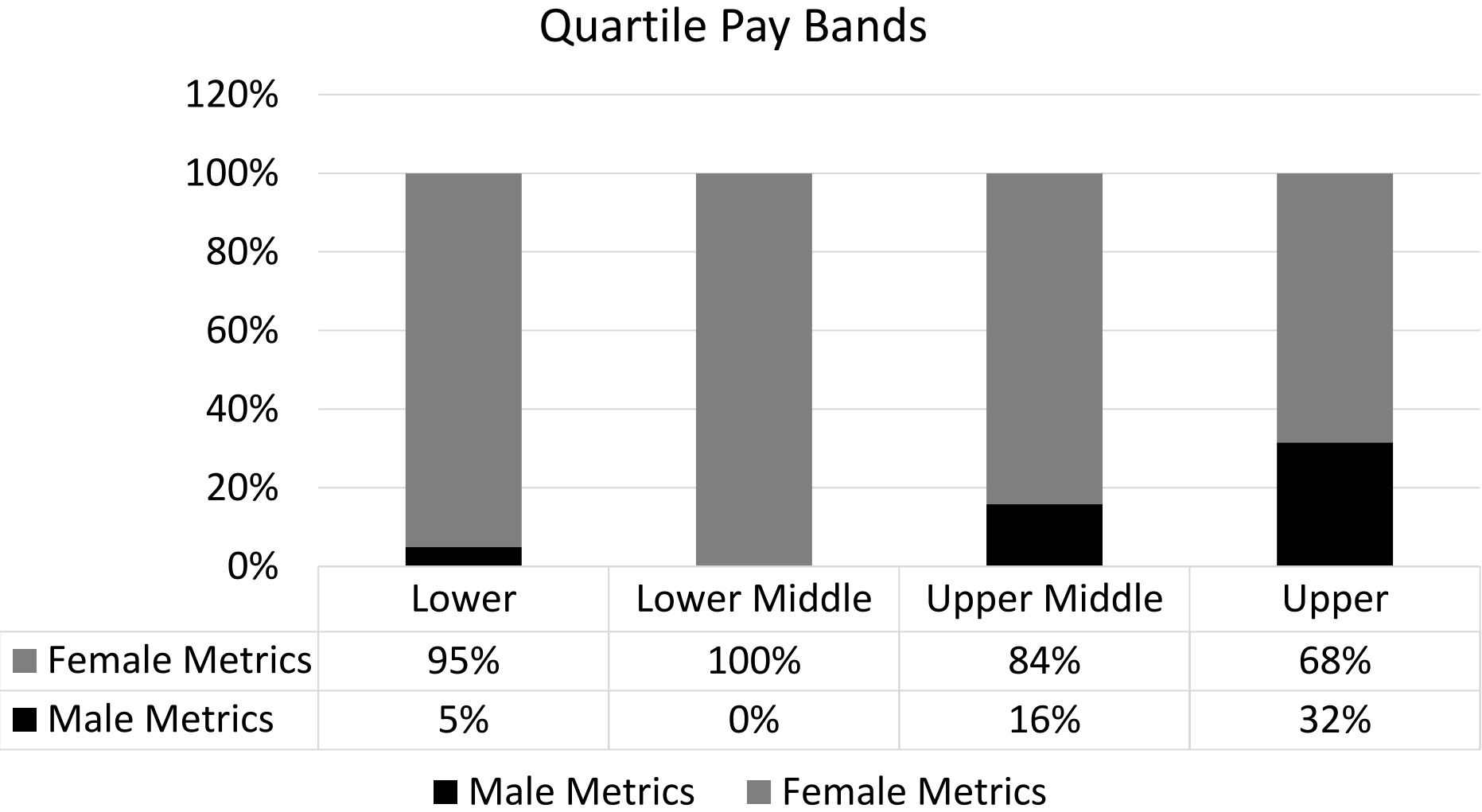


Bonus Pay	Gap
Mean Bonus Pay Gap	60.77%
Median Bonus Pay Gap	68.54%

- 91% of Female and 80% of male employees received a bonus. This difference is influenced by eligibility rules.
- The mean and median bonus pay gap shows that, male employees received higher bonus payments than female employees. This is mainly due to the higher number of males in senior management level roles.



Pay Quartiles



The pay quartile data shows that females make up the majority across all pay bands, This distribution reflects a workforce where females are predominant across most pay levels.



Organisational Context

Given Croí Laighean Credit Union's organisational content, the Gender Pay Gap can be attributed to:

- Higher number of males in Senior Management
- Higher number of males in Technical/Specialist roles
- Higher proportion of female employees in entry level and administrative positions

It is important to note that even though there are pay gaps at Croí Laighean Credit Union, this does not mean that male and female employees are paid unequally.

Paying our employees fairly and equitably relative to their role, skills, experience, qualifications, and performance is a fundamental Principle of Croí Laighean Credit Union's approach to determining pay.



Current Actions to Address the Gap

We recognise the value of a diverse workforce and the benefits that it brings- greater innovation, stronger engagement and a more inclusive culture. To support this CLCU have taken the following actions:

- **Fáilte Programme**

A buddy system which supports and accelerates integration for both new starters and employees returning from long term leave.

- **CLCU Academy**

Launched in 2025, the CLCU Academy provides accessible, engaging learning through accredited in-house and external programmes, tailored to support employees' ongoing development. Additionally, we dedicate two hours every Tuesday morning, to ensure employees have protected time to stay up to date and focus on their training and development.

- **Promote Work Life Harmony**

In 2025, all employees completed resilience training with an accredited specialist, gaining tools to manage personal and work related challenges.

We also offer a range of flexible contract types - we currently have almost 50% of our employees availing of flexible arrangements. We believe that by offering this flexibility , we are helping to remove barriers to employment, and supporting re-entry into the workforce.



Current Actions to Address the Gap

- **Minimum Competency Code**

We sponsor employees to achieve QFA qualifications to meet the Central Bank MCC requirements and to support career progression. Between October 2024 and October 2025, 37 of our employees have undertaken a QFA exam with CLCU sponsorship and support.

- **CLCU Mentoring Programme**

CLCU has a mentoring program in place to encourage employees at various stages in their career towards progression. We have active learning and development policies to ensure learning across all levels and disciplines.

- **Internal Talent Pipeline**

Croí Laighean Credit Union is committed to developing internal talent and, wherever possible, filling vacancies from within. Over the past 2 years, more than 50% of our employees have changed roles, through promotions, lateral moves, or expanded responsibilities. This reflects our strong focus on supporting career development and progression within the organisation

- **Great Place to Work Certification**

At CLCU, we are committed to creating a workplace where every colleague can thrive at home, at work, and in the community. Our Great Place to Work journey has deepened our understanding of employee experience and helped us shape the right conditions for our people to shine. Survey results show particularly high levels of satisfaction across the organisation, with Career and Development highlighted as a core strength. This reflects our ongoing investment in learning pathways, internal mobility, and growth opportunities that support long-term careers.



Actions

Our actions to date demonstrate our commitment to positive change. Looking ahead, we will take the following actions in an attempt to work towards the reduction of and eventual closing of this gender pay gap:

