



Gender Pay Gap Report

2025





Welcome message

Welcome to the 2025 Experian UK Gender Pay Gap report. At Experian, we are committed to building a workforce as inclusive and representative as the customers we serve. Creating an inclusive environment where everyone can thrive remains a core priority for us.

Our UK Gender Pay Gap data continues to show positive progress, reflecting the impact our broader Inclusion & Belonging (I&B) initiatives are producing. While there is more work to do, we are proud of the steps we've taken to date and the momentum we have built.

This report provides an overview of our progress and details the measures implemented, as well as those planned, to advance our strategic objectives and fully harness the potential of our workforce.





The journey so far

Since the introduction of our Gender Pay reporting in 2017, we've worked hard to address gender pay differences and women's representation in the UK. We have taken some significant steps on our journey, and we are encouraged by the impact of our progress to date and the momentum to drive further impact on gender pay equality moving forward.

We see a positive trend forming in the year-on-year results, as well as progress against our broader representation goals.



As an organisation, we are committed to seeing significant change in this space. We are clear on our Inclusion & Belonging objectives and are committed to addressing the opportunities highlighted by the Gender Pay analysis.

We are confident that we can continue to improve and believe in building a better tomorrow for women, and all our people, throughout the organisation.



Gender Pay at Experian 2025

PART I - PAY



These figures show how Gender Pay looked across our UK organisation in 2025.

Gender Pay statistics compare the median and mean rates of pay between men and women in an organisation. Different jobs are paid at different levels, for example higher graded roles tend to be paid more than lower graded roles, and different job families with skills which are in high demand may command higher salaries as a result of market influence.

A gender pay gap can exist where the proportion of men and women at each level does not match. It's important to distinguish between gender pay and equal pay, which is the difference in pay between men and women who carry out the same or equivalent jobs. We are confident the pay gap is not caused by unequal pay for jobs of similar nature.

The statistics reflect the gender imbalance at the higher levels of our organisation.

We have started to make progress against this imbalance at senior levels, and the appointment of Malin Holmberg as CEO is an important step in the right direction. Achieving greater gender parity at senior levels is a key objective which we will continue to address.

Our commitment to gender balance is demonstrated in the FTSE Women Leaders Review where we are at or above 33% women and on track to meet 40% target for executive committee members and their direct reports, as well as half of the Board of Directors being women.

	FY20	FY21	FY22	FY23	FY24	FY25	Year on Year (YoY) Movement
Difference in Median hourly rate of pay	18.56 %	14.97 %	15.43 %	14.89 %	15.79 %	14.25 %	-1.54%
Difference in Mean hourly rate of pay	24.77 %	19.29 %	18.66 %	17.83 %	17.36 %	20.32 %	+2.96%

We are encouraged to report that, in 2025, we achieved the highest proportion of women in the business to date (39%). This positive impact can be seen in the median hourly pay movement. We are encouraged to see a reduction of 4.31 percentage points (pp) in the median hourly pay gap since FY20.

We are sensitive to the fact the mean hourly pay gap has increased this year, despite a reduction of 4.45 pp in the mean hourly pay gap since FY20. This is primarily due to a greater proportion of women at lower grades (up 2 pp year-on-year). Growing our talent base through targeted early careers investment and supporting progression via our learning and development initiatives is a key part of our long-term I&B strategy. We are confident that, over time, these initiatives will positively impact this difference.



Gender Pay at Experian 2025

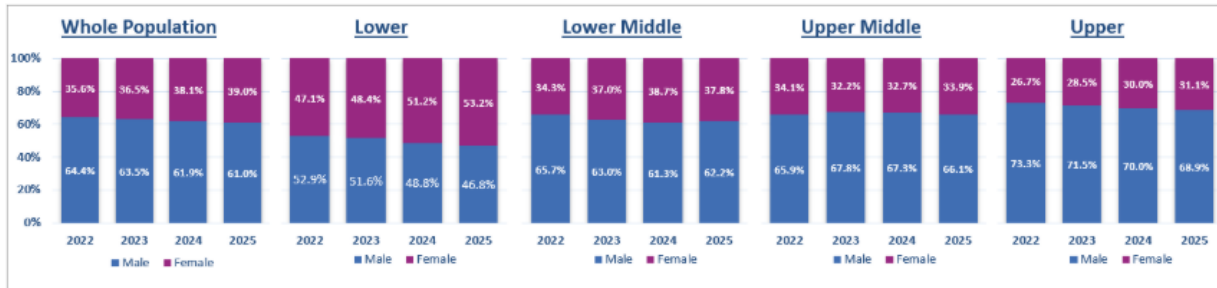
PART II - BONUS & QUARTILE SPLITS

	FY20	FY21	FY22	FY23	FY24	FY25	YoY MOVEMENT
Difference in Median bonus payment	27.11 %	22.29 %	23.17 %	35.84 %	29.46 %	25.26 %	-4.20%
Difference in Mean bonus payments	67.27 %	66.04 %	57.47 %	49.88 %	49.54 %	43.78 %	-5.76%



Experian operates a strong pay for performance philosophy. Particularly at senior levels, we highly incentivise our workforce, using short and long-term variable pay. As a result, we expect to see movement in the bonus statistics linked to financial performance against the relevant annual bonus metrics. We are encouraged by the significant decrease in the median and mean bonus payment gap. The gender imbalance at senior levels is a key driver of the bonus gap and so the focus continues to a more even distribution of females and males throughout the organisation.

