The following charts show a snapshot of the diversity of the Financial Ombudsman Service in December 2017 – based on information our people have chosen to tell us about themselves. We've grouped our people by the level of their roles: our non-executive board and executive team, our senior managers, our managers and the rest of our people.

The figures for all our people include our employees and our non-executive board. Our ombudsmen are included among our managers, senior managers and executive team – so they're represented in the figures for these groups. We've also shown the diversity of our ombudsmen separately for each diversity category.

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Overall, more than half our people are women. The lowest proportion of women – 43% – is at senior manager level. Our panel of ombudsmen, who can make legally-binding decisions about financial complaints, is gender balanced.
One in three of our people haven't told us about their gender identity. This could be because some longer-serving employees haven't reviewed their details since we started asking this particular question. We'll be working to raise people's awareness that they can tell us more about themselves, and to encourage a culture where they're comfortable to do so.

![Gender Identity Chart]

<table>
<thead>
<tr>
<th>Category</th>
<th>Same as Assigned at Birth</th>
<th>Not the Same as Assigned at Birth</th>
<th>Prefer Not to Say</th>
<th>Not Stated</th>
</tr>
</thead>
<tbody>
<tr>
<td>All of our employees</td>
<td>67%</td>
<td>less than 1%</td>
<td>1%</td>
<td>31%</td>
</tr>
<tr>
<td>Our board and executive team</td>
<td>93%</td>
<td>0%</td>
<td>0%</td>
<td>7%</td>
</tr>
<tr>
<td>Our senior managers</td>
<td>61%</td>
<td>less than 1%</td>
<td>0%</td>
<td>38%</td>
</tr>
<tr>
<td>Our managers</td>
<td>62%</td>
<td>less than 1%</td>
<td>0%</td>
<td>36%</td>
</tr>
<tr>
<td>All our other employees</td>
<td>69%</td>
<td>less than 1%</td>
<td>1%</td>
<td>29%</td>
</tr>
<tr>
<td>Our ombudsman panel</td>
<td>60%</td>
<td>less than 1%</td>
<td>1%</td>
<td>39%</td>
</tr>
</tbody>
</table>

*Note: Percentages may not add up to 100% due to rounding.*
As a whole, more than half of our people are aged between 25 and 34. 34% of our ombudsman panel are over 45, compared with 20% of our organisation as a whole.

<table>
<thead>
<tr>
<th>Age Group</th>
<th>18 – 24</th>
<th>25 – 34</th>
<th>35 – 44</th>
<th>45 – 54</th>
<th>55 – 64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>all of our employees</td>
<td>5%</td>
<td>55%</td>
<td>20%</td>
<td>13%</td>
<td>6%</td>
<td>less than 1%</td>
</tr>
<tr>
<td>our board and executive team</td>
<td>0%</td>
<td>0%</td>
<td>13%</td>
<td>40%</td>
<td>27%</td>
<td>20%</td>
</tr>
<tr>
<td>our senior managers</td>
<td>0%</td>
<td>8%</td>
<td>43%</td>
<td>39%</td>
<td>8%</td>
<td>2%</td>
</tr>
<tr>
<td>our managers</td>
<td>less than 1%</td>
<td>37%</td>
<td>33%</td>
<td>21%</td>
<td>8%</td>
<td>less than 1%</td>
</tr>
<tr>
<td>all of our other employees</td>
<td>7%</td>
<td>63%</td>
<td>15%</td>
<td>9%</td>
<td>5%</td>
<td>less than 1%</td>
</tr>
<tr>
<td>our ombudsman panel</td>
<td>0%</td>
<td>31%</td>
<td>34%</td>
<td>25%</td>
<td>9%</td>
<td>less than 1%</td>
</tr>
</tbody>
</table>
Overall, 38% of our employees come from black, asian and minority ethnic (BAME) backgrounds – shown as black, asian, mixed backgrounds and other in our figures. However, BAME representation is lower at more senior levels, and we don't currently have any BAME representation on our board or executive team.
The proportion of people who tell us they're lesbian, gay or bisexual is fairly consistent at all levels of our organisation. 6% of our people have told us they’d prefer not to tell us their sexual orientation, with just 3% giving us no information.

