

## Group Chief Executive's transcript



**Paul Thwaite**  
Group Chief Executive Officer

At NatWest Group, we're delivering for our 19 million customers, our shareholders, and the wider UK economy.

In 2023, our strong performance was grounded in supporting our customers, helping them to reach their financial goals, and delivering attractive returns to shareholders.

Despite macroeconomic uncertainty, our customers remained resilient, navigating both inflation and rising interest rates. People and businesses looked to take more control of their spend, finding opportunities to boost their income.

We helped people manage their money better through our Financial Health Check services, lent an additional £9 billion into the UK economy, and opened over 100,000 new start-up accounts for entrepreneurs.

Our customers' needs and expectations are changing at pace, as they engage with emerging technology, adapt to

new social trends, and build ever more resilience to a fast and evolving world.

I believe that NatWest, with its heritage, leading customer businesses, deep regional connections, and financial strength, can be a trusted partner to customers during a period of significant change.

It's an honour to lead this business, which plays such a vital role in the lives of the customers we serve. With that, comes a great sense of responsibility to succeed for our customers, colleagues, and shareholders.

It's an exciting time for our sector and our bank. I'm confident we can shape the future of NatWest to deliver its full potential.

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