

Investment Grade Banking with Impact

Unity awarded investment grade credit rating by global rating agency, Fitch Ratings.

Unity's investment-grade credit rating is a powerful endorsement of the strong financial performance of the bank. As a regulated bank, focused on social impact, we offer customers a trusted and purpose-led place to deposit their money.

For further details of Unity's credit rating profile, please see:

www.unity.co.uk/news

Key Indicators of Our Credit Strength

Choosing your banking partner and where to deposit funds matters. Unity's investment grade credit rating alongside the impact your money supports is demonstrated by the financial profile of our Fitch assessment:

Key indicator	Unity	Aligned Fitch credit rating category	Unity's unadjusted credit rating
CET1 ratio	24.1%	Capitalisation and Leverage	AA
Loan to Deposit Ratio	59%	Funding and Liquidity	AA
Impaired Loans/Total loans (4 yr average)	2.9%	Asset Quality	A
Operating Profit / Risk Weighted Assets	7.1%	Earnings & Profitability	AA
Overall Investment Grade	FitchRatings		BBB-

Why choose Unity?

For over four decades, Unity has grown to become one of the UK's leading social impact banks.



Customer-driven

Unity is a customer-driven bank with sector-expert Relationship Managers and a UK call centre to support your organisation. We put your customer needs at the centre of our decisions with expertise in areas such as charities, housing, public sector, SME and real estate.



Deliver impact

Choosing to bank with Unity is choosing to deliver impact in your community. With over 50% of Unity lending supporting impact in areas of high deprivation, Unity also provides the 'Unity Impact Toolkit' to support all organisations to measure and manage their positive impact on society.



Net Zero by 2045

Unity is committed to achieving Net Zero by 2045, five years ahead of global targets. In 2025, Unity was the first institution to invest in UK Local Climate Bonds, putting the decision-making and power to reduce greenhouse gas emissions into the hands of local authorities and communities.



Award winning

Our commitment to impact and excellent customer service has seen us win a series of awards, including the prestigious King's Award for Sustainable Development in 2024.



Get in touch

For more information on our day-to-day banking products and services:



www.unity.co.uk/business-banking



0345 140 1000*



us@unity.co.uk

*Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England or Scotland. Calls are recorded and may be monitored for security, training and quality purposes.

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: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. © Unity Trust Bank. All Rights Reserved. U1134_0725

