

Impact Report 2025



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Created by:



Carla Walker

Communications
Manager



Iram Amir

Impact and
Sustainability
Analyst



Joshua Meek

Chief Impact
Officer



Juan David Perez

Impact and
Sustainability
Manager



Naomi Reed

Graphic
Designer

For more information, please contact: media@unity.co.uk

CEO Update

A milestone year of achievements for a mission-driven bank



Colin Fyfe
Chief Executive Officer

I'm proud to introduce Unity Trust Bank's Impact Report 2025.

It was another record year for lending and deposits that deliver our mission.

Unity's ambition is to be the UK's leading social impact bank. This Impact Report shows the actions we've delivered against this ambition - creating positive impact on our double bottom line and delivering innovative propositions that create impact where it's needed most.

Yet again, our focus on delivering quality services to customers was recognised by multiple accreditations.

Our total lending surpassed a record £1.1 billion, supporting customers to make a positive difference in their communities. This included £333 million in new lending in 2025 - an increase of 143% from the previous year.

Our customer base rose to 11,320 and our deposits reached £1.9 billion for the first time. Customers who choose to bank with Unity allow us to support a range of sectors delivering positive outcomes.

53.7% of lending went to areas of high deprivation, reaching those communities most in need. It supported social housing, education, healthcare, SMEs and much more.

For the first time in our 41-year history Unity was awarded an Investment Grade credit rating.

This landmark accreditation strengthens our position as a robust social impact bank.

We also achieved the 'Operating Principles for Impact Management' standard. This underscores our drive for positive change and is a benchmark for quality impact management.

As part of our commitment to support the public sector, we became the first UK bank to invest in Local Climate Bonds. We committed an initial £15 million towards councils' environmental projects.

We also launched our £100 million Green Tariff for loans and partnered with Groundwork. This is to support customers on the transition to Net Zero.

Of course, we couldn't deliver excellent customer service without a committed workforce. A key highlight for me was Unity receiving the prestigious 'Outstanding' Best Companies' accreditation.

Finally, in 2025 we distributed a record £140,500 in grants and donations through bank and staff fundraising and actions. This included doubling our Unity Impact Grants programme to £50,000 and £35,000 to support our King's Trust partnership.

Thank you to our customers, staff, shareholders and partners for helping to make this happen. Together we can create a better society for everyone.

Our Impact Model

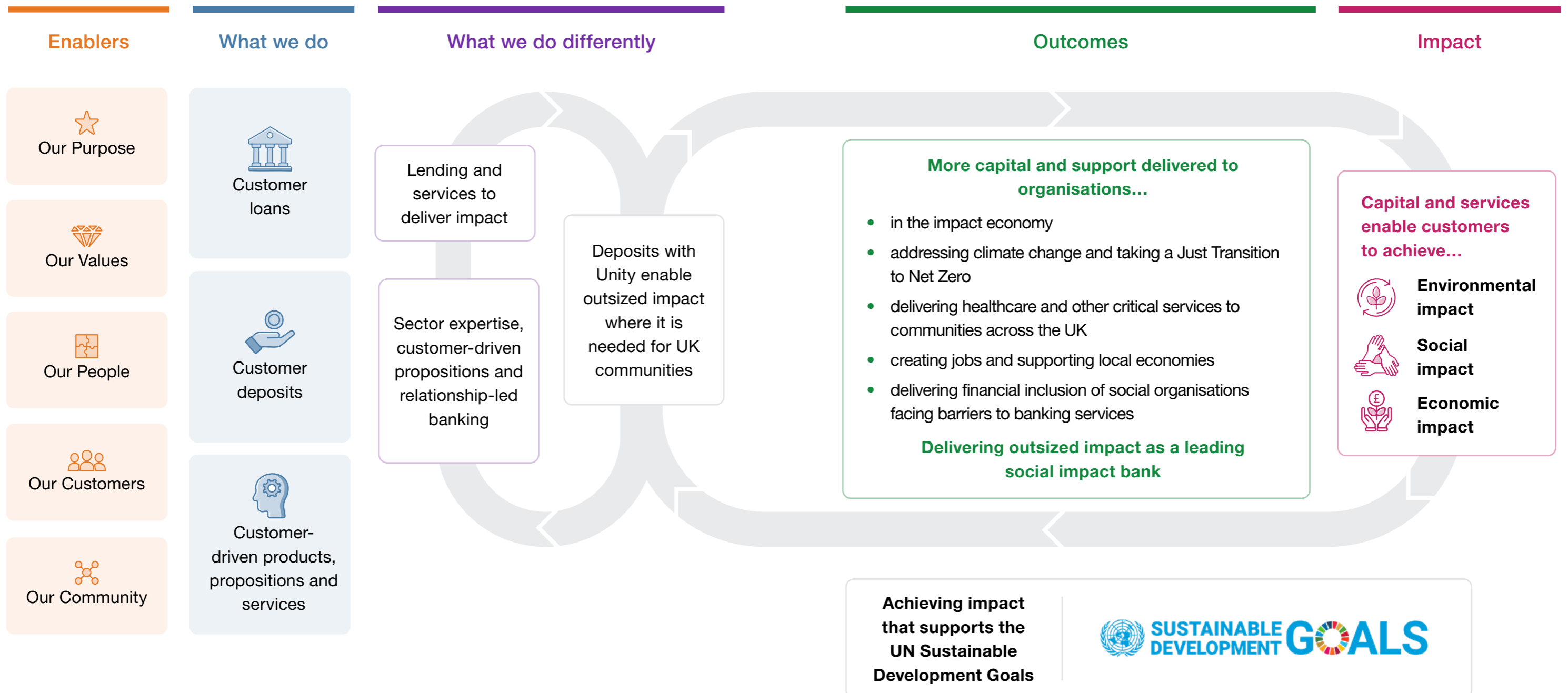
We use an Impact Model to demonstrate how our work leads to positive change



Unity's Impact Model shows how being a leading UK social impact bank contributes to change.

Unity's Impact Model

Co-developed with

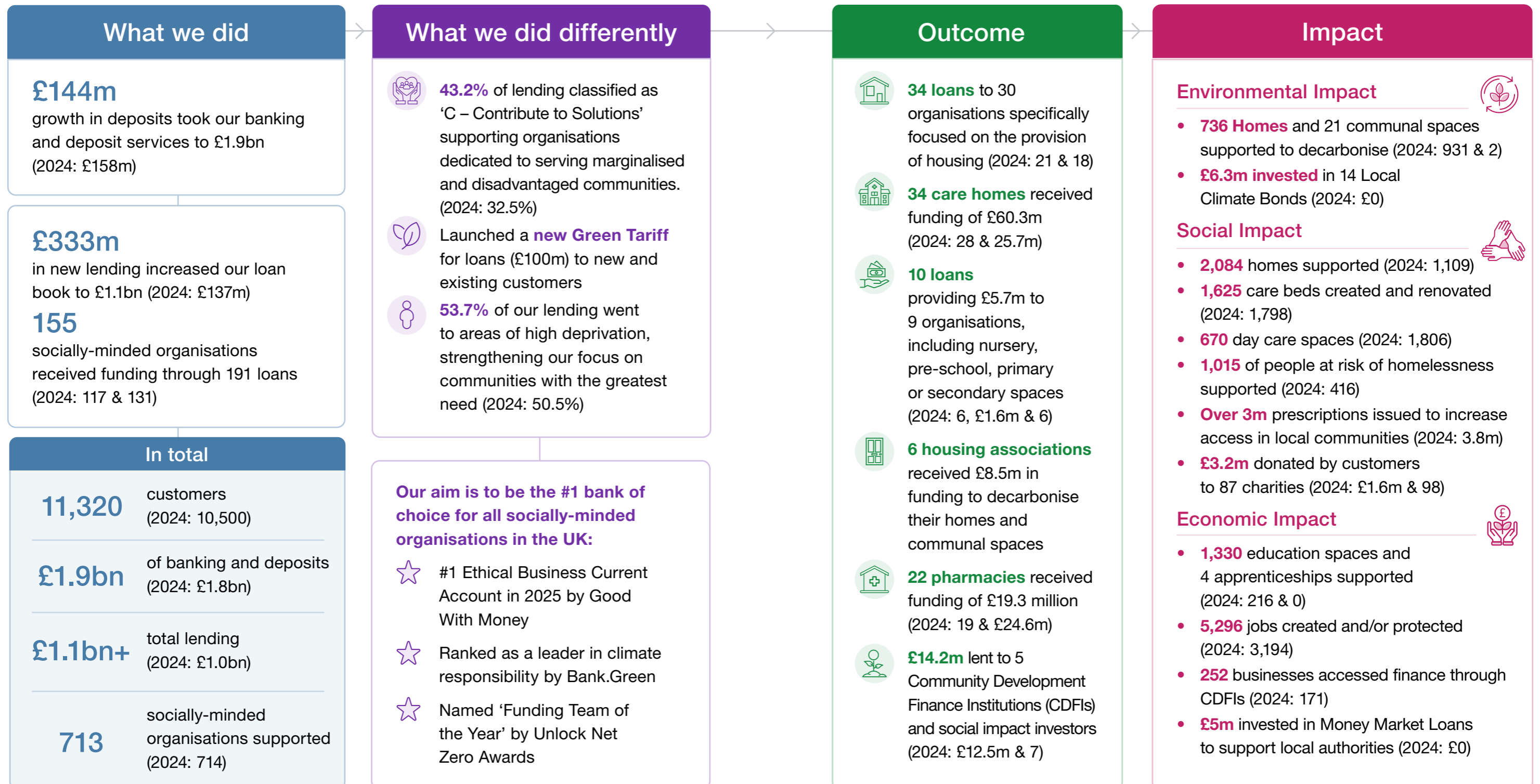


What we delivered in 2025

All of Unity's lending is aligned to the United Nations' Sustainable Development Goals (SDGs). This is to ensure that our financing is only used to deliver social, economic and environmental impact. Unity's double bottom line is taken into every lending decision we make as a bank.



In 2025, Unity achieved record levels of lending.



Our social impact lending in 2025

At Unity, our mission is simple: to help create a better society.

We aim to be the leading UK social impact bank, supporting organisations that deliver social, economic, and environmental impact in their communities while achieving their organisational goals. Our double bottom line approach, balancing purpose and profit, drives everything we do.



What we achieved in 2025

Our total loan book reached £1.1bn, with over 710 organisations accessing finance from Unity.

