Our 2026 Performance Summary in Easy Read

What Nationwide has done this year

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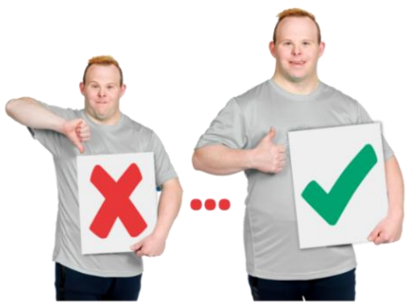
About our performance summary

Every year we look at how we are doing.

We look at:

- What we do for our members



- What we have made better

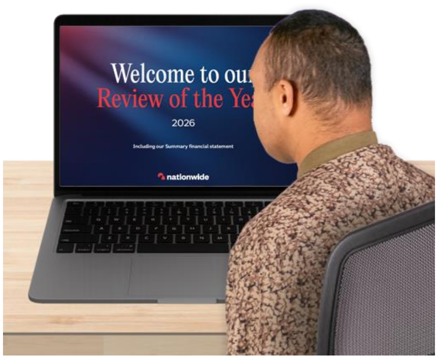
- How we support charities

- What our members tell us.

We have put this information into a report called a **performance summary.**

We have worked with Mencap to make this performance summary easier to understand.

This easy read report talks about some of the main things that we have done this year.



You can find our full **[Review of the Year on our website](#)**.

We want banking to be better for everyone.

We are owned by our members.

Our members are people who have a **current account**, **savings**, or a **mortgage** with us.

A **current account** is a type of bank account.

A bank account is a safe place to keep your money.

People can send money to your bank account, like wages or benefits.

A bank account is used for paying for things like bills or when you buy something with a debit card.

A **savings** account is somewhere people can put money when they want to save up for something.

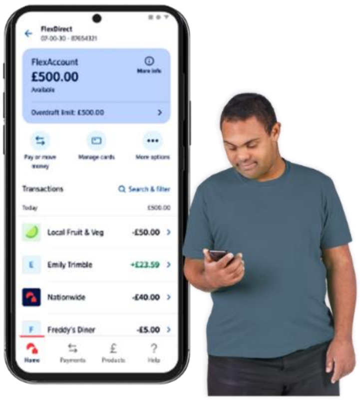
A **mortgage** is money we let people borrow so they can buy somewhere to live.

People can choose how they bank with us:

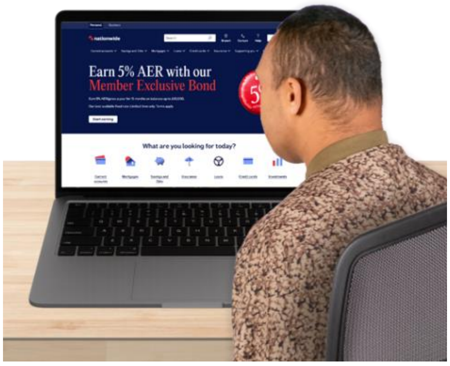
- In one of our **branches**.

  A **branch** is a Nationwide building that you can go to in person.

  These are usually on high streets or other places where there are shops

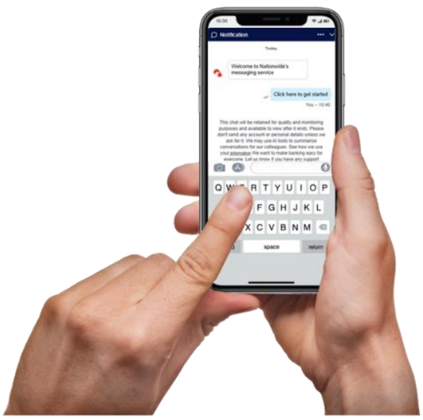


- Using the Nationwide app on their phone or tablet



- On the internet
  on their computer or laptop

- On the phone to talk to someone



- Using the online chat. This is open 24 hours a day and 7 days a week.

What we have done well this year

Making things good for our members

We paid over £400 million to our members in Fairer Share payments.

We gave over 4 million members £100 each for being with Nationwide.

This came from **profits** that Nationwide made this year.

Profit is the money that a business has left over when it has paid for everything the business needs to run.

A survey showed we are number one for customer satisfaction in our **peer group**.

©Ipsos 2026, Financial Research Survey (FRS), for 12 months ended 31 March 2026. For more information visit [www.nationwide.co.uk/why-nationwide.](http://www.nationwide.co.uk/why-nationwide)

In this survey, a **peer group** means UK **financial services providers** that are similar in size or larger, offer similar products, and have branches.

