

# MAB Group Gender Pay Gap Report 2025



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# Introduction

**At MAB Group, we believe that a diverse, inclusive, and balanced workforce drives stronger outcomes for everyone.** We remain committed to creating an organisation where all colleagues feel a sense of belonging and have equal opportunities to grow, contribute, and succeed.

This report presents our Gender Pay Gap data from the 5 April 2025 snapshot, along with an overview of the ongoing work we are doing to improve gender representation and reduce pay gaps. As the data reflects a point in time, it does not yet capture some of the continued efforts that have taken place since the snapshot.

It is important to distinguish between *equal pay* and the *gender pay gap*. Equal pay means men and women are paid the same for the same or equivalent roles — a legal requirement we uphold. The gender pay gap, however, reflects the difference between the *average* pay of men and women across the organisation and is influenced by the distribution of roles at different levels.

We use the median pay gap as our key measure. Our 2025 data shows some small but positive improvements, and importantly, no steps backwards. The gap continues to be shaped by a higher proportion of men in senior and higher-paid roles.

We have made steady progress and remain focused on continuing the work to improve gender balance across all levels, ensuring MAB Group remains a place where everyone can thrive.

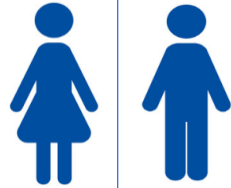


# April 2025 Data

## Pay Quartiles

### Upper Hourly Pay Quartile

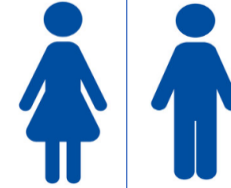
**35%**  
Female



**65%**  
Male

### Upper Middle Hourly Pay Quartile

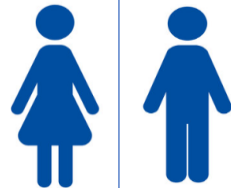
**54%**  
Female



**46%**  
Male

### Lower Middle Hourly Pay Quartile

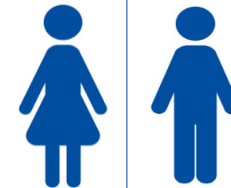
**50%**  
Female



**50%**  
Male

### Lower Hourly Pay Quartile

**56%**  
Female



**44%**  
Male

### Gender Pay Gap

**51%**  
Mean

**17%\***  
Median

### Bonus Pay Gap

**95%**  
Mean

**38%\***  
Median

### Receiving Bonus

Female

Male



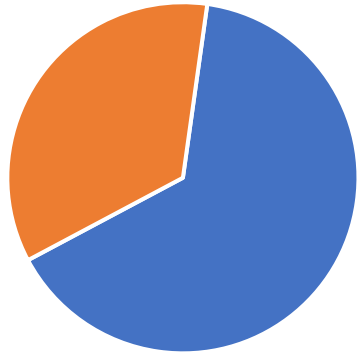
**51%**

**49%**

\*The median gap is the most representative as the mean percentage is skewed by a small number of highly paid colleagues.

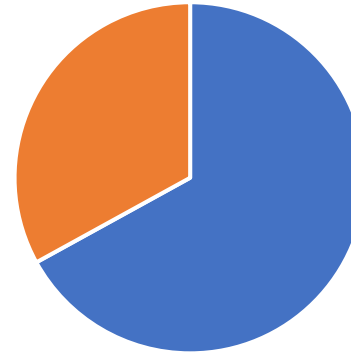
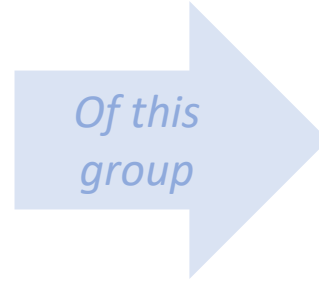
# Supporting Statement