To achieve this, Unity has:

- 


Increased new lending by 143% to £333m
an additional £196m driving positive social impact (2024: £137m).
- 


Provided finance to 155 socially-minded organisations
(2024: 131).
- 

Strengthened our focus on communities
directing 53.7% of our lending to high-deprivation areas (2024: 50.5%).
- 

Supported organisations dedicated to serving marginalised and disadvantaged communities,
with 43.2% of lending classified as 'C – Contribute to Solutions' (2024: 32.5%).
- 

Delivered customer experience excellence
87% of our customers were 'satisfied' or 'extremely satisfied' with our services (2024: 88%).

- 

Exceeded our Green Lending target by 64%
deploying £29.3 million vs a target of £17.9 million.
- 

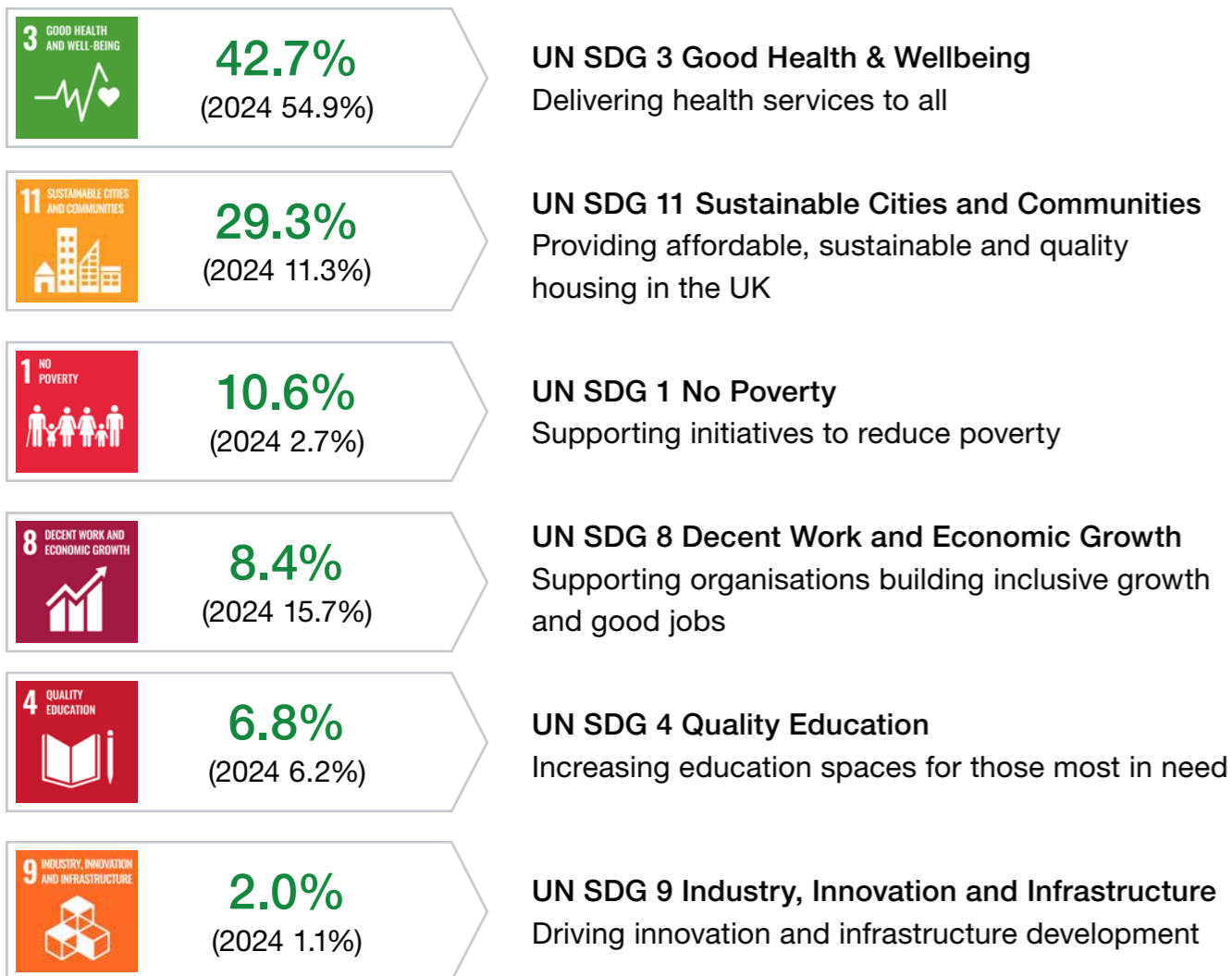
Provided assurance to the 11,320 customers
entrusting £1.9bn with Unity that their money is supporting positive change in their communities (£1.8bn in 2024).

UN Sustainable Development Goals

Unity’s lending is aligned to the United Nations Sustainable Development Goals (SDGs).

Every loan we approve contributes to one or more of these goals, supported by a comprehensive framework that measures positive impact.

The most representative SDGs of 2025 were as follows:




Our lending directly contributed to 9 out of 17 UN Sustainable Development Goals.

Other SDGs supported (0.3% of commitment):

- UN SDG 10:** Reduced Inequalities
- UN SDG 12:** Responsible Production & Consumption
- UN SDG 2:** Zero Hunger



Growth in lending across UK regions in 2025

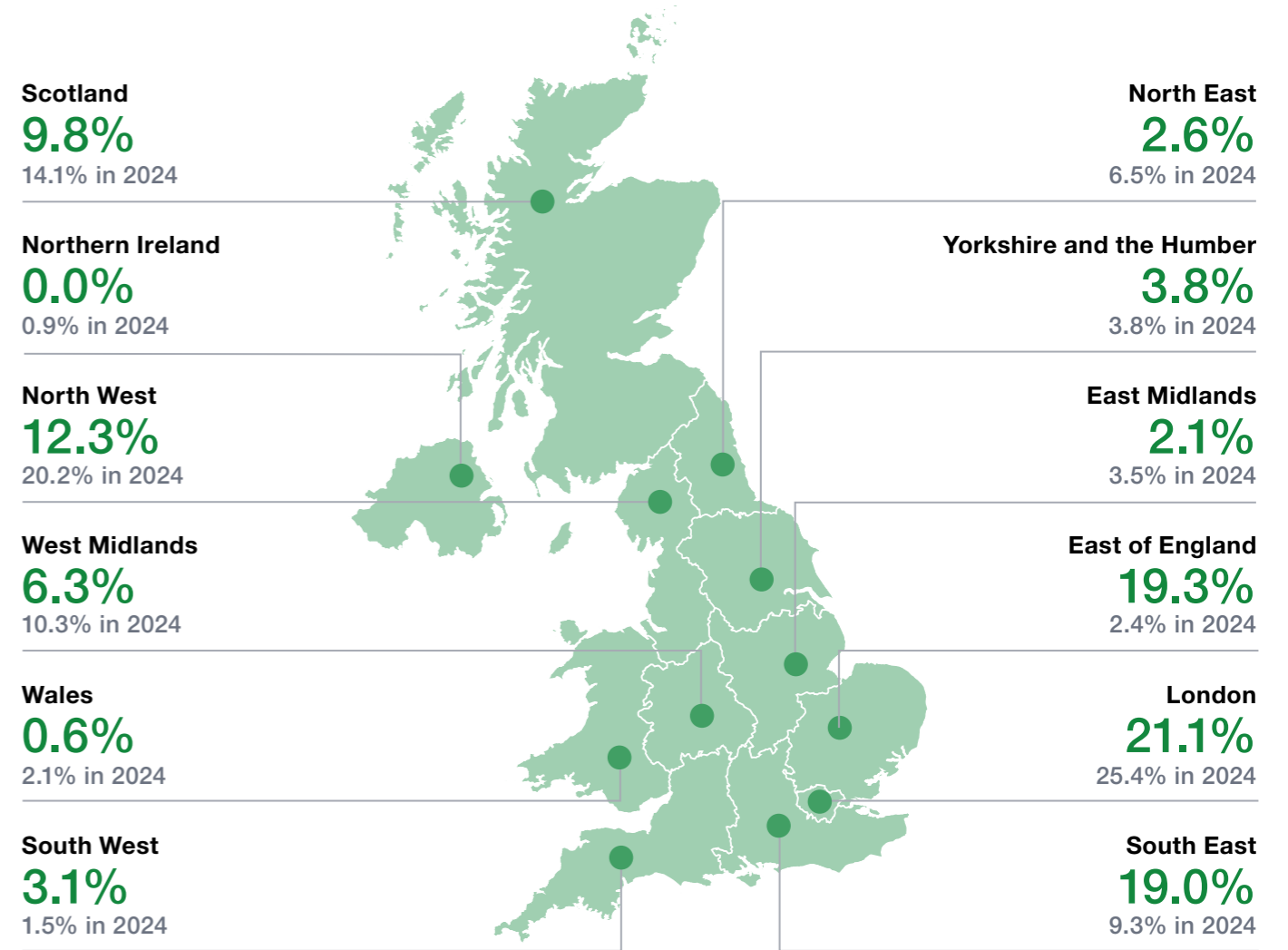
Unity continued to deliver loans across the UK, maintaining our strong commitment to social impact.

53.7% of our lending supported organisations in areas of high deprivation (2024: 50.5%), reinforcing our mission to drive positive change where it is needed most.

Unity grew significantly in comparison to 2024, reflecting our strengthened engagement in local economies. While lending grew in nine of the 12 UK regions, lending has declined in three regions. Unity aims in 2026 to deliver meaningful engagement and impact in all regions.

Region	% increase
East of England	1827%
South West	399%
South East	395%
Yorkshire and the Humber	143%
London	101%
Scotland	70%
West Midlands	49%
North West	48%
East Midlands	45%
North East	-2%
Wales	-23%
Northern Ireland	-100%

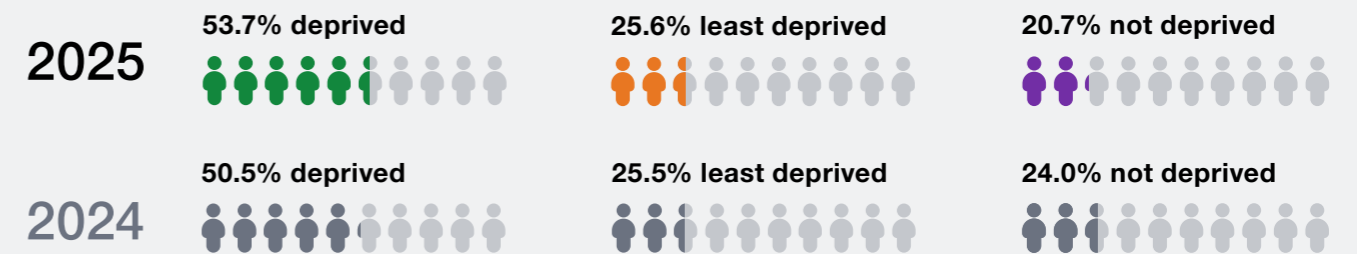
New lending distribution by regions



53.7%
of lending to customers delivered outcomes in areas of high deprivation

Lending deployment by deprivation

In 2025, lending to customers delivering outcomes in areas of high deprivation was 53.7% (50.5%: 2024). This means £178.8 million going to communities with the greatest need.



