

UK Gender Pay Gap 2025



This report provides a snapshot view as at 5 April 2025

At Lowell, we're committed to creating a workplace where everyone can thrive, and our 2025 Gender Pay Gap Report highlights both how far we've come and where we're continuing to push for progress.

This year, our reportable entities recorded a **mean gender pay gap of 11.74%** and a **median gap of 5.76%**. These results place us well ahead of both the UK mean and the wider financial services sector.

We're also seeing positive momentum across our individual business units. Mean and median gaps are narrowing, and despite a slight increase in one gap, rising female representation in higher-graded roles demonstrates that our development and progression initiatives are working.

Our overall gender balance across our reportable entities remains strong, with **51% of colleagues identifying as female and 49% as male across the groups that report.**

One of the clearest markers of our progress is at the top of the organisation. Female representation at Executive and Senior Leader levels in our reportable entities has now reached **46%**, exceeding our target and reflecting a sustained upward trend across all leadership tiers. This growth is the result of our long-term focus on nurturing talent, supporting career progression, and investing in a leadership pipeline that reflects the diversity of our people.

Our progress has also been shaped by the wider initiatives we have built to support gender parity. Our **RISE network** continues to create space for women, and allies, to connect, share experiences, and influence change across the business. Our **leadership apprenticeship programmes** are helping more women build the confidence and capability to take on senior roles, while our broader suite of **development pathways**, mentoring schemes, and career support resources are ensuring that talent at every level has the opportunity to grow.

These initiatives, alongside the dedication of colleagues across Lowell, play a critical role in ensuring that our leadership pipeline is not only strong, but inclusive.

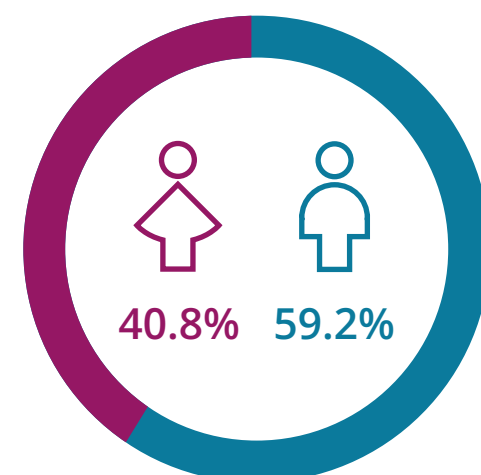
There is still more to do, and we are committed to doing it. These results show that our focus on equity, opportunity, and representation is driving meaningful change. We remain dedicated to making Lowell a place where people of all genders can build rewarding, successful careers.