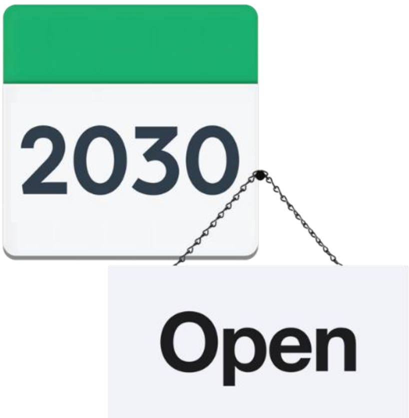
Financial services providers are organisations that help people manage money.

We have been top of the list for **customer satisfaction** in this survey for the last 14 years.

Customer satisfaction means our customers have been very happy with our service.

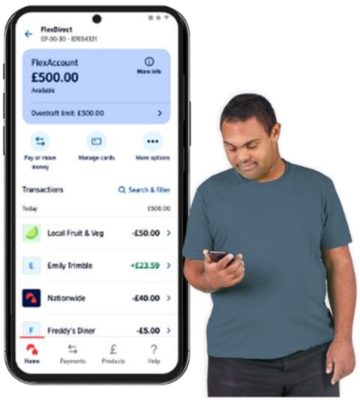
We changed our Branch Promise so it will last longer.

This means how long we promise not to close any of our Nationwide branches for.



All our Nationwide branches will be open until at least the start of the year 2030.

We asked our members what would help them when they use our banking app.



We made a new help section on our banking app so it is easier for our customers to report fraud and tell us about problems.

We made it easier for customers to prove who they are when they speak to us.

And we made it easier for customers to check calls from us are real.

Over 900,000 people used our scam checker services to make sure calls from Nationwide were really from us.

We made a **Better Off Indicator**, to help people know what benefits they might be able to get.

We started doing digital lessons in our branches.

The lessons help people to use the internet safely.

We were named as the best bank in Britain by Forbes.

Forbes is a magazine and website that writes about banks, business, and money.

Helping more and more people

We increased the amount of money we lent as mortgages more than any other bank in the UK.

We helped 88,000 people buy their first homes.

We are the only bank to be a **Which?** Recommended Provider for mortgages.

Which? is a magazine that tests and reviews things people use or buy.

More people changed their bank account to Nationwide than any other bank this year.

More young people opened accounts with us.

Over 40% of all student bank accounts that were opened in the UK were with Nationwide this year.

Making sure our finances are very good

We made a profit of over £2 billion this year.

We stayed **financially strong**.

This means we have enough money to meet the laws and rules of being a bank.

The profit we made means we were able to help community projects this year.

We gave over £21 million to charities and projects so they could do good things.

Nationwide Fairer Futures worked with 4 charities to make a difference.

The charities were:

- Centrepoint, who work with young people who are homeless.
- Action for Children, who support vulnerable children and their families
- Dementia UK, who support people with dementia and their families
- The Royal Marsden Cancer Charity, who raise money for research and treatment of cancer.

Nationwide Fairer Futures has helped over 200,000 people since June 2024.

Bringing Nationwide and Virgin Money together

Nationwide bought Virgin Money, another bank in the UK.

This happened in October 2024.

We started to move things that Virgin Money does to Nationwide in April 2026.

6.8 million Virgin Money customer accounts will be moving to Nationwide.

Virgin Money customers with current accounts, savings, or mortgages will become Nationwide members.

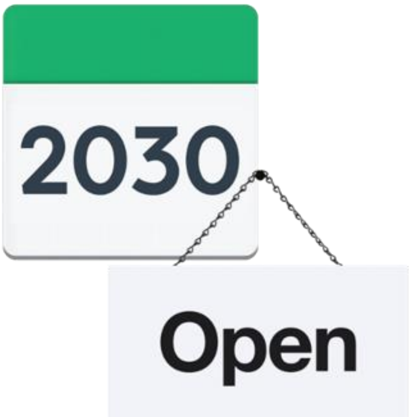
Some Virgin Money customers with business accounts will also become Nationwide members.

This means our new members could now get special offers from us.

They might be able to get Fairer Share payments from 2027 as well, if the people in charge at Nationwide say it is OK.

We set up a special helpline to help Virgin Money customers whose accounts moved to Nationwide.

8000 people who worked for Virgin Money now work for Nationwide.



Our branch promise includes Virgin Money branches.

This means all Virgin Money branches will stay open until at least the start of 2030.

We will keep bringing together parts of Virgin Money and Nationwide in the future to make things easier for our customers.

This easy read document was co-produced by people with a learning disability and Mencap for Nationwide.

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