*Defined through assessing lending committed to the top four deciles of deprivation (deprived), deciles five and six (not deprived) and greater than six (least deprived) according to Indexes of Multiple Deprivation.

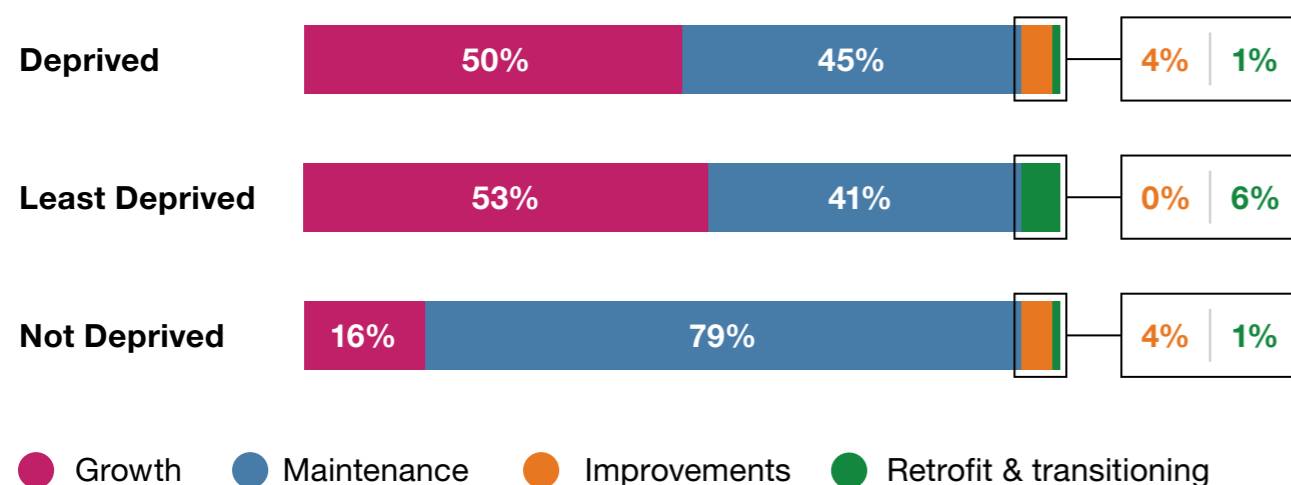


What do customers use Unity's lending for?

In 2025, we strengthened the way we measure and report the impact of our lending. This created greater clarity on the type of support our financing provides across different sectors.

Our loans continued to help customers grow and sustain essential services in some of the UK's most vulnerable communities. Notably, half of all loans in deprived areas supported customers to expand their operations. This demonstrates our commitment to enabling long-term, positive change.






Deprivation and use of fund categories by commitment £



Key beneficiaries* and end users of Unity's lending

Our lending continued to support a broad range of vulnerable groups across the UK. The table below reflects the distribution of lending directed specifically towards vulnerable or disadvantaged groups, which accounts for **76% of total lending commitments in 2025**.

We achieved a marked increase in areas related to housing, poverty and financial exclusion. Reflecting a deeper alignment between our lending activity and the needs of the communities we serve.

	2025	2024
 Older people	24.6%	26.7%
 People experiencing homelessness	22.1%	4.9%
 People living in poverty and/or financial exclusion	20.8%	7.8%
 People with long-term health conditions/ life threatening or terminal illness	8.6%	12.2%
 Vulnerable children	6.4%	0.4%

The remaining 24% went to organisations not categorised under these groups.

*Beneficiary groups taken from the Good Finance 'Outcomes Matrix' categories.

The ABCs of Impact in 2025

In 2025, Unity continued applying the ‘ABCs of Impact’ framework, developed by Impact Frontiers and hosted by the Impact Management Platform.

The ABCs aim to support the high-level communication and analysis of the types of impact delivered by investment into three broad categories. Unity has developed the categories with the following classifications for our portfolio:

A Act to Avoid Harm	B Benefit Stakeholders	C Contribute to Solutions
<p>Includes:</p> <p>Improving outcomes that are unsustainable to become closer to sustainable.</p> <p>or</p> <p>Supporting organisations that do not create unsustainable outcomes and contribute indirectly to B or C grade initiatives*.</p>	<p>Includes:</p> <p>A Acting to Avoid Harm and actively benefiting stakeholders by maintaining or causing improved wellbeing.</p>	<p>Includes:</p> <p>A Acting to Avoid Harm B Benefit Stakeholders and improves the wellbeing of end-stakeholders and/or the environment so that the outcome moves from unsustainable or negative outcome range.</p>

We continued our commitment to share the ‘ABC Impact Classification’ of our 2025 loans. 43.2% (2024: 32.5%) of total commitments and 52% of loans in high deprived areas were classified as ‘C – Contribute to Solutions’ within Unity’s

classifications, including Unity’s Retrofit Transition Initiative (RTI). This result reflects how our commercial and credit team recognise and measure the difference when an organisation supports a specific disadvantaged group.

*This is an adaptation made by Unity Trust Bank based on the ABCs of Enterprise Impact.
 *ABC of Enterprise Impact | Impact Frontiers - <https://impactfrontiers.org/norms/abc-of-enterprise-impact>

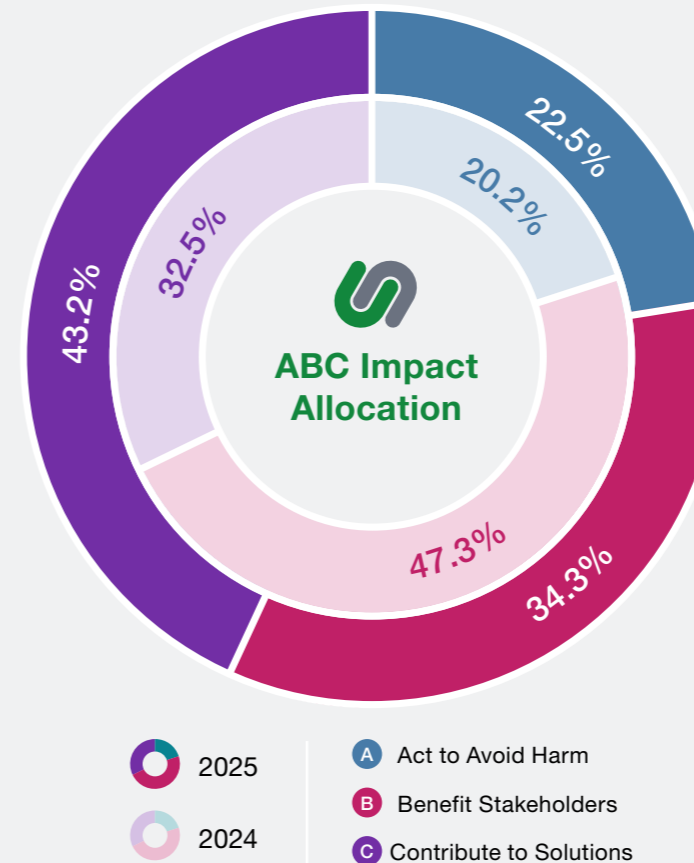


22.5%

Act to Avoid Harm

87 charities benefited from donations made by Unity customers that are categorised as A. We identified £3.2 million in donations in 2025, up from £1.6 million in 2024.

All loans committed in 2025 were assessed against these categories, with the following allocation:



34.3%

Benefit Stakeholders

Customers such as Dental Surgery Group based in the East of England, demonstrate the importance of ensuring access to essential dental health services.

43.2%

Contribute to Solutions

Customers, such as Sapphire Independent Housing provide affordable housing and support services across North and West London and Hertfordshire in high deprivation areas.

In 2025, the most significant sectors were housing associations (24.8%, up from 15.8% in 2024) and care homes (18.1%, down from 25.3% in 2024). Together, they represent 42.9% of total commitments (2024: 20.5%). Of this, 92.1% of lending to housing associations and 49% to care homes was directed toward initiatives that ‘C - Contribute to Solutions’.

Social Impact



In the UK, supporting the housing, health and wellbeing sectors is a direct way to tackle the impacts of poverty in communities.

Unity plays an essential role supporting these sectors by providing targeted lending to mission-aligned organisations.

In 2025, Unity delivered social impact through:

34

loans to 30 organisations specifically focused on the provision of housing.

(2024: 21 loans, 18 organisations)

2,000+

Over 2,000 homes supported through our lending.

(2024: 1,109)

34

care homes providing over 1,600 bed spaces to a range of users including older people.

(2024: 28 care homes, 1,798 bed spaces)

63%

of supported care bed spaces are occupied through local authority funding or concessionary rates to improve access of service.

£17m+

in funding, enabling six loans that strengthened four dental practices.

(2024: four loans & four dental practices)

22

pharmacies that provided over 3 million prescriptions and access to services in communities. Of this, 51.7% of lending went to areas of high deprivation.

(2024: 19 pharmacies & 20% of lending to areas of high deprivation)



LEAP

(Lincolnshire Employment Accommodation Project)

Seven-figure refinance package will enable social housing charity to provide new high quality bed spaces for homeless and vulnerable people in Lincoln

	Loan amount: £1.9 million	
	Location: East Midlands	

Lincolnshire Employment Accommodation Project (LEAP) is refurbishing its head office to create 15 new one-bedroom, energy efficient flats as part of a £1.9m funding deal from Unity.

LEAP bought its first four properties back in 1995 with £250,000 National Lottery funding.

Today it provides 77 bed spaces across Lincoln and Gainsborough and has homed 1,500 people in housing crisis.

LEAP also provides bespoke education, training and services to support their clients' to lead independent lives.