In 2025, the proportion of women, in comparison to men overall, improved by 0.9 pp. Encouragingly we observed a 1.1 pp increase in the proportion of women in the upper quartile, which is the highest female representation in the upper quartile since reporting commenced.





Actions we have taken

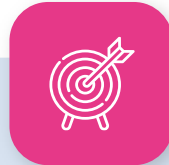
Our I&B Strategy is designed to enable every single colleague to bring their whole selves to work. We have clear objectives which aim to reduce female gender disparities and have set specific targets, which we believe will further reduce the UK Gender Pay Gap in the coming years. This is underpinned by our commitment to equal pay practices which is kept under constant review.





Actions we have taken

WE HAVE A CLEAR AND MEASURABLE GENDER ACTION PLAN, WHICH IS OWNED AND LED BY THE CEO FOR THE UK & IRELAND REGION.



Regional Targets

All regions have external gender targets on the representation of women in every layer of the organisation and the total men/women gender split for all employees.

We continue to make meaningful progress on the overall female representation. We are encouraged to see that female representation in the region has reached its highest level at 39%. In addition, we have seen positive movement following the appointment of Malin Holmberg as the CEO for UK and Ireland (UK&I). Further increasing female leadership representation will remain a key priority for us.



Women's Talent Movement

We continue to monitor the progression (including lateral moves and promotions) of female talent.

Our quarterly talent reviews aim to promote and match talent with opportunities across the business, enabling us to take timely decisive action and drive growth. We saw some meaningful progress in 2025 because of these initiatives – with women representing 47.6% of all career moves, a 4% increase from 2024 and, critically, women accounting for 45.9% of all promotions, an increase of 8.7% from 2024.



Women in Experian ERG

Our Women in Experian Employee Resource Group (ERG) continues to thrive, championing the career development of women. Sponsored by David Bates, Managing Director, Credit and Verification Services (UK&I) and with over **760 members**, the ERG has a monthly cadence of events focused on career development – and acts as a powerful platform to give women and allies the tools to grow their networks.

FY26 strategic focus is to amplify the voices of women across Experian by actively listening to their experiences, advocating for meaningful change and providing internal sponsorship and career development opportunities.



Actions we have taken

CONTINUED



Executive Sponsorship

To enhance overall responsibility and accountability for achieving our I&B objectives, we embedded I&B into the role profiles of our Senior Manager and Certified Financial Conduct Authority Persons:

- **UK&I CEO:** Has responsibility for monitoring and oversight of the UK Executive in taking action to reduce group think, building an inclusive culture and to deliver on I&B representation targets.
- **Senior Managers/Certified persons:** Responsibility for ensuring the business function's actions and practices account for, and support, building an inclusive culture, the reduction of group think and the delivery of I&B representation targets.



Growing our talent base, Targeted Early Careers Investment

Experian continues to focus on increasing gender balance through targeted recruitment efforts. The Talent Acquisition team are tasked with increasing the proportion of female new hires by 2%, from 50% to 52%.

Our Early Careers team recruited a gender ratio of 52% women for this year's cohort, which reinforces our commitment to growing female talent within the organisation.



Global I&B Strategy

The Global I&B strategy **underpins** our regional strategy to close the gender pay gap in all the countries in which we operate.

We believe I&B is essential to our purpose of creating a better tomorrow by making positive change in the world and actively supporting all efforts to close the gender pay gap.



Listening Approach

Listening Approach

We use our annual Great Place to Work survey to listen to our employees and understand their experiences of working at Experian. We're pleased that our FY26 survey results continue to bench in the upper quartile across the Diversity, Equity and Inclusion questions.

FAIRNESS QUESTIONS	FY24 SCORE	FY25 SCORE	FY26 SCORE	Change since Previous Year
People here are treated fairly regardless of their sexual orientation	96	96	96	=
People here are treated fairly regardless of their race	94	94	94	=
People here are treated fairly regardless of their age	89	88	88	=
People here are treated fairly regardless of their gender	91	90	92	+2





Celebrating Success

EXTERNAL ACCOLADES

For the second year running, Experian was one of the UK's Best Workplaces for Women, in the Great Place to Work UK survey.

Some of the highlights from our external recognition in FY25 are:

- We maintained our Menopause Friendly Employer accreditation, highlighting our commitment to support women of all ages.
- We were shortlisted for several awards including Best Employer for Parental Support and Best Employer Network categories at the Women in Tech Employer Awards; and in the 2025 Women in Credit awards, we had multiple shortlisted nominees including Transformation of the Year and Service provider of the Year
- We continue to recognise the intersectional experiences of women in our workforce retaining our Advanced Employer status in the Investing in Ethnicity Maturity Matrix – a powerful benchmarking tool endorsed by the All-Party Parliamentary Group for Governance and Inclusive Leadership.

