

STATEMENT TO THE NIGERIAN STOCK EXCHANGE AND SHARE HOLDERS ON THE AUDITED RESULTS FOR THE YEAR ENDED 31 DECEMBER 2022

The directors present the abridged financial information of Unity bank Plc for the year ended 31 December 2022. These abridged financial information are derived from the full financial statements for the year ended 31 December 2022.

and are not the full financial statements of the Bank.

The full financial statements, from which these abridged financial information were derived, will be delivered to the Corporate Affairs Commission within the required deadline.

The Bank's Auditors issued an unmodified audit opinion on the full financial statements for the year ended 31 December 2022 from which these abridged financial information were derived. An electronic copy of the full consolidated and separate financial statements can be obtained at www.unitybanking.com.

and separate infancial statements can be obtained at www.unity					
STATEMENT OF FINANCIAL POSITION at 31 December	2022	2021	STATEMENT OF COMPREHENSIVE INCOME	2022	2021
at 31 December	N'000	N'000		N'000	N'000
Assets	47.116.726	60 600 050	S	57.140.054	50 204 246
Cash and balances with Central Bank Due from banks	47,116,736 21,732,544	68,608,050 36,980,421	Gross earnings Interest income	57,149,854 48,990,838	50,284,346 43,181,559
Loans and advances to customers	289,355,699	269,269,716	Interest expense	(29,647,236)	(23,127,005)
Investment Securities:			Net interest income	19,343,602	20,054,554
At fair value through other comprehensive income Debt instruments at amortised cost	43,776,330 68,866,346	52,129,755 71,896,064	Fee and commission income Fee and commission income	7,686,690 7,686,690	6,117,070 6,117,070
Debt instruments at amortised cost	00,000,340	71,030,004	Net trading loss	(233,839)	(1,307,675)
Property and equipment	23,459,506	22,668,391	Other operating income	472,326	985,717
Intangible assets Other assets	1,630,115 14,206,683	145,734 17,170,625	Total operating income	238,487 27,268,779	(321,958) 25,849,666
Deferred tax assets	14,200,083	17,170,023	Impairment losses on financial assets	1,203,857	2,563,926
Total assets	510,143,959	538,868,756	Net operating income	28,472,636	28,413,592
Liabilities			Personnel expenses	(11,161,067)	(10,536,510)
Due to other banks	117,731,414	143,321,585	Depreciation of property and equipment	(2,465,851)	(1,934,265)
Deposits from customers	327,429,673 297,381,214	322,284,567	Amortisation of intangible assets	(79,765) (13,379,828)	(50,905)
Borrowings Current tax liabilities	659,484	309,185,583 463,865	Other operating expenses Total operating expenses	(27,086,511)	(12,559,781)
Other liabilities	41,890,341	39,765,666	Profit before minimum tax	1,386,125	3,332,132
Employee benefit liabilities	-	945	Minimum tax expense	(285,280)	(124,264)
			Profit before tax Income tax expense	1,100,845 (159,470)	3,207,868
Total liabilities	785,092,126	815,022,211	Profit after tax	941,375	(34,616) 3,173,252
Equity			Profit for the year	941,375	3,173,252
Share capital	5,844,669	5,844,669	Other comprehensive income		
Share premium	10,485,871	10,485,871	Items that will never be reclassified to profit or loss:		
Statutory reserve Accumulated Deficit	13,367,368 (380,834,043)	13,226,162 (371,734,695)	Fair value gains on equity instruments at FVOCI Items that are or may be reclassified to profit or loss:	1,500,690	3,678,162
Non Distributable Regulatory Reserve	11,613,893	(371,734,693) 1,761,444	Net reclassification adjustment of realised losses (debt securities) to profit or loss		
Other reserves	64,574,075	64,263,094	Fair value gain on debt securities at FVOCI	(1,236,777)	(7,595,075)
			Other comprehensive income for the year net of tax	263,913	(3,916,913)
Total equity	(274,948,167)	(276,153,455)	Total comprehensive income for the year net of tax	1,205,288	(743,661)
.o.u. equity	(274,940,167)	(2/0,133,435)	Total comprehensive income for the year fier or tax	1,205,268	(/43,061)
Liabilities and equity	510,143,959	538,868,756	KEY FINANCIAL INFORMATION		
T. C	(B) ()	201 4 1 2022	Non-performing loans and advances	472,953	14,420
The financial statements were approved by the Board of signed on its behalf by:	Directors for issue on	28th April 2023 and	Non-performing loans to total gross loans and advances (%) Earnings per share - basic (kobo)	0.16% 8.05	0.01% 27.15
-9	_		Below is a breakdown of complaints received and resolved by the Bank during the		
Hafiz Mohammed Bashir	2		Circular dated 16 August 2011.		
Ag. Chairman FRC/2023/PRO/DIR/003/026716	1	_	Description Number	Amount Claimed	Amount Refunded
1110/2023/1110/0111/003/023/10		^		N'000	N'000
Tomi Somefun Managing Director/CEO	onlition	e 4/	Pending complaints brought forward 7	2,724,660	-
FRC/2013/ICAN/00000002231	- CO		Received Complaints 95,958 Resolved Complaints (95,941)	7,431,216 (10,151,010)	(263,928)
Ebenezer Kolawole	Walley		Unresolved Complaints carried forward 24	4,866	_
Executive Director / Chief Financial Officer		_	·		
FRC/2013/ICAN/0000001964					
-					
STATEMENT OF CASHFLOWS			INDEPENDENT AUDITORS' REPORT ON THE SUMMARY FINANCIAL INFORMATION		
	2022	2021	TO THE MEMBERS OF UNITY BANK PLC		
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022	2022	2021	TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information		
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022 Cash flows from operating activities			TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information Opinion The summary financial Information which comprise:		
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022	2022 941,375 285,280	2021 3,173,252 124,264	TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information Opinion		
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022 Cash flows from operating activities Profit after tax for the year Minimum tax Tax expense	941,375 285,280 159,470	3,173,252 124,264 34,616	TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information Opinion The summary financial information which comprise: the statement of financial position as at 31 December 2022, the statement of profit or loss and other comprehensive income; and the statement of califlows for the yeath en ended;		