Heidi Walton, CEO at LEAP, said: "We help a range of people, from those fleeing domestic abuse to those who have mental health issues. The support we offer is anything from how to cook for yourself to providing the skills needed to find employment."

Homer House, purchased in 2010, consists of eight flats, 10 hostel bedspaces and office space. The 10 hostel bedspaces have not been utilised for many years due to a change to services. Therefore, LEAP considered it an underutilised resource and wanted to convert the office space into additional accommodation.

Heidi said: "We'd been with a high street lender since we formed. In recent years we felt they treated us as high risk. They didn't support us because we're a charity but we have a more stable income than most businesses."

"When it was time to refinance, we decided to find an alternative lender. Unity was recommended by one of our trustees. When I met relationship manager, Sukhie Gakhal, I knew straightaway Unity was the bank for us. Sukhie could see what we're trying to achieve and was fully supportive."

Impact

While Lincoln suffers from an acute shortage of affordable housing, Gainsborough is in the top 3% of deprived wards in England.

LEAP provides short-term accommodation for up to two years and its mission is to equip tenants with the necessary skills to go on to lead independent lives.

Heidi said: "We don't want to create dependence on us. It's all about creating independence. People know that they can't stay with us forever, but we work with them towards their end journey."

LEAP is also committed to ensuring its properties meet high environmental standards.

It installed 80 solar panels at Homer House when it bought the property in 2010 - the largest solar roof project in Lincolnshire at the time.

This latest redevelopment will see air source heat pumps installed in all 15 flats.

Many of LEAP's other properties have solar panels, LED lighting and motion sensors to reduce electricity wastage.

Heidi said: "Our aim is that all our properties will be an EPC grade C or above by 2028."

"When I met relationship manager, Sukhie Gakhal, I knew straightaway Unity was the bank for us"

Heidi Walton
CEO, LEAP



Left to right: Erika Stoddart Chair of LEAP, Sukhie Gakhal, Relationship Manager at Unity; Kay Young, Finance Manager, and Heidi Walton, CEO, at LEAP.

Dental Surgery Group Limited

Family-run dental group strengthens portfolio with seven-figure Unity funding

<p>B Benefit Stakeholders</p>	<p>Loan amount: Seven-figure funding</p>	
	<p>Location: East of England</p>	

A family-run dental group that has transformed the fortunes of seven practices across Cambridgeshire and the Home Counties secured seven-figure refinancing from Unity to support its continued growth.

Chartered accountant Dipen Shah and his wife Bindi Shah, a dentist, bought their first practice in Hertfordshire in 2004.

The surgery was run down, but through significant investment and expansion into a neighbouring building, the couple doubled its footprint and installed state-of-the-art equipment.

Dipen said: “We like buying practices to turn them around — practices that have suffered from missed opportunities.

“Back in 2004, most dentists were still paper based. We were among the first to invest in digital technology, which really set us apart.

“We have continued to heavily invest in all our practices both in terms of refurbishment and the latest equipment.”

Dipen and Bindi have steadily grown their portfolio and with plans to add further locations, they decided to refinance their business with Unity.

Dipen said: “At our previous bank, we were a small fish in a big pond. Unity’s rates were just as competitive, but what really made the difference was the relationship.

“Our relationship manager, Martin Leake, was the big pull. We’d worked with him at a previous bank — he’s seen our business grow and understands it inside out.

“We’re a family-run business and we like the way Unity looks after customers like us. We have an open-door policy, and so does Unity. Being able to pick up the phone and speak to Martin whenever we need to is incredibly refreshing.”



Left to right, Martin Leake, Relationship Manager at Unity; Andy McCabe, Relationship Director (Midlands) at Unity; Dipen and Bindi Shah, owners of Dental Surgery Group.

Impact

Today, the Dental Surgery Group cares for more than 70,000 active patients. The majority are NHS patients and all the practices are still taking on new NHS patients.

The group employs 45 staff and a similar number of self-employed clinicians. They have expanded their team of specialist clinicians to deliver a wider range of services.

Dipen said: “We knew dentistry had to change from being a cottage industry. It needed to modernise and offer better services and facilities for patients.”

Education and patient satisfaction are central to the group’s ethos across all seven practices.

Each practice has a hygienist trained to provide preventative care and oral health advice for adults and children.



Dipen said: “We’ve built a loyal patient base by focusing on prevention, efficiency, and attention to detail. Our philosophy is simple: prevention is better than intervention. We aim to give our patients the best possible care, and our satisfaction rates reflect that.”

“We are family-run and we value the way Unity looks after customers like us”

Dipen Shah
Joint owner, Dental Surgery Group

By and For Foundation

Baobab Foundation launches funds to support racial justice resourcing

Deposit customer		
Location: Greater London		

The Baobab Foundation (By and For Foundation) is one of the UK’s largest black-led funding organisations and is named after the resilient tree found across sub-Saharan Africa.

Formed in 2021 to address the structural underfunding disparities that face black and global majority communities, Baobab has now amassed over 1,300 members and delivered almost £3 million in grants to 35 partners via its charitable arm.

What sets Baobab apart is its unique member-led structure, with all key funding decisions being held by historically disenfranchised black and global majority members.

Apiigy Afenu is the Finance Lead at Baobab. He said: “Our main objective is to generate new equitable practices around grant-making that haven’t historically existed for black communities. We want to change under-resourced communities’ lives in a sustainable way.

“We mobilise resources for people who don’t qualify for standard philanthropy support.”

Apiigy added: “Unity has been instrumental in what we have achieved so far in terms of its service. We wanted an ethical bank that understands the way not-for-profit organisations work. Unity has been very responsive.


“Our relationship manager, Mona Rapal, has made a huge difference. She’s always there when needed. Moving to Unity has been a huge win for us on our journey to sustainable systems change.”

“Unity has been instrumental in what we have achieved so far in terms of its service”

Apiigy Afenu
Finance Lead, Baobab

The Ubele Initiative CIC

Leadership in community wealth building improves socio-economic outcomes for black and racially minoritised communities

Deposit customer	
Location: Greater London	

Ubele - meaning ‘the future’ in Swahili - is an African diaspora-led organisation.

It was formed in 2014 amid concerns that black and racially minoritised communities were being underserved.

Ubele’s aim is to empower communities to act as catalysts for social and economic change.

It develops leadership capacities and helps communities secure physical spaces and assets. It also contributes to their sustainability through social enterprise development.

After successful research and funding projects, Ubele was invited to take the lead role in a new National Lottery-backed initiative.

The Phoenix Way, also a customer at Unity, aims to deliver £67.5m funding over the next five years.

The funding will go to organisations across nine regions in England and Wales.

Yvonne Field, OBE, is a founder and CEO at Ubele.

She said: “Ubele’s mission is around racial and social justice.

“It’s about leadership development and community-based enterprise.

“The Phoenix Way is a spin off from the work we’ve done in recent years.

“We want to get funding out to groups to rebuild the charity and social enterprise sector in our communities.

“We joined Unity in 2014 because their value base is really important to us.

“I remember our first turnover was just £19,000!

“The service from Unity has been amazing, especially our relationship manager Mona Rapal.

“It’s nice that she’s looking after us as well as the bank.”

Environmental Impact



To deliver healthy, thriving and sustainable communities, organisations need to support the transition to a resilient low carbon economy.

Aligned to our 'Net Zero by 2045' strategy, we provide lending to reduce carbon emissions in housing, commercial real estate and to accelerate local solutions to climate action.

In 2025, Unity delivered environmental impact through:

736

social housing units and 21 communal spaces benefited from decarbonisation as a result of our Retrofit Transition Initiative.

(2024: 931 social housing units)

£6.3m

Unity became the first UK bank to invest in Local Climate Bonds: £6.3m within 14 bonds provided to 10 local authorities.

35

loans directly contributed to UN Sustainable Development Goal 11 – Sustainable Cities and Communities.

(2024: 12 loans)



The Cambridge Housing Society Limited

Record £30m Unity loan helps housing association strengthen its portfolio in the East of England

 <p>Contribute to Solutions</p>	<p>Loan amount: £30 million</p>	
	<p>Location: East of England</p>	

Next year marks the centenary of The Cambridge Housing Society Limited (CHS).

The society was launched in 1927, in response to the housing crisis and poor living conditions that persisted following the First World War.

Today, CHS owns over 3,000 properties in Cambridge and surrounding counties.

With the largest loan given by Unity to date – CHS has refinanced its portfolio to the tune of £30 million.

This includes £3 million funding through Unity’s award-winning Retrofit Transition Initiative (RTI).

RTI is designed to support housing associations’ decarbonisation and retrofit activities.

CHS will use it to support improvements to the energy-efficiency of their properties.

Jonathan Birkert is Director of Finance at CHA.

He said: “There’s an alignment between us and Unity in terms of social value and social impact.

“Our refinancing with Unity had a tight timescale but they kept us up to date throughout. We all worked well together to get this over the line.”

Speaking specifically to the value of the RTI, Jonathan said: “The reduced margin of the RTI loan is obviously beneficial in terms of best value. However, we also like that Unity is very flexible.”



One of Cambridge Housing Society’s properties that has benefited from retrofitting.

Impact

All social housing must achieve the Government’s Energy Performance Certificate (EPC) rating of C or higher by 2030.

Last year CHS received a grant from the Social Housing Decarbonisation Fund (SHDF). This helped to take forward a two-year programme of Net Zero works targeted at 119 homes. It also helped to develop the organisation’s approach going forward.

Jonathan said: “Our initial focus is around fabric first. This includes works to windows, doors, external wall, cavity and loft insulation. This will improve the energy efficiency of the home. It’s also been supported by additional measures, such as solar panels, in some properties.

“We will continue the fabric first approach. A programme of works to install air source heat pumps and solar panels is also being developed.

“With high energy bills and the rising cost of living, these measures benefit our customers directly. They also provide safer housing.

“Providing a well-maintained home for our tenants to live in is a key focus for us.”

CHS provides accommodation for over 7,000 people.



CHS provides general housing, Housing with Care and sheltered accommodation and supported housing. The supported housing is for people at risk of homelessness and with a range of additional needs. These include young people (aged 16-25), adults with mental health issues, learning disabilities and autism and women fleeing domestic violence.

CHS also invests in additional community services such as providing support for managing finances and finding employment.



Make It Sustainable

Community charity supporting a creative, low-carbon, local economy in Birmingham secures its future thanks to six-figure funding

	Loan amount: £822,200	
	Location: West Midlands	

Make It Sustainable has purchased the iconic Old Print Works in Balsall Heath to provide affordable space and opportunities for makers and creatives to share their skills, collaborate and innovate.

