

Unity Bank Digest

February 20th, 2019



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The Highlights

Inflation declines to 11.37% in January

Headline inflation declined to 11.37% in January from 11.44% in December. Month-on-month inflation, a better reflection of current prices, remained flat at 0.74%. This was despite a fall in the prices of the food basket such as onions. The sub-indices of headline inflation (food and core) moved in opposite directions in January. While food inflation decreased by 0.37% to 11.51%, core inflation (inflation less seasonalities) increased by 0.1% to 9.9% in January from 9.8% in the preceding month. On a state by state basis, the best performing states were Ogun (9.01%), Cross River (9.24%), and Kwara (9.28%) while Kebbi (14.64%), Bauchi (13.79%) and Jigawa (13.17%) recorded the highest inflation rates in the month. The moderation in headline inflation is positive for consumer confidence and purchasing power. However, the outlook for inflation in the coming months is mixed. We expect the movement in headline inflation to be a front burner issue at the next meeting on March 25/26.

Gross Domestic Product expands by 0.57% to 2.38% in Q4'18

Nigeria's real gross domestic product (GDP) growth expanded to 2.38% in Q4'18, 0.57% higher than the growth rate of 1.81% recorded in Q3'18. This brings the 2018 annualized GDP growth rate to 1.93%, which is in line with consensus projection of 1.9%. The expansion in the growth numbers was bolstered by increased aggregate demand because of year-end festivities. The purchasing managers index (PMI) recorded its highest growth in five years in December 2018 (60.2 points). In Q4'18, oil sector growth improved to -1.62% from -2.91% in Q3'18 despite lower oil prices in the quarter. The non-oil sector also recorded a growth rate of 2.70%, 0.38% higher than 2.32% in Q3'18. A further breakdown of the report according to the NBS shows that telecommunications (13.20%), manufacturing (2.35%) and agriculture (2.46%) were among the fastest growing sectors while the laggards were finance and insurance (-1.76%), real estate (-3.85%), mining and quarrying (-1.23%) and public administration (-0.32%). We anticipate a slower real GDP growth rate in Q1'19 on the back of a slowdown in business performance owing to election activities.

Capital importation flows into Nigeria down 25.05% to \$2.14bn in Q4'18

Capital importation into Nigeria fell by 25.05% to \$2.14bn in Q4'18. However, capital imported in 2018 increased by 37.49% compared to 2017. Total capital imported consists of three categories- Portfolio investment, which accounted for the highest was 65.17% of capital inflows (\$1.39bn), followed by 'Other Investment' which accounted for 27.54% (\$589.32mn) and then Foreign Direct Investment which accounted for 7.29% (\$156.08mn). On a country-by-country basis, Nigeria received the highest inflows from the United Kingdom (\$1.11bn) followed by Singapore (\$249.75mn), United States (\$183.85mn) and South Africa (\$109.37mn). The significant decline in capital flows into Nigeria is reflective of heightened political tensions. FDI remained the lowest component of capital inflows into Nigeria in Q4'18. Investment, a key component of economic growth, is a needed stimulus for the various sectors in Nigeria.

Purchasing Managers Index declined sharply by 14.45% in January

According to the First Bank of Nigeria (FBN) and Central Bank of Nigeria (CBN), the manufacturing PMI for January declined. The FBN PMI fell by 14.45% to 51.5 pts from 60.2 pts in December while the CBN's PMI dropped by 4.26% to 58.5 pts from 61.1 pts in December. The CBN and FBN PMI recorded a decline in all the five sub-indices (output, employment, new orders, suppliers' delivery time and stocks of purchases). The sharp drop in PMI reading is typical in January because of a lull in economic activities which usually affects all sub-sectors.

We expect the PMI to remain flat in February. Indications from listed companies in the consumer goods sector suggest suboptimal 9M'18 and FY'18 results. If the minimum wage is implemented in February, it could increase money in circulation in subsequent months and consumer demand could pick up.

CBN extends IFRS9 implementation for 4 years

The CBN has extended the timeline for the implementation of IFRS 9 to 4 years. Subsequently, banks would publish two financial statements – one without the IFRS 9 standard and one with the new standard- until the 2022 deadline. The IFRS 9 standard is aimed at ensuring that banks have enough capital to cover existing losses and future losses. It requires financial institutions with international licenses to possess a minimum capital adequacy ratio of 15% while lenders with local licenses 10%. The

staggered implementation of the new accounting standard would reduce loan impairment charges and improve banks' profitability in the short run.

