

Firstly, a bit about Nationwide



We're the world's largest building society, the UK's second largest mortgage provider, and one of the UK's largest savings providers.

And a bit about us

Janet Chapman

I'm a Mission Leader at Nationwide, responsible for delivering excellent service to the Society's 16 million members. I joined Nationwide due to its clear purpose and strong values which align with my own.



I've a long and distinguished track record in Financial Services including roles as an Internal Auditor and IT consultant. Until recently, I was Nationwide's Chief Internal Auditor, where I led a successful migration to agile ways of working.

In my career I've held roles as:

- Chief Auditor for Citigroup's Institutional businesses
- Chief Auditor for the Americas at the Bank of Tokyo Mitsubishi
- And worked for Accenture and Arthur Andersen...

I've lived and worked in the UK and US and now live in London. In my spare time, I love to explore the beautiful beaches and mountains of the Highlands of Scotland. I'm also a very proud Mum.

Patrick Eltridge

I joined Nationwide as Chief Operating Officer in early 2019.



I've over 30 years experience in financial services, telecommunications, technology start-ups and related commercial activities including mergers & acquisitions, partnerships and product development, particularly in the online space.

Prior to Nationwide. I was the:-

- Group CIO at RBS
- Group CIO for Telstra, Australia's largest Telco
- Group IT Strategy and Architecture Director for Standard Chartered
- Retail bank CIO for Westpac Bank

I moved to the UK five years ago after working in Singapore and Australia and now live in London.

Nationwide Highlights

for customer satisfaction amongst our peer group1



UK's most trusted financial brand²



Banking Brand of the Year 2019 for the third year



16.3 million members



Helped more than 1 in 6 first-time buyers into a home of their own 2019-1 in 5



current account switchers came to us3 2019-1 in 5



£469 million million underlying profit statutory profit

2019: 15.9 million

£466





UK leverage ratio



2019: 4.9%

Made a



loan fund available to incentivise greener homes⁵

2019: £788 million 2019: £833 million

We awarded £5.5 million in grants to 135 charitable housing projects across the UK





Our rationale and response to change



Keep relevant and competitive



Bring together multi-functional teams with a shared purpose



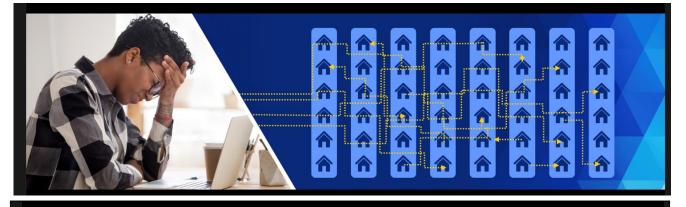
Deliver value sooner, enabling more from start to finish



Create focus on new capabilities to enable long-term strategic development of the Society

Our move to Member Missions

From:

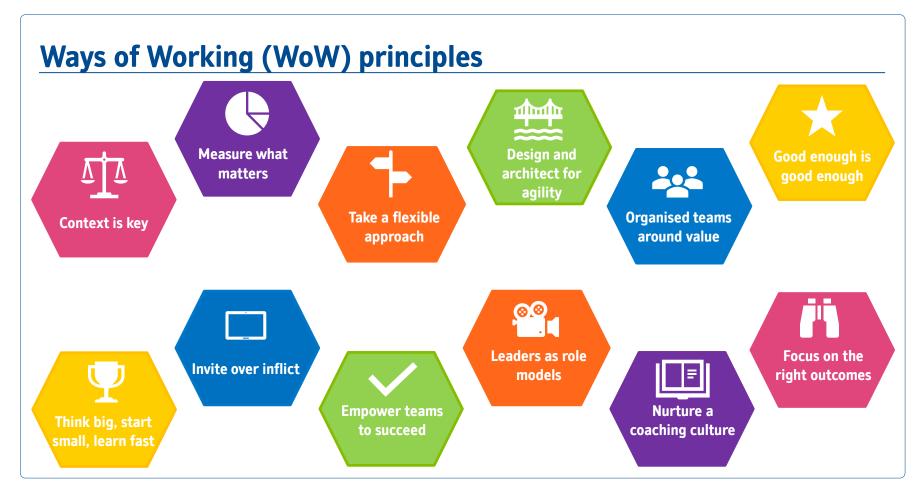


To:



Our biggest challenges





So, what's next for us?



Guided by our purpose



Responding to the coronavirus pandemic



We can't afford to stand still



Evolving the way we work



Adapting future skills & capabilities