The charity launched in 2011 in response to concerns that ‘hand’ skills were being lost in today’s digital age.

It wanted to build a platform where people could learn from each other in an engaging, economically resilient and environmentally sustainable way.

The Old Print Works provides 40 studios and several common spaces, but as tenants Make It Sustainable didn’t have any security.

A £822,200 loan from Unity unlocked additional grant funding so it could buy the £1.25m listed building and invest in its future.

Hannah Greenwood, CEO at Make It Sustainable, said: “Unity lending us 70 per cent of the purchase price made it possible for us to get government funding for the rest. We wouldn’t have been able to do that otherwise.

“We’re saving money compared to the rent we were paying, creating two new jobs and exploring new opportunities.

“Now we own the building we’re looking into more energy efficient measures such as solar panels and new windows.

“We bank with Unity because it supports organisations like ours. It’s great when people invest in things that make the world a better place.

“We had reassurance from the start and our relationship managers, Amy McDermott and Tom Boag, are always there when we need a quick response.”



Left to right, Rebecca Tura and Hannah Greenwood, joint CEOs at Make It Sustainable; Thomas Boag, Relationship Support Officer at Unity; Amy McDermott, Relationship Manager at Unity.

Impact

Balsall Heath is a diverse inner-city area with a high concentration of places in the top one per cent of England’s Index of Multiple Deprivation.

Over 100 creatives use The Old Print Works every day. Many offer free workshops to promote their work and engage with the community.

Up to 30,000 visitors attend community events throughout the year, including a monthly arts festival called Balsall Heath Second Saturday. This helps build community engagement and renewal.

Hannah said: “It’s a welcoming space and we have a range of creatives. One pottery group has 100 members. Other people produce textiles and sustainable fashion.

“A screen-printing business, which uses organic materials, started with one part-time worker. It now employs two full-time people which is fantastic.

“We also have co-working space for people who work from home. We attract like-minded people who care about things like sustainability.



“When we receive applications for studio space, we prioritise those who live locally and think about the environment, those who are willing to share their skills and align with our ethos, people who are both creative and interested in community impact.”

“We bank with Unity because it supports organisations like ours. It’s great when people invest in things that make the world a better place”

Hannah Greenwood
CEO, Make It Sustainable

Bristol City Council

Six-figure investment in Local Climate Bonds supports local authority's carbon neutral ambitions

	Investment amount: £573,700	
	Location: South West	

Bristol City Council is making energy-efficient improvements to three of its buildings thanks to the 'Bristol Climate Action Investment' (BCAI) initiative.

BCAI is a borrowing mechanism enabling residents and businesses to invest in local climate action.

It was launched last year in collaboration with ethical investment platform, Abundance.

Abundance has co-developed the innovative Local Climate Bonds (LCBs) alongside the Green Finance Institute. They're a way of councils raising capital for green investments.

Projects include the installation of heat pumps, solar panels and LED lighting. They also fund actions for climate resilience like biodiversity enhancement and nature-based flood defences.

Spread over two fundraisers, the council reached its initial target of £2 million – including funding from Unity.

Unity is the first institutional investor of LCBs, committing £15 million to the wider programme.

The investment in Bristol will improve the energy-efficiency of three buildings providing children's respite care and community facilities.

Councillor Martin Fodor is Chair of the Environment and Sustainability Committee. He said: "People in Bristol expect us to tackle climate change. It's one of their high priorities.

"BCAI is a practical way of using your savings to generate a return whilst also contributing to investments that directly benefit your neighbourhood's health and sustainability."

The council anticipates saving 40 tonnes of carbon a year from these three projects alone.

Impact

Karl Harder is Co-founder and Director of Abundance Investment. He said: "Unity publicly investing alongside citizen investors is a pivotal moment in the growth of municipal investments. It's a vote of confidence in councils and our platform.

"This isn't just a cost-effective borrowing source for councils. It is a way to build a community that is really engaged in their climate action plans."

Unity's support will help the public sector to deliver positive social and environmental impact.

So far it's delivered over £6 million investment in LCBs, including £573,700 to Bristol City Council.

Alex Minshull is Climate Change Manager at Bristol City Council.

He said: "The interest we pay goes to residents and businesses, such as Unity, who are doing good with that money. It's a great mechanism for recycling money into our city.

"Confidence-building is what Unity has brought to the party. We know that the bank's funding will enable us to raise the money needed for a project.

"It is also reassuring that Unity does its own due diligence. The bank's not going to invest money in something that's not sound."

Local Climate Bonds are also known as Community Municipal Investments (CMI's)

"Confidence-building is what Unity has brought to the party"

Alex Minshull

Climate Change Manager at Bristol City Council



Economic Impact



Inclusive economic growth is essential to a resilient economy.

We support schools, training providers, and Community Development Finance Institutions (CDFIs). We also provide opportunities to invest in local growth, open learning pathways and improve employment possibilities.

In 2025, Unity delivered economic impact through:

£14.2m

CDFIs and social impact investors accessed lending (£14.2m). This enabled over 250 SMEs, social enterprises, and charities to access £16.1 million to deliver impact in local communities.

(2024: £9.3m Unity lending, 171 SMEs, social enterprises, and charities, accessing £14.1m)

5,296

jobs and four apprenticeships were created or protected by the organisations that received funding from Unity in 2025.

(2024: 3,194 jobs, 0 apprenticeships)

£5.7m

10 loans providing £5.7m to nurseries, pre-schools, primary or secondary education spaces.

(2024: 6 loans, providing £1.6m)



£5m

Unity invested £5m in 2025 supporting local authorities to deliver local services through an innovative 'Money Market Loan' initiative to provide lending to UK local authorities.



The Beacon Centre

Unity provides six-figure finance to help breathe new life into North East town

	Loan amount: £550,000	
	Location: North East	

A family-run property investment company is transforming the fortunes of a North Shields shopping centre following £550,000 funding from Unity.

Once a thriving hub, The Beacon Centre suffered following the 2008 financial crash and competition from an out-of-town retail park.

Gill Family – a three-generation family business - is turning it into a modern leisure and retail destination.

They hope the multi-million-pound project, which will include a new gym, will restore a sense of place for the community.

Director, Taj Gill, said: “My grandfather was introduced to Unity five years ago through his charity work.

“Unity makes things happen and it’s great to be able to call our relationship manager, Michael Wicks, when we need to.

“Unity’s loan will enable us to transform a large empty space on the top floor of the centre and turn it into a new gym.

“This space might have sat empty for years to come without Unity.

“It will help us bring it back into use for the benefit of the community.

“Unity’s funding will drive the impact. Without it, this would have just been a ‘nice to do’.”



Taj Gill, a Director of Gill Family with Michael Wicks, Relationship Manager at Unity.

Impact

Gill Family has an eclectic portfolio of commercial and residential properties across the region.

It employs around 180 people and its developments create opportunities for local trades people and contractors.

Taj said: “We’re from the North East and we try to serve the needs of the community.”

Taj estimates that 20 years ago, The Beacon Centre was worth several times what it is today and says it needs to pivot to be successful.

He said: “With online shopping and retail parks, town centres have too many empty units. This space needs to be repurposed.

“We plan to return The Beacon Centre into what it was – the heart of North Shields.”

The redevelopment will support the town centre’s overall regeneration.

North Tyneside Council invested £12 million in a new transport hub and town square and the local streetscape has had a £3 million upgrade.


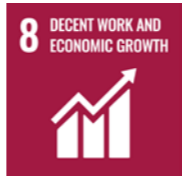
“This space might have sat empty for years to come without Unity. It will help us bring it back into use for the benefit of the community.

“Unity’s funding will drive the impact. Without it, this would have just been a ‘nice to do’.”

Taj Gill
Director, Gill Family

Resonance Enterprise Investment CIC

Unity loan supports innovative £10m Social Impact Fund supporting social enterprises

	Loan amount: £1.2 million	
	Location: South West	

As one of the UK’s leading social impact investment companies, Resonance has worked with over 160 social enterprises since its formation in 2002.

In 2025, it launched its £10 million Resonance Enterprise Investment (REI) Fund.

The aim is to help organisations tackling some of most pressing challenges in the UK. These include health and wellbeing, economic inequality and the transition to a low-carbon economy.

Leila Sharland is Head of Growing Enterprises at Resonance. She said: “Social enterprises are driving real change. However, they often face barriers to growth. The REI Fund is designed to remove those barriers.

“Our goal is to help these organisations expand their impact, improve lives and create a better living environment.”

The REI Fund, a five-year programme, saw Resonance’s first collaboration with a UK bank. Unity provided £1.2 million of the initial £1.6 million funding. The money will be used across the South West, North West and West Midlands

It’s supported by Enterprise for Development and The Ceniarth UK Foundation. It benefits from the Growth Guarantee Scheme, provided by British Business Bank. It also gets grant funding from Access - the foundation for social investment.

Leila added: “As a social impact investor we only want to work with ethical organisations. We learned about Unity through Responsible Finance.

“Unity and our relationship manager, Jason James, understand Community Development Finance Institutions. That was really important to us.

“Without Unity’s backing this fund might not have happened. We needed a big investor to come in. Unity was flexible and supportive.”

Impact

One of the first initiatives to benefit from the REI Fund was the Ivybridge Brewing Company in Devon.

Established in 2018, this social enterprise creates employment, training and volunteering opportunities for adults with learning disabilities and autism.

Ivybridge believes everyone has the right to fulfilling work, and to contribute to their community.

It has a passion for great-tasting beer and a commitment to making a positive social impact. This resulted in 650 hours of paid work for people with learning disabilities in 2024. It also provided 2,300 hours of work experience and training for its team.

With the capacity to grow their operation, they needed funding to expand into a neighbouring building.

Leila said: “We invested £25,000 and helped to secure an additional £5,000 grant for Ivybridge.

“They’ve expanded their existing taproom so they can employ more people and brew and sell more beers.”

“Unity and our relationship manager, Jason James, understand Community Development Finance Institutions. That was really important to us.”

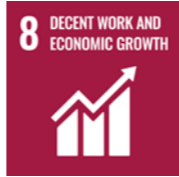
Leila Sharland
Head of Growing Enterprises, Resonance



Leila Sharland of Resonance, third left, and Simon Rundle, founder and CEO of Ivybridge, fourth left, with employees.

