

| UNITY BANK PLC                                           |                   |
|----------------------------------------------------------|-------------------|
| PRESENTATION OF Q4 2024 FORECAST                         |                   |
| PROJECTED STATEMENT OF PROFIT OR LOSS                    |                   |
|                                                          | Q4-2024           |
|                                                          | ₦                 |
| Gross Earnings                                           | 27,301,484,281    |
| Interest Income                                          | 24,501,474,100    |
| Interest Expense                                         | 17,346,825,497)   |
| Net Revenue From Funds                                   | 7,154,648,604     |
| Other Income                                             | 2,800,010,181     |
| Revaluation Gain/(Loss)                                  | 3,101,750,581     |
| Impairment for Credit Loss                               | (816,148,986)     |
| Net operating income                                     | 12,240,260,379    |
| Operating Expenses                                       | (7,940,352,489)   |
|                                                          |                   |
| Pre Tax profit                                           | 4,299,907,890     |
| Provision For Taxation                                   | (296,693,644)     |
| Profit After Tax                                         | 4,003,214,246     |
|                                                          |                   |
| PROJECTED STATEMENT OF CASH FLOWS                        |                   |
|                                                          | ₦                 |
| Net cash provided by operating activities                | 70,625,888,583    |
| Net cash flow provided by/(used) in investing activities | (544,068,983,611) |
| Net cash flow from operating and investing activities    | (473,443,095,028) |
| Net cash used in financing activities                    | 481,446,309,273   |
| Net increase in cash and cash equivalents                | 8,003,214,246     |
| Cash and cash equivalents, beginning of period           | 1,824,545,922     |
| Cash and cash equivalents, end of period                 | 9,827,760,168     |