Academic Staff Union of Universities suspends its three-month strike

On February 8th the Academic Staff Union of Universities (ASUU) suspended its three-month strike after a meeting with the representative of the Federal Government. The strike was due to the government's failure in fulfilling its September 2017 agreement and aimed at ensuring better funding for universities. However, ASUU has warned that it will resume the strike if the FG does not fulfill the new agreement signed in the 2019 Memorandum of Action.

MTN to list on Nigeria Stock Exchange (NSE) in H1'19

MTN Group has disclosed its plans to list on the NSE in the first half of the year. The telco has decided to pursue its listing by means of introduction, which is the first phase of the planned Initial Public Offering (IPO) in H1'19. The second phase of the listing will be open to Nigerian investors based on the market conditions and demand. Moreover, in the second phase, a project would be carried out to increase Nigerians' participation in MTN Nigeria, targeting an approximate free float of about 35% which is higher than the current free float of about 20%.

President Trump nominates David Malpass to lead the World Bank

President Donald Trump has nominated senior US Treasury Department official David Malpass as the World Bank's next president. David Malpass, who worked as a chief economist in an investment bank, was Trump's senior economic adviser during his 2016 election campaign and has been a sharp critic of the World Bank, especially over its lending to China. If approved by the World Bank's Board of Directors, Malpass will lead the international lender's efforts to fund economic development projects in poor and middle income countries.

Power Update (Review period: January 1st – 13th)

The average power output between February 1st – 13th was 4,188MWh/hour, 3.97% higher than the average output of 4,028MWh/hour recorded in the first thirteen days of the year. The daily power output touched a 9-month high at 4,345MWh/hour on February 13th due to lower gas constraints in Gbarain NIPP and Olorunsogo gas.

The major constraint to power output during the period remained gas challenges. Gas constraints during the review period accounted for 58.38% of total constraints.

Furthermore, the sector recorded water management issues which resulted in a water constraint of 10.05% relative to 4.93% in the corresponding period in January. This led to a total revenue loss of N12.66bn (N329.16bn annualized).

We expect power supply to remain dependent on the availability of gas and to average between 4,000-4,300MWh/hour in the coming weeks.

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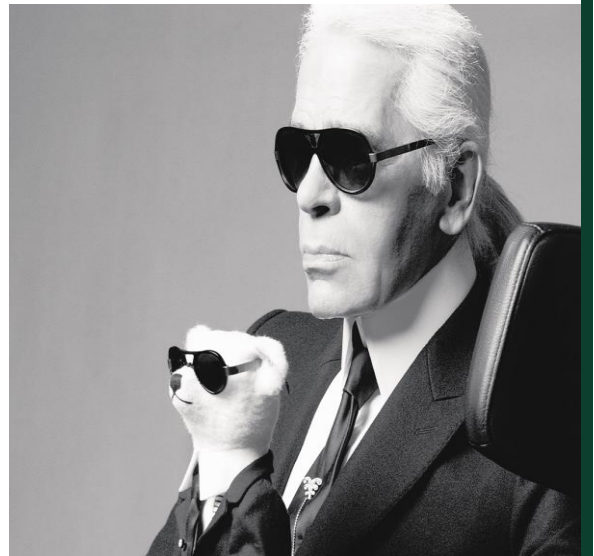
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Social Corner

Legendary fashion designer, Karl Lagerfeld, dies at 85

- Karl Lagerfeld, the creative director for luxurious fashion brands Chanel and Fendi, died on February 19th in Paris following a short illness. He was aged 85 years.
- The German designer, who joined Chanel in 1983 as the creative director, was responsible for transforming the brand from a small house to an industry leader worth approximately £1.4bn. The creative genius also launched his own label, House of Karl, which he sold to Tommy Hilfinger in 2005.
- Chanel has announced that Virginie Viard, Director of Chanel's Fashion Creation Studio, will succeed him as the creative director of the fashion house.