Brookend Veterinary Practice Ltd

Independent veterinary practice becomes employee-owned following six-figure funding

B Benefit Stakeholders	Loan amount: £400,000	
	Location: East of England	

Brookend Veterinary Practice in Witham, Essex has become employee-owned following a £400,000 refinance package from Unity.

Vet, Mike Probert, wanted his 30-strong team to take over when he retired as reward for their hard work and commitment.

Staff have bought the practice via a discretionary Employee Ownership Trust so Mike can eventually retire knowing the practice will continue its customer-focussed ethos.

Mike, who joined Brookend in 1997 and became sole owner in 2015, said: “When it came to considering exit strategies for me it was essential that any plan ensured the wonderful culture and care at Brookend was maintained and even grown.

“I wanted to make sure the animals and their owners continued to get the same friendly caring service.



“Finally, I wanted to reward everyone who has made Brookend what it is today, some team members have been here since we opened in 1990.

“I discussed this with Martin Leake, my Relationship Manager at Unity, and he was brilliant from the off. He understood what I was trying to do and because of Unity’s ethical values we were a great match.

“Employee ownership can be a complicated process at times but Unity has been amazing and being able to speak to the same person when you call is great.”



Staff at Brookend Veterinary Practice celebrate becoming employee owned.

Impact

Brookend has built a loyal client base of over 4,000 customers.

It’s popular Pet Club champions ‘prevention not cure’ and educates new pet owners about preventative care measures such as nutrition and training.

Mike said: “We’re completely client-focused here. Yes, it’s about the animals, but it’s also about the people who come in with those animals.

“We understand that pets are important members of the family. We’re not just looking after them because we have to, but because we really care.

“I could get more money and retire earlier if I sold to a big corporate, but this place has been my entire life’s work and I don’t want to walk away and risk it falling apart.

“I really care about the team and I want to reward them.”

“Employee ownership can be a complicated process at times but Unity has been amazing and being able to speak to the same person when you call is great.”

Mike Probert
Vet, Brookend Veterinary Practice

Being the bank of choice for socially-minded organisations

For over 40 years, Unity has aimed to be the bank of choice for socially minded organisations across the UK.

We strive to deliver quality services for our customers to help them achieve their goals. Unity has continued to deliver impact across the UK and build our service offering to customers.



In 2025:

#1 Ethical Business Current Account

We were named as the most ethical business current account in 2025 by Good With Money.

Good Egg

We were awarded the Good Egg mark. This accreditation highlights our purpose of using finance to benefit people and planet, as well as offering a good deal for our customers financial objectives.

Leader in climate responsibility

Bank.Green rated us as a leader in climate responsibility. This was based on our Fossil Fuel Non-Proliferation, environmental and social impact commitments.

Trades Union Congress

Unity supports Heat Workforce Planning Project to create high-quality jobs as the UK transitions to a low carbon future

Deposit customer

Location: Greater London HQ and Nationwide presence



The TUC has secured £25,000 funding from Unity to support a project aimed at futureproofing hundreds of thousands of jobs in the clean energy sector.

The Government’s £15 billion Warm Homes Plan intends to upgrade five million homes by 2030 to lower energy bills and tackle fuel poverty. This will require quality jobs supporting an inclusive transition to Net Zero.

The TUC believes that the workforce needed to deliver cleaner heating and retrofit programmes will only materialise if plans are put in place to grow and upskill the current workforce, and a concerted effort is felt across the industry to make jobs better.

In collaboration with unions, industry and the Department for Energy Security & Net Zero, the TUC has launched a Warm Homes Plan Workforce Taskforce.

Sam Perry, Project Officer at the TUC, said: “This taskforce is the core element of our Project. It’s to ensure job quality throughout the delivery of the Warm Homes Plan.

“We need to reorientate the existing energy industry to take up this new demand.

“We’re pushing for a Fair Work Charter for the clean heat sector. This will include upskilling, training and transition planning, so that the workers are secure in their employment.”

Sam added: “External funding for research projects is very important for us.

“Unity is very aligned in what we’re doing because it’s about social responsibility, good health outcomes and good community outcomes.

“This is more than a funding partnership though. We will be sharing resources. Unity has a lot of customers who are engaged in this work and have the knowledge and best practice which will be useful to us.”

The Laudes Foundation has also provided funding for the project.

“This is more than a funding partnership”

Sam Perry
Project Officer, TUC



Purpose-driven initiatives

In 2025, we advanced our mission through a diverse range of initiatives aligned with our core values.

Our employee-led forum, Unity & Me, empowers colleagues to identify, design and deliver meaningful projects that make a real difference to people's lives.



- Grants & Donations
- Equity, Diversity & Inclusion
- Health, Wellbeing & Welfare
- Unity Green
- Community Growth

Across our Unity & Me pillars, we achieved the following milestones:

Unity Grants & Donations

Unity and colleagues provided over £140,500 of funding to organisations delivering impact across the UK:

- £50,000 was granted to 10 organisations through Unity's 'Unity Impact Grants' programme.
- £20,582 was awarded through donations, match funding and project-based donations.
- £9,950 of donations were made by Unity staff members.
- £35,000 committed to King's Trust to support another year of volunteering and collaboration.



Equity, Diversity & Inclusion (EDI)

The EDI pillar focuses on promoting equality/equity, diversity and inclusivity in the workplace and community. Key events in 2025:



- Guide Dogs event – in celebration of Deaf and Blind Awareness Week, guide dogs and their handlers visited our head office.
- Neurodiversity Campaign learning sessions – over 100 colleagues attended training sessions held by the National Autistic Society including an ‘Introduction to Autism’ and ‘Understanding Autism in the workplace’.

Community Growth

The Community Growth pillar supports meaningful volunteering activities and alignment with socially minded organisations. It strives to foster a culture of giving back, promoting social equality and supporting local causes.



- 312 days of volunteering delivered across the UK (2024: 283).
- 128 colleagues took part in volunteering activities during the year.
- 85 charities, schools and organisations supported.
- 18 days dedicated to The King’s Trust supporting 118 young people (2024: 10 days, 106 young people).

Health, Wellbeing & Welfare (HW&W)

The HW&W pillar concentrates and champions activities within the workplace where colleagues feel supported, informed, and confident to prioritise their overall wellbeing.

- Unity’s first Health, Wellbeing & Welfare hub was launched, providing a central location for employees to access support resources and key benefit information.
- Mental Health Awareness Week:
 - Employees were awarded a ‘My Day’ - a paid day off of their choosing, intended for wellbeing activities.
 - Introduced ‘wellbeing walks’ during the day at Unity which will continue through 2026.
 - Time to talk session held with our CEO.
- Introduction of care baskets in the female toilets and onboarding of supplier ‘Hey Girls’, an organisation that works to reduce period poverty.



Unity Green

The Unity Green pillar integrates sustainability initiatives directly into Unity’s core strategies and policies. It places the planet at the centre of Unity’s culture and collective impact.

- Delivered a pilot hybrid session with Climate Fresk, offering an interactive learning experience to deepen understanding of the causes and consequences of climate change.
- Hosted a West Midlands Sustainability event at our head office in Birmingham to promote sustainability initiatives in the region.
- Launched ‘The Great Big Green Week’, a series of events and communications for colleagues and customers.
- Planted 105 trees through TrainHugger train booking subscription.





Unity Impact Grants

As a leading social impact bank, our purpose goes beyond lending responsibly. Our commitment to deliver positive social, environmental and economic change is evident in everything we do.

Unity Impact Grants, created through our colleague-led Unity & Me programme, is a clear expression of this commitment.

The grants provide up to £5,000 of unrestricted funding to organisations supporting people, communities and the planet.

Colleagues from across Unity take an active role in shaping the programme, reviewing applications and championing projects delivered in their local communities.

In 2024, we launched the Unity Impact Grants programme to mark our 40th birthday. We awarded £30,000 to six successful applicants.

In 2025, we increased the grant pot to £50,000.

With over 200 applicants, the 10 recipients were chosen for their strong local impact and clear, sustainable benefits.

This year's Unity Impact Grants recipients:

Break The Silence

Founded in 2004 and supports people who have been affected by childhood sexual trauma in East and North Ayrshire.

Green Futures in Grimsby

Provides horticultural and craft-based activities to improve health and wellbeing and increase employability.

In Your Space Circus

A performance company that promotes good mental and physical health and social development across Derry-Londonderry.

North Sea Conservation

Helps safeguard the natural environment, maritime heritage and the livelihoods that depend upon it.

Orange Bow CIC

Supports young people in London not in education, employment or training (NEET) who face barriers such as exclusion, neurodiversity and contact with the criminal justice system.

Canley Community Centre

Supports residents in Coventry who face disadvantages.

Twisting Ducks Theatre Company

Give people with a learning disability and autistic people the chance to create theatre, film and music in the North East.

Women's Aid Luton

Helps women and children escape domestic violence by offering accommodation and support.

Birmingham PlayCare Network

A charity dedicated to improving the lives of children, young people and families.

Health Psychology Management Organisation Services

Supports marginalised and disadvantaged 'hard to reach' adults and young people in London and aims to improve their quality of life and employability status.

Find out more about our Unity Impact Grants here: www.unity.co.uk/impact/grants

Unity's first independent impact verification

In 2025, we reached a landmark achievement by becoming one of a select group of banks worldwide to be independently verified by The Good Economy (TGE)¹ as meeting the Operating Principles for Impact Management standards².



This milestone not only reinforces our commitment to creating positive social change, it also sets a benchmark for responsible banking in the UK.

The 'Principles' are globally recognised standards that help ensure investment capital is deployed responsibly, transparently, and for genuine social good. To assess our alignment, we engaged TGE³, one of the UK's leading independent impact advisory and assurance firms.

Following a rigorous review, TGE verified that our impact management system is **robust, credible, and aligned with international best practice**. Their assessment highlights both our strengths and opportunities to further enhance our approach as we continue to evolve and deepen our impact model.

This verification helps us identify areas of strength as well as areas for potential improvements against established industry best practice.

Full alignment

Achieving full alignment with the Impact Principles represents a significant accomplishment for Unity⁴. Full alignment demonstrates a robust and credible impact management system. TGE highlights that full alignment is neither typical nor applicable for institutions to exhibit leading practice across every dimension.

Jenni Zietsch, Technical Lead at The Good Economy, said: "Unity Trust Bank's alignment with the 'Principles' reflects a truly thoughtful and well-embedded approach to impact.

