



# United Bank for Africa Plc 9M 2021

22 November 2021

MPR: 11.50%  
Oct '21 Inflation Rate: 15.99%  
Q3 2021 Real GDP: 4.03%

## United Bank for Africa Plc

### Statement of Profit or Loss

#### Gross earnings

Interest income

Interest expense

#### Net interest income

Credit Impairment charges/write-back

#### Income after Credit Impairment charges

Fee and commission revenue

Fee and commission expense

Trading revenue

Other revenue

Staff costs

Depreciation and amortization

Share of profit of equity-accounted investee

Other operating expenses

#### Profit before income tax

Income tax

#### Profit after tax

#### Earnings per Share (in Kobo)

9M 2021 (N' million)	9M 2020 (N' million)	%Change
490,280	454,393	7.90%
343,709	317,142	8.38%
(114,444)	(131,120)	-12.72%
229,265	186,022	23.25%
(3,405)	(11,476)	-70.33%
225,860	174,546	29.40%
110,982	85,011	30.55%
(43,064)	(28,766)	49.70%
27,329	45,721	-40.23%
7,172	5,796	23.74%
(66,492)	(66,617)	-0.19%
(16,304)	(14,371)	13.45%
1,088	723	
(123,217)	(111,671)	10.34%
123,354	90,372	36.50%
(18,757)	(13,240)	41.67%
104,597	77,132	35.61%
294	216	36.11%

### Balance Sheet as at 30 September 2021

Cash and cash equivalents

Pledged Assets

Loans and Advances

Property and Equipment

Other Assets

#### Total Assets

30-Sep-21	31-Dec-20	%Change
1,750,176	1,874,618	-6.64%
1,080,404	1,421,527	-24.00%
2,872,143	2,554,975	12.41%
159,147	153,191	3.89%
2,487,452	1,693,669	46.87%
8,349,322	7,697,980	8.46%

Trading liabilities

Deposits and current accounts

Other Borrowings

Other Liabilities

#### Total Liabilities

220	508	-56.69%
6,084,143	5,676,011	7.19%
479,254	694,355	-30.98%
987,426	602,958	63.76%
7,551,043	6,973,832	8.28%

#### Total shareholders' equity

798,279	724,148	10.24%
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### Corporate Actions

Interim Dividend

Bonus

Qualification Date

Closure Date

Payment Date

N/A

N/A

N/A

N/A

N/A

Source: Corporate Financials, Cowry Research

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