2019 Grammy Awards

- The 61st Grammy Awards ceremony was held on February 10 at Staples Center in Los Angeles. The show was hosted by singer/song-writer, Alicia Keys.
- The music industry witnessed several firsts at the award ceremony. Childish Gambino's ***This is America*** became the first rap song to win record of the year and Cardi B's ***Invasion of Privacy*** won the best rap album, making her the first woman artist to win a Grammy in that category.
- Other highlights of the night were the tributes to legendary singers, Dolly Parton, Diane Ross and Aretha Franklin and surprise appearance by Michelle Obama.



The list of winners includes:

Album of the Year- **Golden Hour**, Kacey Musgraves

Record of the Year- **This is America**, Childish Gambino

Song of the Year- **This is America**, Donald Glover and Ludwig Goransson, songwriters (Childish Gambino)

Best New Artist- Dua Lipa

Best Pop Vocal Album- **Sweetener**, Ariana Grande

Best Pop Solo Performance- **Joanne (Where Do You Think You're Goin'?)**, Lady Gaga

Best Urban Contemporary Album- **Everything Is Love**, The Carters

Best Rap Album- **Invasion of Privacy**, Cardi B

Best Rap Song- **God's Plan**, Aubrey Graham, Daveon Jackson, Brock Korsan, Ron LaTour, Matthew Samuels and Noah Shebib, songwriters (Drake)

Best Rap Performance- **King's Dead**, Kendrick Lamar, Jay Rock, Future and James Blake and **Bubblin**, Anderson Paak

Best Rap/Sung Performance- **This Is America**, Childish Gambino

Best R&B Album- **H.E.R.**, H.E.R.

Best R&B Song- **Boo'd Up**, Larrance Dopson, Joelle James, Ella Mai and Dijon Mcfarlane, songwriters

Best R&B Performance- **Best Part**, H.E.R. featuring Daniel Caesar

Best Traditional R&B Performance- **Bet Ain't Worth the Hand**, Leon Bridges and **How Deep Is Your Love**, PJ Morton featuring Yebba

Best Comedy Album- **Equanimity & the Bird Revelation**, Dave Chappelle

Best Reggae Album- **44/876**, Sting and Shaggy



Best Dance Recording- **Electricity**, Silk City and Dua Lipa featuring Diplo and Mark Ronson

Best Improvised Jazz Solo- **Don't Fence Me In**, John Daversa, soloist. Track from: **American Dreamers: Voices of Hope, Music of Freedom**

Best Jazz Vocal Album- **The Window**, Cécile McLorin Salvant

Best Large Jazz Ensemble Album - **American Dreamers: Voices of Hope, Music of Freedom**, John Daversa Big Band featuring DACA Artists

Best Contemporary Christian Music Performance/Song - **You Say**, Lauren Daigle; Lauren Daigle, Jason Ingram and Paul Mabury, songwriters

Best Gospel Album- **Hiding Place**, Tori Kelly

Best Contemporary Christian Music Album- **Look Up Child**, Lauren Daigle

Best Roots Gospel Album- **Unexpected**, Jason Crabb

Best World Music Album – **Freedom**, Soweto Gospel Choir

Best Music Video- **This Is America**, Childish Gambino

Best Music Film- **Quincy**, Quincy Jones; Alan Hicks and Rashida Jones, video directors; Paula Dupré Pesmen, video producer

Coming to America sequel to be released in 2020

- The sequel of blockbuster movie, Coming to America, is scheduled to premiere on August 7, 2020. This comes 32 years after the original version was released in 1988.
- The sequel would be centered on prince Akeem returning to the US to meet his long-lost son and informing him of his inheritance in the fictional country of Zamunda.
- The movie will be directed by Craig Brewer while Kenya Barris will be the Executive Producer. Eddie Murphy would reprise his role as Prince Akeem. Other original cast members- Arsenio Hall, James Earl Jones, Shari Headley and John Amos- are yet to confirm their comeback in the sequel movie.



Gucci blackface sweater controversy

- Italian luxury brand, Gucci, has received an onslaught of backlash over its balaclava-style sweater. The controversial sweater is a black turtleneck sweater with a mouth cutout when pulled over the chin.
- The creative director, Alessandro Michele, has apologized for the controversial sweater. According to him, the sweater was inspired by the late UK-based artist, Leigh Bowery.
- However, celebrities such as 50 cent have publicly boycotted the brand following the sweater controversy.