"Their commitment to purposeful banking is evident not only in their strategy but in the way they put impact into practice."



"Their commitment to purposeful banking is evident not only in their strategy but in the way they put impact into practice."

Jenni Zietsch
Technical Lead, The Good Economy

Principle	Assessment
Principle 1: Impact Goals	Advanced
Principle 2: Portfolio Impact Management	Advanced
Principle 3: Investor Contribution	Aligned
Principle 4: Screening and Selection	Aligned
Principle 5: ESG Risks	Advanced
Principle 6: Impact Monitoring	Aligned
Principle 7: Sustaining Impact	Aligned
Principle 8: Impact Review and reporting	Aligned

¹https://thegoodeconomy.co.uk/wp-content/uploads/2025/12/Case_Study_Unity_Trust_Bank_FINAL.pdf

²<https://www.impactprinciples.org/9-principles/>

³<https://thegoodeconomy.co.uk/impact-verification-services/>

⁴Unity is not currently a signatory to the Impact Principles but is considering signatory status.

Pathway to Net Zero by 2045

Unity committed to achieving Net Zero by 2045 across all emissions.

A near term target of 2035 has been set for Unity's Scope 1, 2 and business travel emissions. Unity's targets are on an intensity basis as the bank grows to support more customers delivering change in their communities:

Unity will achieve Net Zero across our own emissions by 2035.

Target: A 95%¹ reduction in tonnes of CO₂e² per FTE from 2024 baseline by 2035 with residual emissions offset.

CO₂e per FTE 2024: 0.9
2025: 1.0 ▲ 11.1%

Employee carbon intensity ▲

Driven by longer commuting despite greener travel.



Unity will achieve Net Zero across all emissions by 2045.

Key loan book target: A 95%¹ reduction in Kg of CO₂e² per m² of real estate from 2024 baseline by 2045, with residual absolute emissions offset.

Kg per m² 2024: 67.15
2025: 65.64 ▼ -2.2%

Carbon intensity per m² ▼

Supported by Green Tariff, RTI and Net Zero aligned loans totalling £29.3 million.



Unity's Net Zero strategy is informed by our double bottom line approach and creating an inclusive Just Transition to a low carbon economy. Key initiatives supported in the year include:



Co-funded the Trade Union Congress' work supporting quality jobs for a low carbon future.



Launched the £100 million Green Tariff supporting customers to decarbonise their buildings and activities.



Innovated for climate action as the first UK bank to invest in Local Climate Bonds, supporting place-based climate action.



Conducted training and webinars for customers and colleagues on the impacts of climate change on their communities.

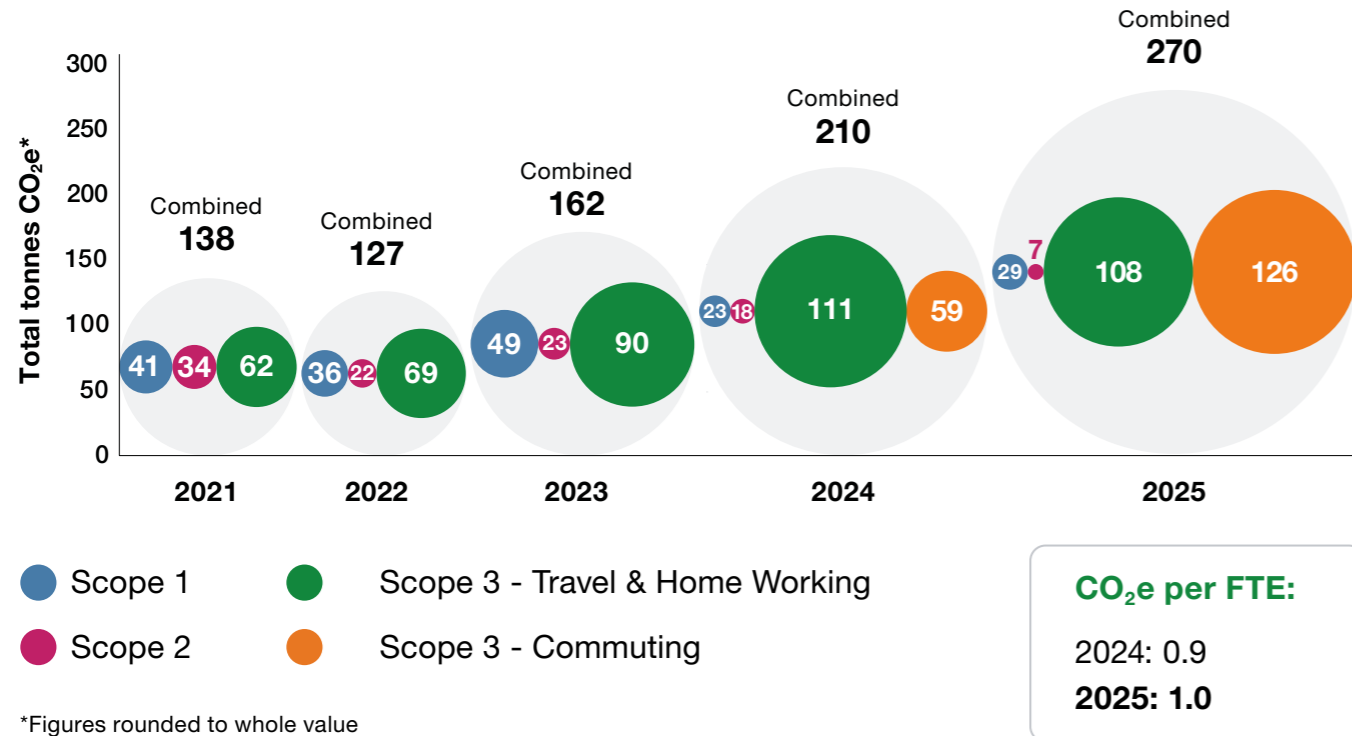
¹Residual emissions (e.g. the 5% leftover) will be 'offset' through carbon negative assets in loan book and treasury meeting Unity's risk appetite and double bottom line.

²CO₂e = carbon dioxide equivalent referring to a range of greenhouse gases which have climate warming effects equalised to the equivalent tonnes of carbon dioxide to create the same warming effect (e.g. methane, nitrous oxide etc.)

Carbon footprint progress

Unity's actions on climate change are underpinned by a clear understanding of our emissions.

In 2025, we continued to improve the quality of our greenhouse gases (GHGs) emissions reporting, especially our Scope 3 emissions data*, including travel, home working and commuting. Across our Streamlined Energy and Carbon Reporting (SECR), Unity had a total of 270 tonnes of CO₂e during the year:



PCAF disclosure and enhancing Unity's Full Carbon Footprint in 2025

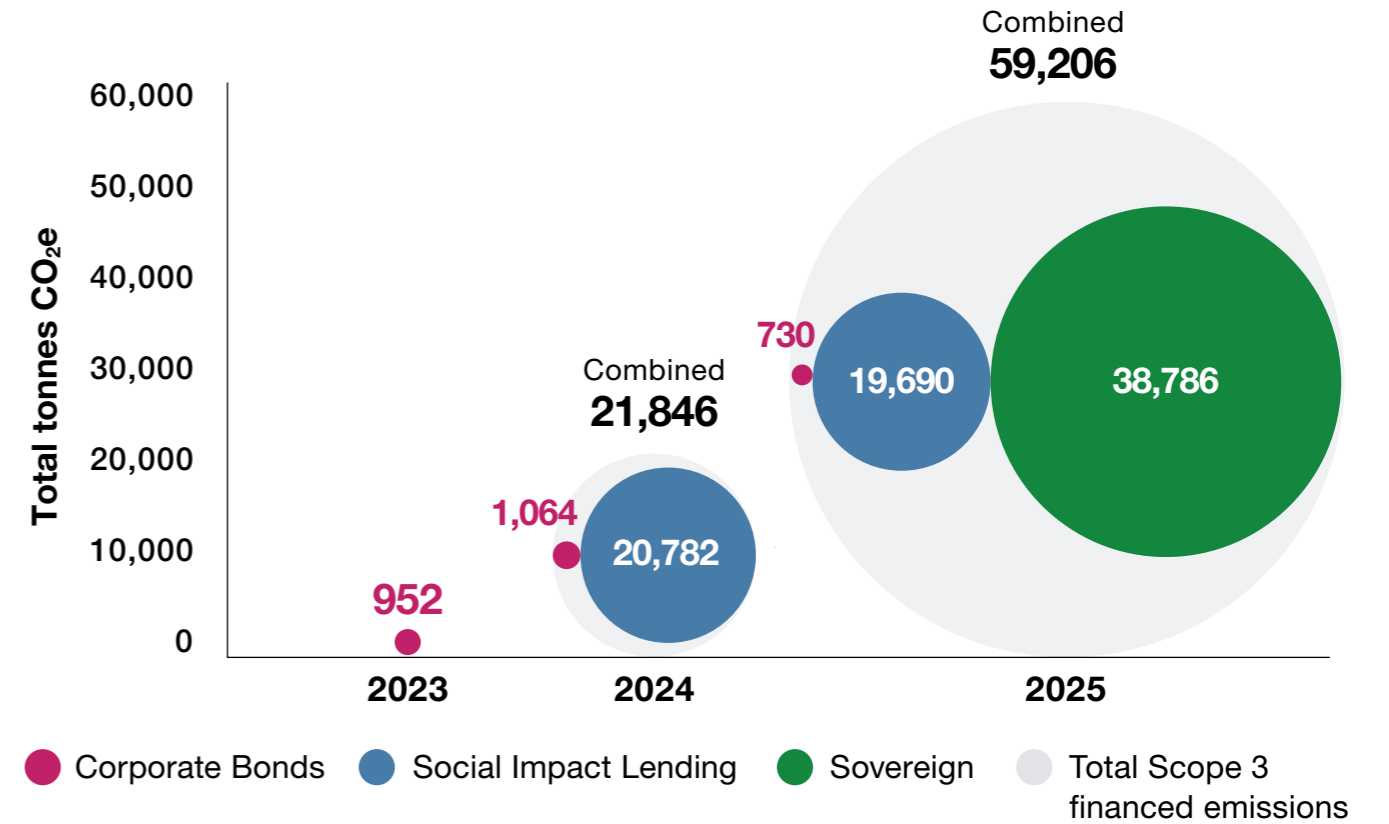
Unity has been a signatory of The Partnership for Carbon Accounting Financials (PCAF)** since 2023. It recognises the importance of banks disclosing investment and lending emissions.