## In the **upper** hourly pay quartile



**65% are male and 35% are female.**  
This has shown a small improvement since 2024 with a 2%pt decrease.

■ Male ■ Female



**68% are Senior Management, Sales, Advisors or IT.**  
All of which are male dominated with 66% being male.

■ Male ■ Female

## Total **part time** workers

### FMD



■ Male ■ Female

**86%** of part time workers at FMD are women.

### Fluent



■ Male ■ Female

**87%** of part time workers at Fluent are women.

### MAB



■ Male ■ Female

**87%** of part time workers at MAB are women.

## In the **lower** hourly pay quartile

- 44% are male and **56% are female.**
- 8% of the lower hourly pay quartile are part-time workers.
- Of this sample of part-time workers, **87% are female.**



## What we've already done

- **Appointed a female Group Chief Operating Officer to the Board**, strengthening diversity of thought and representation at the highest level of leadership.
- **Continued to invest in our ED&I Steering Group (Unity)** to ensure colleagues feel supported, valued, and able to reach their full potential.
- **Promoted a number of aspiring and established female leaders** into senior roles across the business, helping to strengthen our leadership pipeline.
- **Ensured our senior development programmes include strong female representation**, supporting the progression of women into key leadership positions.
- **Maintained our involvement in the Diversity & Inclusion Finance Forum**, contributing to efforts that drive a more balanced and inclusive mortgage industry.
- **Improved the visibility of career pathways**, giving all colleagues, particularly women, clearer routes for progression.

# What we've already done



- **Improved data visibility and reporting**, helping us better understand gender representation trends and focus our efforts where they will have the most impact.
- **Provided coaching** focused on confidence, leadership skills, and career advancement.
- **Finalist across several categories** in the 2025 Women's Recognition Awards.
- **Our female apprentice** was named in the *Financial Reporter 30 Under 30* list.
- **Appointed a female Board member** as the workforce representative on the Board.
- **Winner of the Diversity & Inclusion Broker Champion** award at the Mortgage Strategy Awards.
- **Winner of the DEI Community Champions Award** at the Women's Recognition Awards.

# Our commitment to closing the gap

At MAB Group, we remain focused on creating an inclusive workplace **where everyone feels valued, supported and able to excel**. As we move into 2026, our commitment is to continue the steady and meaningful work that helps reduce the gender pay gap over time.

## Strengthening colleague voice and support

- We will continue developing our colleague voice forums to ensure wide representation and meaningful involvement from across the business.
- We will sign the NHS Menopause Workplace Pledge to reinforce our commitment to supporting colleagues through every stage of life.

## Investing in women's development

- We are expanding access to coaching and development opportunities for women to help build confidence, capability and readiness for senior roles.

## Ways of working

- We are looking, holistically, at 'family and productivity friendly policies for the age of AI' including;
- flexible working - we will continue reviewing and enhancing our flexible working approach, so it remains supportive of individual needs while enabling effective teamwork.
- hybrid working equity checks - ensuring that our approach is current and looking at the impact of hybrid working patterns to ensure that no groups are disadvantaged in progression or visibility.

## Returner programme

- We are looking to introduce a returner support programme to help colleagues re-enter the workplace with confidence after extended leave (including those returning from parental leave).

# Our commitment to closing the gap (cont'd)

## **Ensuring fairness in pay and reward**

- We have appointed a reward specialist reward are carrying out a refreshed review of our pay and reward processes, including benchmarking and internal consistency checks, to ensure fairness and equity for all colleagues.

## **Deepening insight through colleague feedback**

- Our 2026 engagement activity will include additional questions on diversity and inclusion to give us clearer insights into colleague experiences and priorities.

## **Evolving our recruitment practices**

- We are continuing to work with hiring managers to strengthen inclusive hiring practices and attract a broader and more diverse range of candidates (including an e-learning module that has already been implemented and will continue to be iterated).
- All job descriptions will continue to be reviewed to ensure the language used is clear, inclusive and accessible.

## **Mid-career development support**

- Enhance mid-career development support, recognising that women are more likely to experience barriers to progression during this stage of their careers.

**Thank you**