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022 Cash flows from operating activities Profit after tax for the year Minimum tax	941,375 285,280	3,173,252 124,264	TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information Opinion The summary financial information which comprise: - the statement of financial position as at 31 December 2022, - the statement of profit or los and other comprehensive income; and - the statement of actifiums for the year then ended; are derived from the audited financial statements of Unity Bank Plc for the year ended 31 December 2022. In our opinion, the summary Financial Information are consistent, in all material respects, with the	audited financial statements	s in accordance with Companies and
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022 Cash flows from operating activities Profit after tax for the year Minimum tax Tax expenses Profit before minimum tax Adjustment for non cash tems: Impairment charges on debt instruments	941,375 285,280 159,470 1,386,125 376,540	3,173,252 124,264 34,616 3,332,132 (1,570,765)	TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information Opinion The summary financial information which comprise: the statement of financial position as at 31 December 2022the statement of profit or loss and other comprehensive income; and -the statement of acidificus for the year then ended; are derived from the audited financial statements of Unity Bank Pic for the year ended 31 December 2022.	audited financial statements	s in accordance with Companies and
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022 Cash flows from operating activities Profit after tax for the year Minimum tax Tax expense Profit before minimum tax Adjustment for non cash items: Impairment charges on other assets Impairment charges on other assets	941,375 285,280 159,470 1,386,125	3,173,252 124,264 34,616 3,332,132	TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information Opinion The summary financial information which comprise: - the statement of financial position as at 31 December 2022, - the statement of profit or loss and other comprehensive income; and - the statement of acadifons for the year then ended; are derived from the audited financial statements of Unity Bank Plc for the year ended 31 December 2022 the development of the summary Financial Information are consistent, in all material respects, with the Allied Matters Act ICAMA), 2020 and the Banks and Other Financial Institutions Act, 2020. Summary Financial Information		
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STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022 Cash flows from operating activities Profit after tax for the year Minimum tax Tax expense Profit before minimum tax Adjustment for non cash items: Impairment charges on debt instruments Intercentation of intangible assets Profit on disposal of property and equipment Usc. (Agians) from a alse of investments Intercent income Intercent expense Divided income Changes in operating assets Net increase in bans and advances Net increase in bans and advances Net increase in beta assets	941,375 285,280 159,470 1,386,125 376,540 835,209 517,598 2,465,851 79,65 (27,637) - 46,389 (49,990,838) 29,647,236 (140,293) (13,804,743) (20,499,746) 2,309,733	3,173,252 124,264 34,616 3,332,132 (1,570,765) 382,911 528,610 1,934,265 50,905 (51,128) 25,272 (102,329) (43,181,559) 23,127,005 (96,710) (15,621,325) (96,263,355) (9,259,364)	TO THE MEMBERS OF UNITY BANK PLC Report on the Summary Financial Information Opinion The summary Financial Information which comprise: the statement of financial position as at 31 December 2022. the statement of front or loss and their comprehensive income; and -the statement of cathflows for the year then ended; are derived from the audited financial statements of Unity Bank Plc for the year ended 31 December 2022. are derived from the audited financial statements of Unity Bank Plc for the year ended 31 December 2022. In our or print, the summary Financial Information are consistent, in all material respects, with the Allied Matters Act CAMAI, 2020 and the Banks and Other Financial Institutions Act, 2020. Summary Financial Information The summary of the financial Information do not contain all the disclosures required by the Intern Matters Act (CAMAI), 2020, the Financial Reporting Council of Nigeria Act 2011, the Banks and Other financial statements and the auditor front statements. Reading the summary financial information and the auditor financial statements and the auditor prior thereon. The Audited Financial Statements and Our Report Thereon We expressed an unmodified audit opinion on the audited financial statements in our report dated 8 is matters. Key audit matters are those matters that, in our professional judgment, were of most significance in comparison of matter - Comparative information Emphasis of matter - Comparative information We draw attention to note 35 to the full financial statement which indicates that as at 31 December billion and the Bank did not meet the required Minimum Capital Adequacy Ratio (CAR) of 10% and required by the full set of financial statements in the full set of financial statements in the full set of financial statements which indicates the full set of financial statements are required by the full set of financial statements which indicates that is at 31 December billion and the Bank did not meet the required Minimum Capital Adequacy Ratio (CAR) of 10% an	ational Financial Reporting 5 Financial Institutions Act (BC Report thereon, therefore, is n lay 2023. That report also incirc ur audit of the financial stateme 2022, the Bank's total liabilit he minimum capital requirem ement, these events and cond	Standards, the Companies and Allied DFA) 2020 and other relevant Central not a substitute for reading the audited studes the communication of key audit ents of the current period. ties exceeded its total assets by N276 ment of N25Hillon for a national bank littins, along with other matters as set.
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