Since 2023, Unity has continued to improve data quality in category 15 emissions. In 2025, Unity achieved data quality score 2 across corporate bonds and sovereign debt.

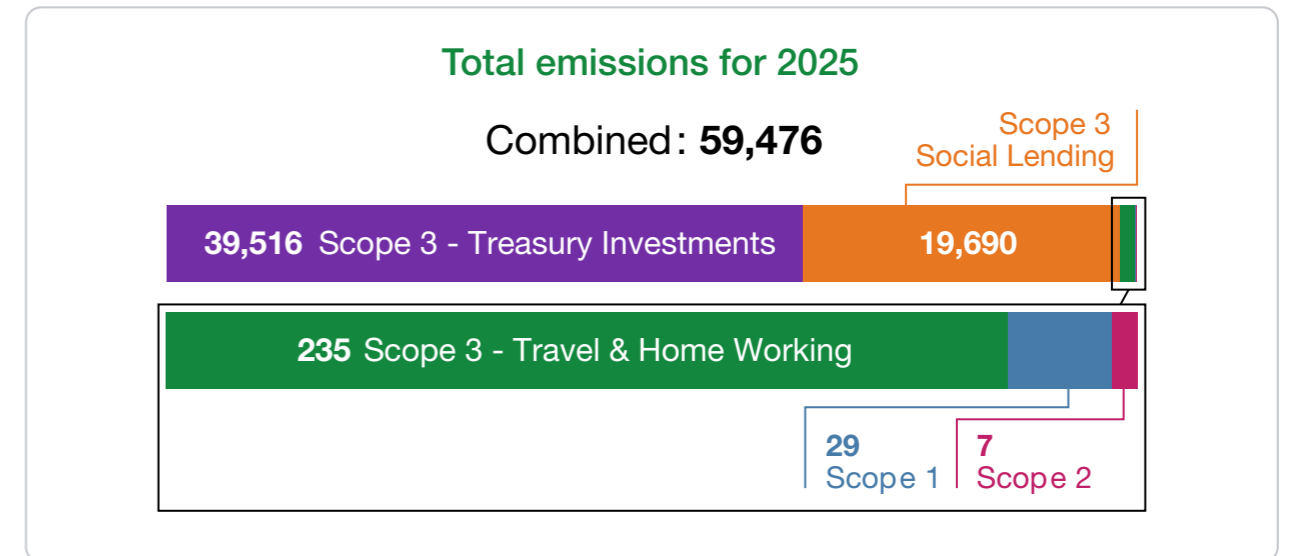
*<https://ghgprotocol.org/scope-3-calculation-guidance-2>

**<https://carbonaccountingfinancials.com/>

Therefore, Unity's Scope 3 financed emissions have been enhanced with the following:



This enhanced reporting now means Unity has full carbon footprint coverage in 2025. With a total carbon footprint of 59,476 tonnes of CO₂e:



Social impact lending emissions



Carbon intensity (Kg per m²)
 2025: 65.64 (2.2% reduction) ▼
 (2024: 67.15)



Absolute emissions (MT CO₂e)
 2025: 19,690 (5.3% reduction) ▼
 (2024: 20,782)

Transformative actions in 2025

At Unity, our purpose is to create positive outcomes for the customers and communities we serve.

Targeted investment in our products and services enhanced our ability to deliver against that purpose.

By strengthening our offering, we equipped our customers with the tools and support they need to address emerging challenges and maximise their impact across the UK.



Unity Impact Toolkit

Over 1,000 customers told us that they would like support in measuring their social impact - and we listened. In 2025, we launched our Unity Impact Toolkit.

Providing a series of tutorials, workshops, and online resources, the toolkit helps customers to plan, implement, manage and measure their positive impact more effectively.

View our Impact Toolkit here:

www.unity.co.uk/impact/toolkit



Green Tariff for loans

We launched a new Green Tariff for loans, with £100m available to support organisations taking actions to improve energy efficiency and pursue a low carbon future.

The tariff is available to new and existing customers and will provide beneficial lending terms to those looking to reduce the environmental footprint of their buildings.

We will continue to seek customer feedback in 2026

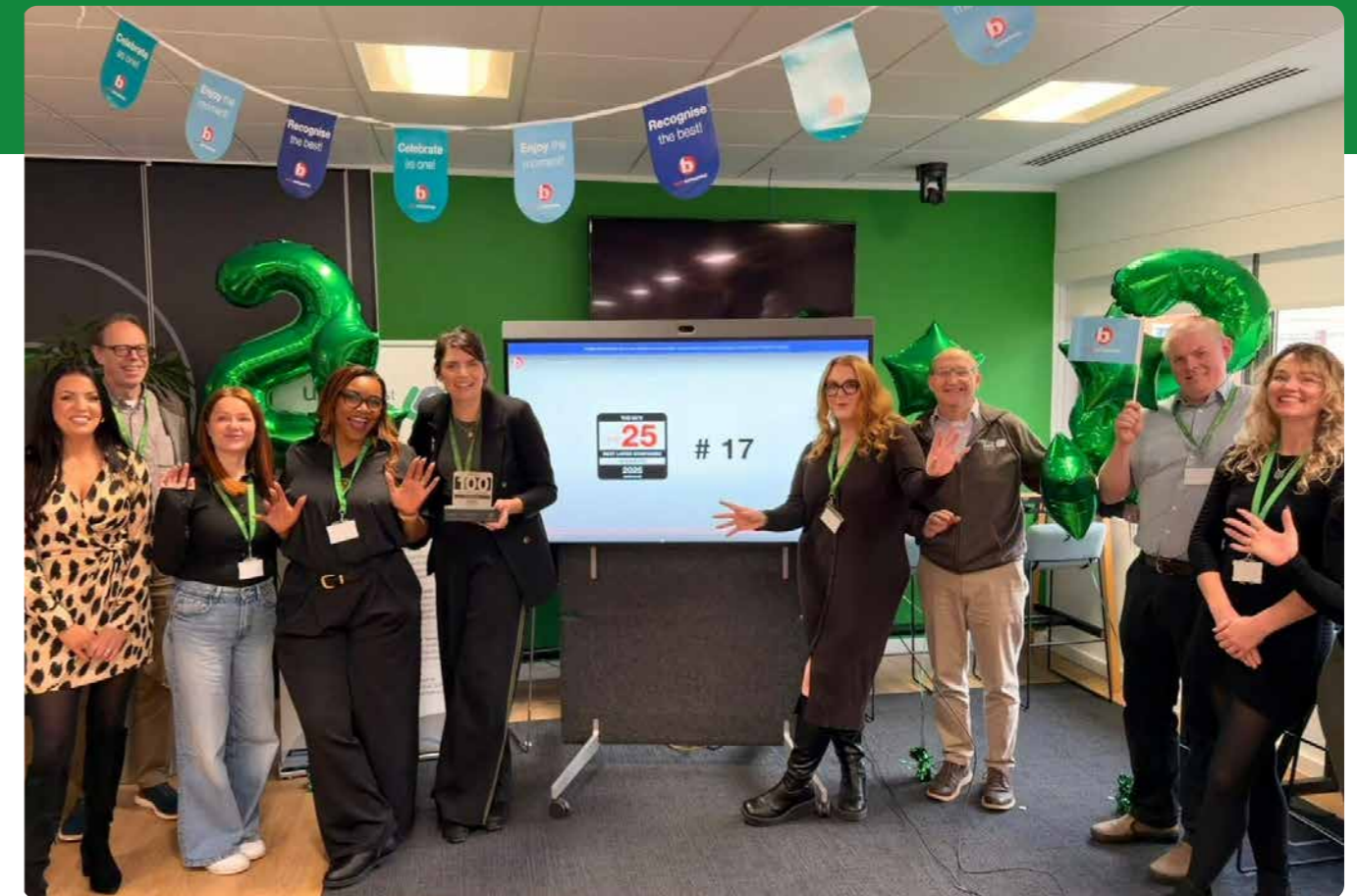
Unity was one of the Best Companies to Work For in 2025



Unity took part in the renowned Best Companies employee survey. It provides a trusted benchmark and measurement framework for both engagement and performance. We received Two-Star Accreditation for outstanding levels of employee engagement.

With a colleague completion rate of over 90%, we proudly improved or maintained in seven out of eight surveyed categories:

- ★ **Top Sector:**
5th place
in Financial Services, out of 25.
- ★ **Top National:**
17th place
in UK (large organisations), out of 100.
- ★ **Top Regional:**
12th place
in the West Midlands, out of 40.



Accreditations & Awards

Throughout our 41-year history, Unity is proud to have been awarded several accreditations in recognition of the continuous work we do to positively impact our people and society.

FitchRatings

Investment grade credit rating: **BBB-**

In 2025, we were awarded an investment-grade credit rating by global rating agency, Fitch Ratings. This 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.



Exclusions policy

Unity's Excluded Activities List ensures we avoid direct financing for any organisation involved in the below sectors or trades. All of this is done in line with Unity's Net Zero pathway and our broader commitment to advancing global sustainable development.

Unity's excluded activities list refers to the exclusion against direct financing of organisations that undertake any activity, business or trade in the list below.

'Direct financing' is understood as the following:

- A. Whether the direct recipient of financing undertakes any activity, business or trade in the list below.
- B. Whether a parent organisation, beneficial owner, subsidiary or adjacent organisation with the same beneficial owners of the organisation undertakes any activity, business or trade in the list below.
- 5. Destruction of High Conservation Value areas.
- 6. Radioactive materials and unbounded asbestos fibres.
- 7. Pornography and/or prostitution.
- 8. Racist and/or anti-democratic media.
- 9. Weapons and munitions.

If any of the following products form a substantial part of business activities (>5%):

The excluded activities, business or trades are:

- 1. Forced labour or child labour.
- 2. Activities or materials deemed illegal under UK laws or regulations or international conventions and agreements, or subject to international phase-outs or bans.
- 3. Cross-border trade in waste and waste products, unless compliant with the Basel Convention and the underlying regulations.
- 4. Activities that result in major carbon-emissions, such as fossil fuels.
- Alcoholic beverages (except beer and wine).
- Tobacco.
- Gambling, casinos and equivalent enterprises.

Find out more at: www.unity.co.uk



Unity Trust Bank plc ('the Bank') is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Bank is entered in the Financial Services Register number 204570. Our call centre opening hours are 9:00am to 5:00pm, Monday to Friday, excluding bank and public holidays in England and Wales. Registered office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124.

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