FIFA president, Gianni Infantino, set for second term in office

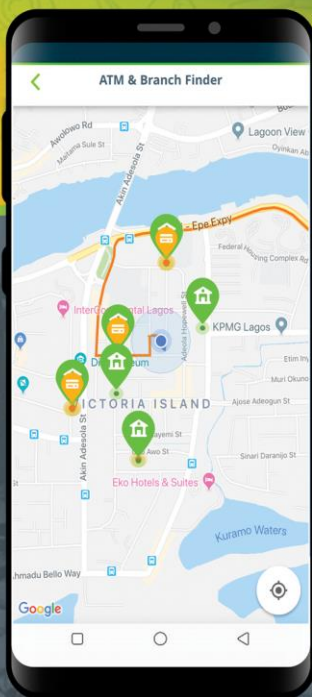
- Gianni Infantino is set to continue his tenure as FIFA President for the second term. His entry for re-election on June 5th was unopposed.
- Infantino was elected as the youngest FIFA President in history on February 26th, 2016, succeeding former president Sepp Blatter.
- During his tenure, Infantino oversaw an expansion of the number of teams competing at the World Cup to 48 from 32, starting 2026.





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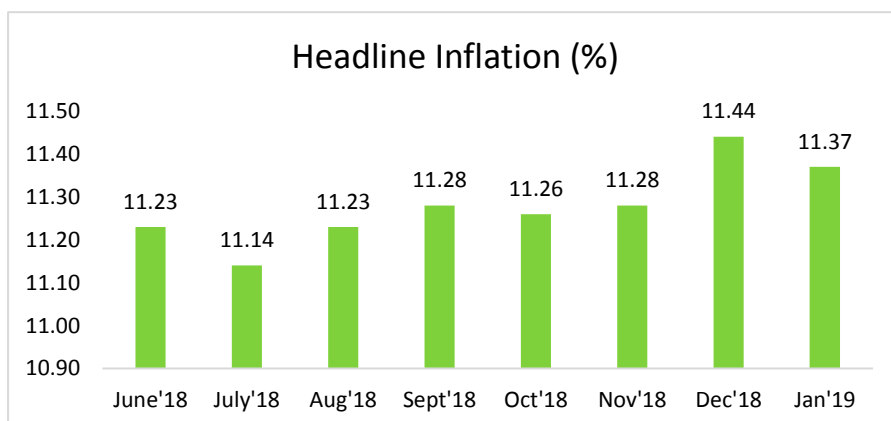


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Top Stories

Inflation declines to 11.37% in January

- **Inflation slides to 11.37% in January:** In line with the general consensus, headline inflation declined by 7bps to 11.37% in January from 11.44% in December. This was a reflection of a fall in disposable income in January which resulted in a decline in consumer demand.
- **Month-on-month flat at 0.74%:** The monthly inflation index remained flat at 0.74% (9.31% annualized). This was despite a fall in some commodity prices including onions which declined to N18,000 per sack from N30,000 per sack.
- **Mixed movement in sub-indices of headline inflation:** While food inflation declined from 13.56% in December to 13.51% in January, core inflation (inflation less seasonalities) increased to 9.9% within the review period from 9.8% in December.
- **Ogun state overtakes Cross River & Kwara states with lowest inflation:** On a state-by-state basis, Cross River lost its position as the state with the lowest inflation to Ogun in January. Ogun state recorded the lowest inflation of 9.01% across the Federation, followed by Cross River at 9.24% and Kwara at 9.28%. Kebbi (14.64%), Bauchi (13.79%) and Jigawa (13.17%) recorded the highest inflation rates in January.