<table>
<thead>
<tr>
<th>Category</th>
<th>All of Our People</th>
<th>Our Board and Executive Team</th>
<th>Our Senior Managers</th>
<th>Our Managers</th>
<th>All Our Other Employees</th>
<th>Our Ombudsman Panel</th>
</tr>
</thead>
<tbody>
<tr>
<td>heterosexual/straight</td>
<td>87%</td>
<td>87%</td>
<td>83%</td>
<td>87%</td>
<td>87%</td>
<td>85%</td>
</tr>
<tr>
<td>lesbian, gay or bisexual</td>
<td>3%</td>
<td>7%</td>
<td>5%</td>
<td>4%</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>other</td>
<td>less than 1%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>less than 1%</td>
<td>0%</td>
</tr>
<tr>
<td>prefer not to say</td>
<td>6%</td>
<td>0%</td>
<td>10%</td>
<td>7%</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>not stated</td>
<td>3%</td>
<td>6%</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
<td>2%</td>
</tr>
</tbody>
</table>
28% of our people haven't told us whether or not they have a disability – and we'll continue to work on creating a culture where people feel comfortable to do so. The proportion of employees who have told us they have a disability is fairly even across all levels of our service, but lowest for senior managers (3%).

- **All of our people**: 3,011 individuals
  - Yes: 7%
  - No: 64%
  - Prefer not to say: 1%
  - Not stated: 28%

- **Our board and executive team**: 15 individuals
  - Yes: 7%
  - No: 87%
  - Prefer not to say: 0%
  - Not stated: 6%

- **Our senior managers**: 109 individuals
  - Yes: 3%
  - No: 85%
  - Prefer not to say: 0%
  - Not stated: 12%

- **Our managers**: 658 individuals
  - Yes: 8%
  - No: 72%
  - Prefer not to say: 1%
  - Not stated: 19%

- **All our other people**: 2,229 individuals
  - Yes: 8%
  - No: 61%
  - Prefer not to say: 2%
  - Not stated: 29%

- **Our ombudsman panel**: 358 individuals
  - Yes: 7%
  - No: 72%
  - Prefer not to say: less than 1%
  - Not stated: 20%
The majority of our employees are either Christian (34%) or have no religious or philosophical belief (31%). However, a diverse range of other religions are represented among our employees.

- All of our employees: 3,011 individuals
  - Christian: 34%
  - Hindu: 5%
  - Jewish: less than 1%
  - Muslim: 11%
  - Sikh: 2%
  - Buddhist: less than 1%
  - Other: 4%
  - No religious or philosophical belief: 31%
  - Prefer not to say: 7%
  - Not stated: 5%

- Our board and executive team: 15 individuals
  - Christian: 27%
  - Hindu: 0%
  - Jewish: 0%
  - Muslim: 0%
  - Sikh: 0%
  - Buddhist: 0%
  - Other: 0%
  - No religious or philosophical belief: 7%
  - Prefer not to say: 7%
  - Not stated: 6%

- Our senior managers: 109 individuals
  - Christian: 40%
  - Hindu: 0%
  - Jewish: 0%
  - Muslim: 3%
  - Sikh: 0%
  - Buddhist: 0%
  - Other: 0%
  - No religious or philosophical belief: 0%
  - Prefer not to say: 9%
  - Not stated: 3%

- Our managers: 658 individuals
  - Christian: 35%
  - Hindu: 3%
  - Jewish: less than 1%
  - Muslim: 4%
  - Sikh: less than 1%
  - Buddhist: 0%
  - Other: 2%
  - No religious or philosophical belief: 35%
  - Prefer not to say: 4%
  - Not stated: 4%

- All our other people: 2,229 individuals
  - Christian: 33%
  - Hindu: 6%
  - Jewish: less than 1%
  - Muslim: 4%
  - Sikh: less than 1%
  - Buddhist: less than 1%
  - Other: 4%
  - No religious or philosophical belief: 28%
  - Prefer not to say: 7%
  - Not stated: 8%

- Our ombudsman panel: 358 individuals
  - Christian: 36%
  - Hindu: 2%
  - Jewish: 1%
  - Muslim: 3%
  - Sikh: less than 1%
  - Buddhist: 0%
  - Other: 4%
  - No religious or philosophical belief: 42%
  - Prefer not to say: 8%
  - Not stated: 3%