



Nationwide

Building Society

DevOps Enterprise Summit

Patrick Eltridge & Janet Chapman

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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

No.1

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

2019: 15.9 million



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



More than
current account switchers
came to us³
2019: 1 in 5



£469 million
underlying profit

2019: £788 million

£466 million
statutory profit

2019: £833 million



£715 million
member financial benefit,
from incentives and better pricing
than the market average⁴
2019: £705 million



4.7%
UK leverage ratio

2019: 4.9%



Made a
£1 billion

loan fund available to
incentivise greener homes⁵



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



We will help members
stay in their homes
where they are in financial
difficulty caused by Covid-19⁶



¹ © Ipsos MORI 2020, Financial Research Survey (FRS) measure (see slide 40). ² Nationwide Brand Guidance Study (see slide 40). ³ Pay.UK monthly CASS data, 12 months to March 2020. ⁴ Member financial benefit defined on slide 40. ⁵ For more information, see slide 34. ⁶ For more information, see slide 30.

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



Ways of Working (WoW) principles



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