

Annual Results 2025 Film Transcript

Paul Thwaite, CEO: “In 2025, NatWest Group delivered another strong performance, rooted in our support for people, families and businesses in every region of the UK. Our performance is a result of our clear strategic focus, with income and returns both ahead of guidance.

However, what matters most is what sits behind these results: the trust our 20 million customers place in us every day, the commitment of our colleagues, and our responsibility to create sustainable value for our shareholders. Each business is delivering growth and you can see the positive impact we have right across the economy...

Mark, Branch Manager, Newcastle: “whether that's making home ownership a reality for more people”

Chioma, Financial Planning Specialist, Coutts: “helping more customers to save and invest”,

Pam, Regional Accelerator Director, Birmingham: “or supporting more businesses to scale and grow.”

Lynne, Branch Manager, Edinburgh: “Succeeding with customers means understanding their lives and being there for them, wherever they are.”

Mark, Branch Manager, Newcastle: “And whatever stage of life they're at – from young people and families, to thousands of first homeowners up and down the country and every stage in between.”

Phil, Customer, South Coast: “Customers like me. After seeing the NatWest Family Backed Mortgage on my banking app, I was able to help both my sons get onto the housing ladder.”

Chioma, Financial Planning Specialist, Coutts: “And through the expert advice of our Wealth Management teams, we helped more customers save and invest for the future with confidence with over 50,000 customers investing with us for the first time.”

Pam, Regional Accelerator Director, Birmingham: “As the UK's biggest bank for business, we supported one and a half million companies from startups to global household names. We serve over one in four mid-market businesses and have an unparalleled presence across the UK with a thousand relationship managers across the regions and nations. Entrepreneurs at our free Accelerators grow five times faster than average.”

Harper, Accelerator participant, West Midlands: “And because of the support I've received from the Accelerator this year, we've been able to increase our turnover and gain more customers.”

Diana, Director of Architecture and Engineering: “As technology reshapes how people live, work and bank, we've been quietly rebuilding our tech and data foundations. We've simplified, modernised and put in place leading capabilities, giving us the building blocks to meet our customers' evolving needs, and boost our resilience.”

Ashish, Transformation Lead, India: “We've expanded our engineering capabilities, hiring almost 1,000 software engineers in 2025 alone, helping us get new services and features into the hands of our customers even faster.”

Paul, Head of Responsible AI and AI Strategy: “From our leading AI Research office to our Responsible AI specialists, AI has been reinventing how we operate. We've built core partnerships with global tech leaders and in 2025, we became the first UK bank to partner with Open AI.”

Paul Thwaite, CEO: “Thank you to my colleagues across NatWest Group for your commitment to us succeeding with customers. Our performance makes it clear that our strategy is working – but there is no room for complacency. In 2026, we are raising our ambition, sharpening our strategic focus and setting new targets for growth, productivity and returns. We will continue to grow as a trusted partner to our customers, and to the UK.”