Jen Allison
Group People Director

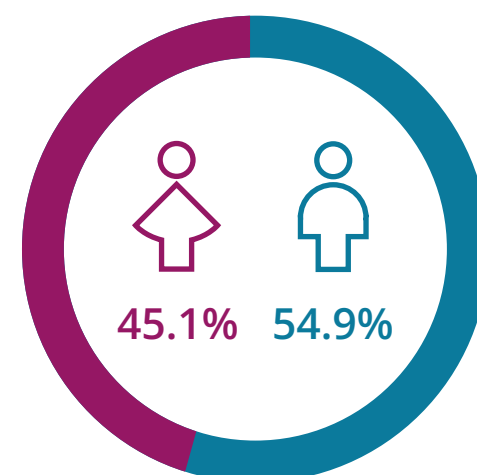
UK Shared Services Ltd

2025

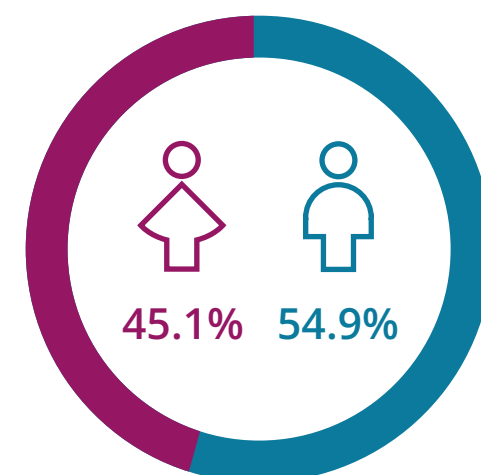
Upper Quartile



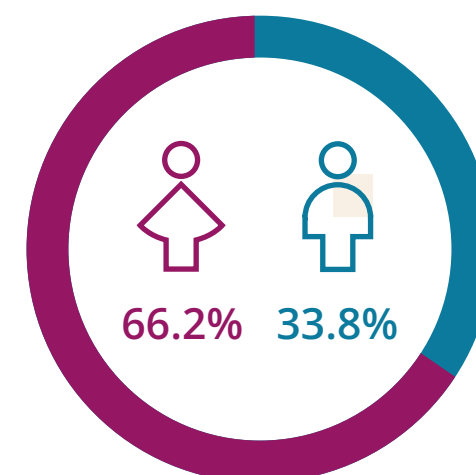
Upper Middle



Lower Middle



Lower Quartile



Mean Gender Pay Gap

2025
Gap %

14.57

Median Gender Pay Gap

13.3

Mean Bonus Pay Gap

26.16

Median Bonus Pay Gap

24.23



98.6%
of women
received
a bonus

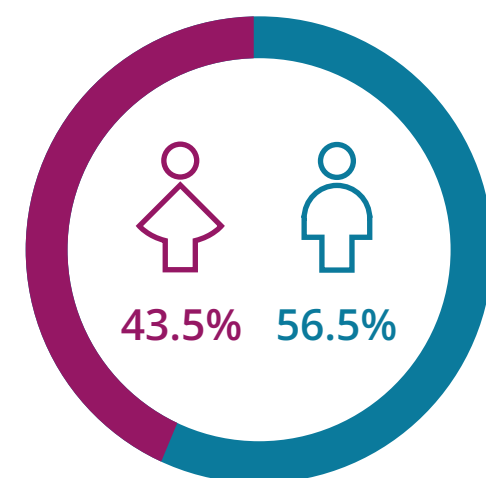


95.9%
of men
received
a bonus

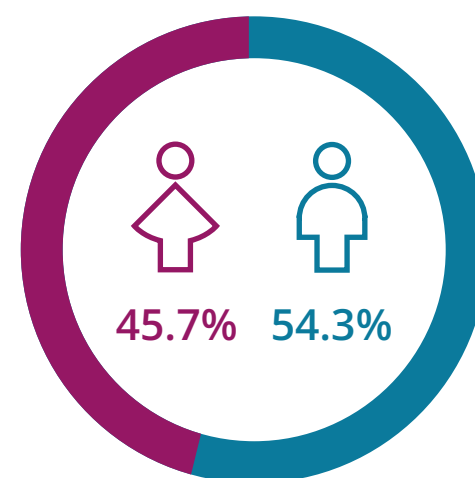
Lowell Financial Ltd

2025

Upper Quartile



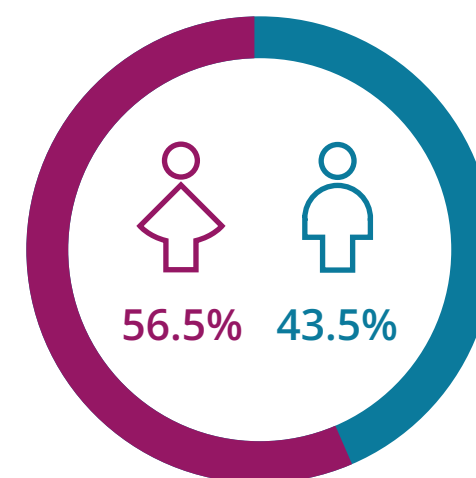
Upper Middle



Lower Middle



Lower Quartile



Mean Gender Pay Gap

2025
Gap %

6.83

Median Gender Pay Gap

2.57

Mean Bonus Pay Gap

25.41

Median Bonus Pay Gap

14.7



97.8%
of women
received
a bonus

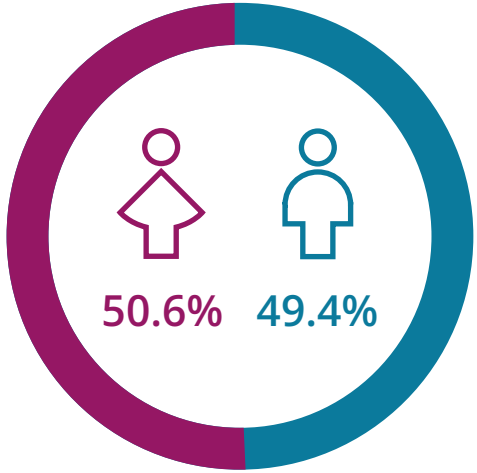


97.6%
of men
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a bonus

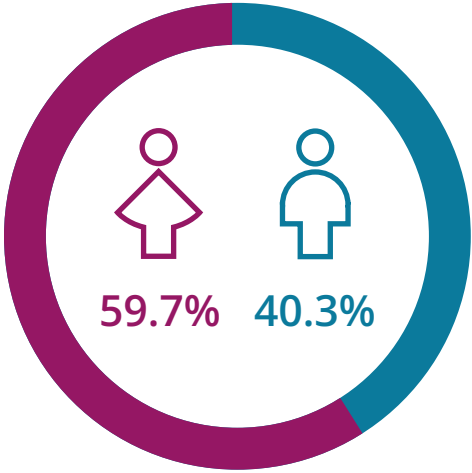
Overdales

2025

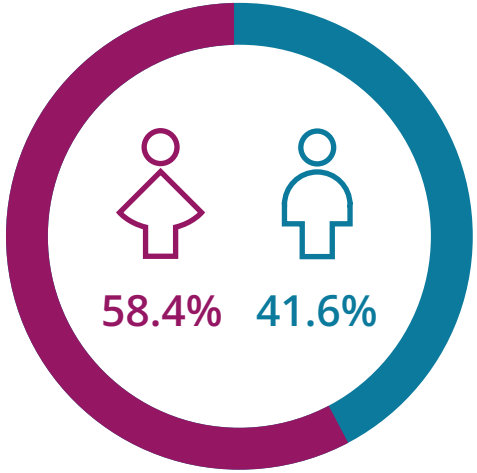
Upper Quartile



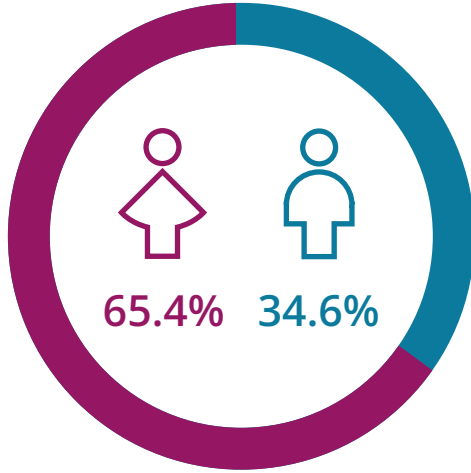
Upper Middle



Lower Middle



Lower Quartile



Mean Gender Pay Gap

2025
Gap %

14.38

Median Gender Pay Gap

2.78

Mean Bonus Pay Gap

39.81

Median Bonus Pay Gap

10.88

 **95.5%**
of women
received
a bonus

 **93.7%**
of men
received
a bonus