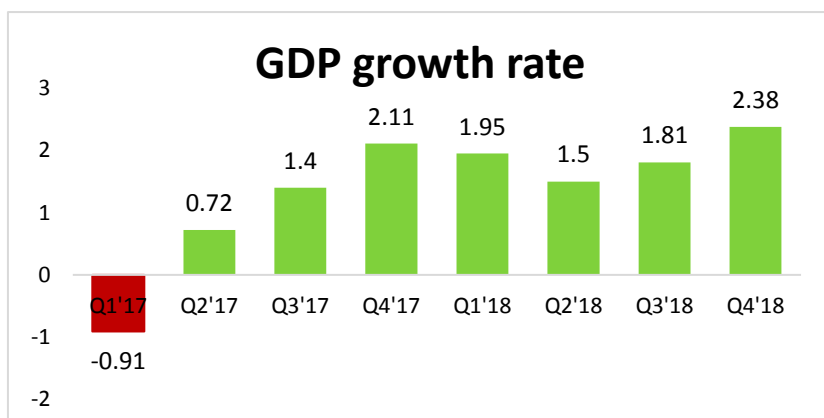
¹ NBS

Analysis & Outlook

There is a mixed outlook for headline inflation in February. On one hand, the slowdown in business activities within the month would mount inflationary pressures. However, the CBN's strategy to mop up excess liquidity could suppress this pressure. We expect the movement in headline inflation to be a front-burner issue at the next MPC meeting on March 25/26.

Gross Domestic Product expands to 2.38% in Q4'18

- In Q4'18, Nigeria's GDP expanded by 0.57% to 2.38%. This was on the back of higher oil prices, year-end festivities and election spending.
- Within the review quarter, oil sector growth improved but remained in the contraction region. It increased to -1.62% from -2.91% in the preceding quarter. The non-oil sector growth improved to 2.70% from 2.32% in Q4'18.
- The fastest growing sectors within the quarter were telecommunications (13.20%), agriculture (2.46%) and manufacturing (2.35%). Contracting sectors were real estate (-3.85%), finance and insurance (-1.76%), mining and quarrying (-1.23%) and public administration (-0.32%).



2

Analysis & Outlook

The expansion in the GDP numbers showed an improvement in aggregate output, although productivity remained negative (-0.7%) as economic growth is still way below the population growth rate of 2.6%. We anticipate a slowdown in the growth rate in Q1'19 on the back of a lull in business performance owing to election activities.

² NBS, FDC Think Tank

Business Update

(Review Period: 1st - 14th February, 2019)

The Forex Market

At the parallel market, the currency traded mostly at N361/\$. However, it appreciated to N360/\$ on February 4th before depreciating to close the review period at N362/\$. The relative stability in the currency was due to reduced demand pressure despite the heightened political tension. In the same vein, the naira traded flat at N411/€ during the review period. On the other hand, the currency depreciated against the pound by 0.21% to close the review period at N473/£.

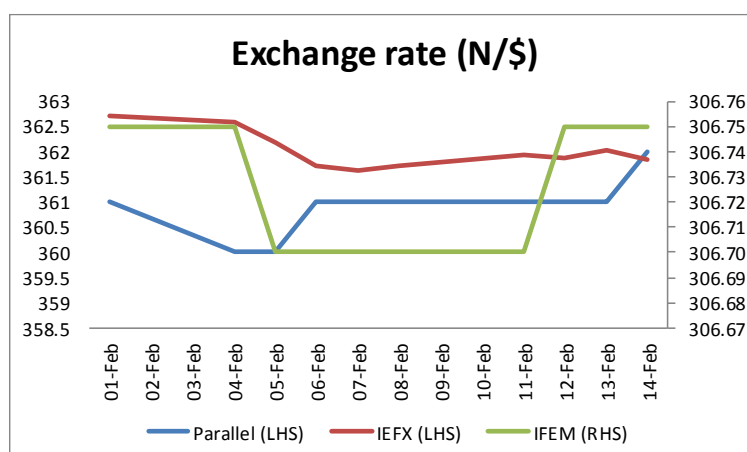
The currency was relatively stable at the interbank foreign exchange market, the naira traded mostly within the band of N306.70/\$ and N306.75/\$ during the review period while at the IEFX window, the currency appreciated by 0.24% to N361.85/\$ from N362.71/\$ at the start of the review period. Total forex traded in the IEFX window increased by 76.42% to \$2.4bn.

The level of Nigeria's external reserves dropped by 0.72% to \$42.86bn on February 14th from \$43.17bn on February 1st. The external reserves declined all through the review period. This is despite the fall in the CBN's intervention by 59.13% to \$279.13mn from \$683mn in the corresponding period in January. Subsequently, Nigeria's import cover declined from 10.75 months to 10.67 months.

Outlook & Implications

The level of the gross external reserves will depend on the credibility of the elections. A peaceful election would boost investor confidence and thus translate to an increase in capital inflow. However, in the event of a crisis, market sentiment will be negative and this could intensify capital flight and lead to a depletion in reserves.

A fall in the external buffers could weaken the CBN's ability to support the currency and consequently lead to naira depreciation.



