

Who are you voting for?

The Board is recommending the election or re-election of 10 Directors at this year's AGM. This leaflet tells you more about them, including the skills and experience they will bring to Nationwide's Board.

You can find more information in the Annual Report and Accounts at [nationwide.co.uk/results-and-accounts](https://www.nationwide.co.uk/results-and-accounts)

To make your vote count, go to [nationwide.co.uk/agmvote](https://www.nationwide.co.uk/agmvote)

Guy Bainbridge

Independent non-executive director

Date of appointment: 1 February 2026



Skills and experience

Guy Bainbridge has extensive experience at board level, including within the mutuals sector. He is an experienced audit committee chair, having held this role at Yorkshire Building Society, ICE Clear Europe Limited, the world's largest clearing house for energy products, and Manulife Financial Corporation. Guy is a member of the Institute of Chartered Accountants in England and Wales, with 36 years' experience in KPMG's financial services practice, including serving as their lead audit partner for institutions such as HSBC, ING and Barclays.

Dame Debbie Crosbie DBE

Group Chief Executive Officer

Date of appointment: 2 June 2022



Skills and experience

Debbie Crosbie has 30 years' experience of strategic transformation in financial services. She previously served as CEO of TSB Bank and was an Executive Director and Chief Operating Officer at Clydesdale Bank where she led preparations for its successful initial public offering. Debbie received a Damehood in 2025 and was appointed by the Chancellor as the Government's Women in Finance Champion in 2026. She is a non-executive director of SSE plc, a leading UK renewables and energy networks company.

Tracey Graham

Senior Independent Director

Date of appointment: 28 September 2022,
(Senior Independent Director from 20 July 2023)



Skills and experience

Tracey Graham is an experienced non-executive director who has served on both listed and mutual boards across a range of sectors. Tracey has considerable experience as a remuneration committee chair and as a Senior Independent Director, having held these roles at Ibstock plc and discoverIE plc. Tracey chaired LINK Consumer Council for nine years and was previously CEO of Talaris Limited. Tracey also held senior roles at De La Rue plc, HSBC and AXA Insurance.

Debbie Klein

Independent non-executive director

Date of appointment: 1 March 2021



Skills and experience

Debbie Klein has extensive experience in consumer, commercial brand, marketing and people leadership. Until 2023, she was Sky's Group Chief Marketing, Corporate Affairs and People Officer. In this role she led Sky's 2030 net zero plan. Debbie's expertise in sustainability and corporate social responsibility aligns with Nationwide's Environmental, Social and Governance agenda. Her previous career included senior leadership roles at The Engine Group, Saatchi & Saatchi and Nielsen.

Muir Mathieson

Group Chief Financial Officer

Date of appointment: 6 September 2024



Skills and experience

Muir Mathieson's significant finance and treasury experience means he has a deep understanding of Nationwide's mutual business model and is ideally placed to oversee the long-term financial stability of the Group. Muir became Group CFO in 2024 after holding senior roles at Nationwide since 2010. Muir is a chartered accountant, beginning his career at PwC, and has previously held roles at Barclays Investment Bank and Chelsea Building Society.

Sally Orton

Independent non-executive director

Date of appointment: 1 June 2023



Skills and experience

Sally Orton is a dual-qualified chartered accountant in Australia and the UK. Her career spans 30 years in financial and professional services and she brings to the Board expertise in audit, regulation, mergers and acquisitions, integration, sustainability and finance. Sally has previously held CFO positions at a range of financial services firms. She started her career at KPMG in Australia, moving to London in 1997 to join PwC and then EY.

Tamara Rajah MBE

Independent non-executive director

Date of appointment: 1 September 2020



Skills and experience

Tamara Rajah is an entrepreneur and board director with deep expertise in consumer innovation, transformation and digital. Tamara currently serves as Group Managing Director of Healthcare at Tesco plc. Tamara previously served as CEO of Wellness Solutions and Chief Transformation Officer of Holland and Barrett. Starting her career at McKinsey & Company, Tamara went on to found and scale an award-winning, venture-capital backed global consumer healthcare platform.

Gillian Riley

Independent non-executive director

Date of appointment: 1 April 2022



Skills and experience

Gillian Riley is a seasoned banker with an accomplished track record at Scotiabank, Canada's third largest financial institution, holding senior roles in retail, business banking and wealth management. From 2018 to 2024 she served as President and CEO of Tangerine Bank, Canada's leading digital bank. She is currently Chair of Roynat Capital and President of The Conference Board in Canada. Gillian champions diversity and community values and has been recognised twice as one of Canada's top 100 women for her leadership.

Phil Rivett

Independent non-executive director

Date of appointment: 1 September 2019



Skills and experience

Phil Rivett is a chartered accountant with over 40 years' experience in accountancy and audit, with a focus on banks and insurance companies. He has a wealth of experience, advising major financial services providers in the UK and on a global basis. He has held various senior positions at PricewaterhouseCoopers LLP and was Chair of its Global Financial Services Group prior to retiring from the firm. Phil has an exceptional leadership track record, advocating a collaborative and inclusive approach.

Mike Rogers

Deputy Chair and independent non-executive director

Date of appointment: 1 April 2026



Skills and experience

Mike Rogers brings over 30 years' senior executive and board level experience in financial services and the mutual sector to Nationwide. He has been Chair of Experian PLC since 2019 and Chair of the Admiral Group PLC since 2023. His previous roles include Chair at Aegon UK PLC, non-executive director at NatWest Group plc, non-executive director of the Association of British Insurers and Chief Executive Officer of the mutual insurance organisation LV=. He also spent 20 years at Barclays in senior leadership roles.