

Welcome

Helping to create a better society

On 14th December 2016 Unity Trust Bank celebrated its first anniversary as an independent bank. We were established over 30 years ago, with a vision to create a bank that would serve the needs of its customers and enrich society as a whole. Our Social Impact 2016 highlights the ways we do this.

Want a bank with a social conscience? Bank with us.

We make a positive impact by only funding socially minded organisations who support the common good.

Believe banking can be better? **Bank on us.**

Contact us today:

utb@unity.co.uk www.unity.co.uk 0345 140 1000 @unitytrustbank



Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Nine Brindleyplace, Birmingham B1 2HB. Registered in England and Wales no. 1713124.

Calls are recorded and may be monitored for security, quality and monitoring purposes.



Our Social Impact 2016



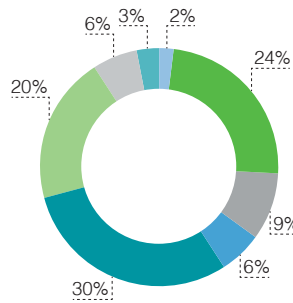
Lending

We work with firms who share our values and philosophy and aim to have a positive impact on society through community, economic or environmental change. Our lending helps to create and protect jobs, and supports the development of community facilities and care provision.

| Metric | 2016 |
|---|--------|
| Loans made by number | 66 |
| Loans made by value | £76.9m |
| Living Wage accredited borrowers | 4 |
| Additional finance leveraged | £15.1m |
| Jobs created and protected | 1,895 |
| Bed spaces created and renovated | 1,026 |
| Community facilities provided | 15 |
| Borrowers accessing finance through CDFIs | 835 |
| Apprenticeships, training and internships | 11 |

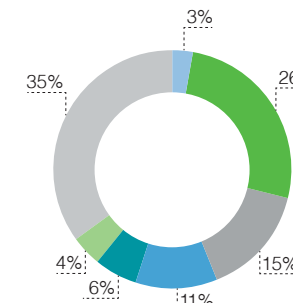
The basis of this data is loan drawdowns.

Borrowers by sector



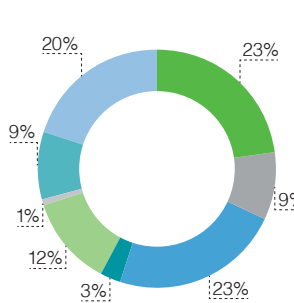
■ Housing
■ CDFI
■ Human Health and Social Work
■ Real Estate, Education, Wholesale and Services
■ Faith
■ Trade Union
■ Other
■ Arts, Entertainment and Recreation

Borrowers by legal status



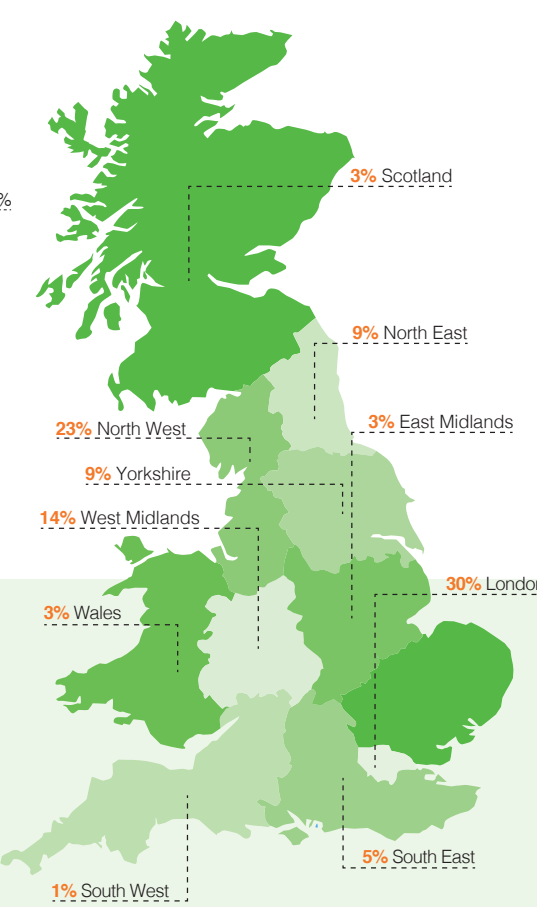
■ Registered Charity
■ Industrial and Provident Society
■ Company Limited By Guarantee
■ Trade Union
■ Other
■ Company Limited by Shares
■ Community Interest Company

Borrowers by loan purpose



■ Housing
■ Community Finance
■ Community Asset
■ Care Asset
■ Asset
■ Bridging Loan
■ Office Space
■ Other

Borrowers by region



Customer

We offer a personal service to our customers with tailored products and a UK-based Customer Service team – making it easy to do business with us. Customer satisfaction is paramount to us and we regularly engage our customers to gain feedback which is used to continually improve our service.



Customer satisfaction score



Customer advocacy score

Source: Customer Satisfaction Survey 2016



Community

We support charities and communities through our employee-led 'Unity in the Community' (UitC) programme. Each member of the Unity team is entitled to five paid volunteer days annually and fundraising events are organised throughout the year. Good causes are nominated by our people to receive donations.

| Community | 2016 |
|-----------------------------------|---------|
| Volunteer days completed | 106 |
| Skills based volunteering | 16% |
| Employees engaged in volunteering | 53% |
| Employee fundraising total | £5,430 |
| Value of volunteer time | £19,043 |
| Organisations supported | 15 |
| Donations to good causes | £6,542 |

Our People

Our focus on people and ethical approach sets us apart. We were one of the first Living Wage employers, have Investors in People Gold standard and are a Fair Tax Mark business.



86 Employees



60% Women in the executive team



46% Women as senior managers



2 New apprentices