

Overview: Full Year Results 2018

Transcript

2018 was another strong year for us, with businesses in place to make the most of a changing economic and social environment. These external growth drivers continue to have positive effects on our long-term plans, such as ageing demographics and the creation of real assets.

As populations live longer, then pension plans need to last longer, too. We are leading the way in addressing this issue by promoting 'inclusive capitalism' and building "future cities", actively working together with local authorities throughout the UK to produce positive effects for local societies whilst providing solid returns for our customers and shareholders.

By taking this approach, our strategic investments into areas such as affordable housing, small business finance and urban regeneration projects can help breathe new life into underinvested parts of the UK – creating future cities that have clean energy systems, data solutions, and the ability to support and retain local talent.

200,000 new homes are needed to address the housing crisis that is being experienced by both first-time buyers and those looking for specialist housing as they approach later life.

We are committed to providing real returns for our stakeholders, customers and society and are looking to make as big a positive impact on communities throughout 2019.