

## ABOUT THE CUSTOMER

- Location: United Kingdom
- Founded: 1856
- Total Mortgage Book (2024): £796.4m
- Total Savings Book (2024): £853m
- SBS Solution: Core Mortgage & Savings Suite with SBS Managed Service

## HISTORY

Darlington Building Society was originally formed in 1856 as the Darlington Working Men's Equitable Permanent Building Society, created to support local people. Today, Darlington continue to be a well-known mutual organisation that offers savings and mortgages accounts to around 53,000 members. The society is represented in the north of England with 9 branch locations.

## The Challenge:

As other banks and building societies were upgrading their back-office solutions, Darlington saw the need to improve their operational resilience with an ambition to scale in the future to remain competitive in the market.

To do this, Darlington reviewed where they could use automation to drive efficiencies in their back-office operations. One area identified was the need to move away from on-premise hosting and into a cloud solution.

## The Solution:

Acknowledging their desire to build long-term resilience for the business with scalability in mind, they wanted to use a supplier who is not only someone they know and trust, but also one who would act as a partner invested in their future.

Jonathan Harwood of Darlington Building Society noted that SBS are a great partner because of their active promotion of thought leadership and sharing best practice in the industry, the length of time they have worked in the sector and offering strategic and operational forums.

Darlington underwent a major front to back digital transformation project with SBS, which spanned 5 years, completing in late 2024 with a migration to SBS Managed Service. This enables the society to easily scale their operations, respond to market changes sooner, and bring new products to market faster.

## The Outcome:

Through this upgrade, Darlington have found a new operational resilience in utilising cloud technology which resulted in significant long-term cost savings. Another savings Darlington realised was no longer having to fund or manage local hardware. As a result of this cost savings and resilience, Darlington were able to reduce operational risk as they are not reliant on specific individuals within their business or small teams to perform routine maintenance and upgrades.

As a result of these upgrades, Darlington have been able to redirect these resources into their change programme, which has seen accelerated growth in recent months. Automation and APIs have also played a significant role in allowing the online savings platform to be fast, efficient, and available to customers 24/7.

In 2024, Darlington saw growth of £23.2m in its residential mortgage book and £63m in savings balance growth which was predominantly thanks to uptake by their members of fixed rate bonds.

Looking to the future, Darlington are investigating how they can improve member outcomes and be more efficient as a business with the help of AI and automation.



“*What it's allowed us to do is our colleagues are no longer worrying about technology. It's there, it's fast, it's efficient, and they can worry more about those moments we have with our members.*”

*Jonathan Harwood  
Chief Technology Officer  
Darlington Building Society*



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