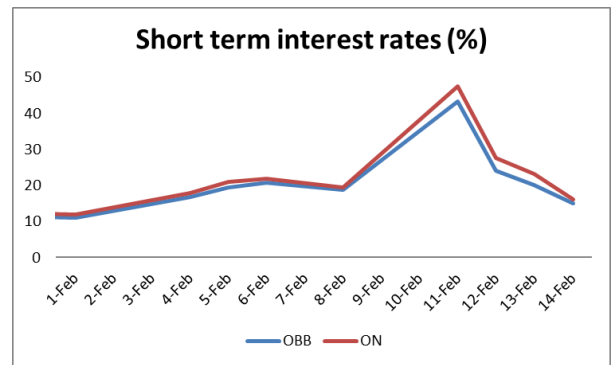
SOURCE: FDC Think Tank, CBN, FMDQ

The Money Markets

During the review period, the average liquidity within the banking system was N28.72bn short, 22.06% higher than the position of N23.53bn short recorded in the corresponding period in January. Due to the CBN's continued effort to mop up excess liquidity, the opening position was short for seven consecutive days in the period and as a result, the short term interest rates (OBB and ON) increased by 393bps and 414bps to close the period at 15%pa and 16%pa respectively. In the same vein, the OBB/ON rates touched a 2-month high of 43.33% and 47.50% respectively on February 11th. Total OMO sales during the period was N1.27trn relative to maturities of N2.06trn. This resulted in a net inflow of N790bn. At the last primary market auction on February 13th, the 91-day, 182-day and 364-day T/Bill tenors declined by an average of 6bps to 10.97%pa, 13.40%pa and 14.95%pa respectively. At the secondary market, the 91-day T/Bill tenor increased by 16bps to 11.84%pa, while the 182-day and 364-day tenors decreased by an average of 43.5bps to 12.50%pa and 14.86%pa respectively. At the Nigerian Inter-Bank Treasury Bill True Yield (NITTY), the 30-day and 90-day tenors increased by 88bps to 12.03%pa and 11.98%pa respectively while the 180-day tenor declined by 60bps to 13.67%pa.

Tenor	Secondary market rates as at February 1 st , 2019(%)	Secondary market rates as at February 14 th , 2019 (%)	% change	Primary market rates as at January 30 th , (%)	Primary market rates as at February 13 th (%)	% change
91-day	11.68	11.84	0.16	11.00	10.97	-0.03
182-day	13.32	12.50	-0.82	13.50	13.40	-0.1
364-day	14.91	14.86	-0.05	15.00	14.95	-0.05

Tenor	NITTY rates as at February 2 nd , 2019	NITTY rates as at February 13 th , 2019	Change
30-day	10.41%pa	12.03%pa	1.62bps
90-day	11.84%pa	11.98%pa	0.14bps
180-day	14.27%pa	13.67%pa	-0.6bps



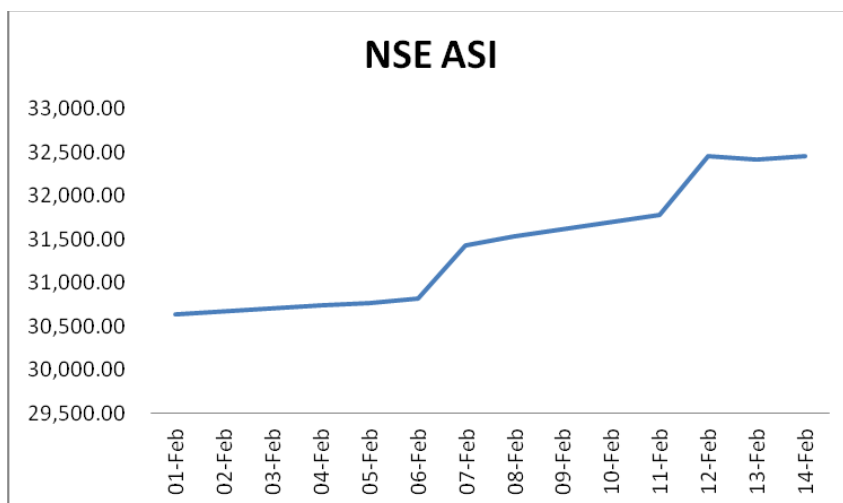
SOURCE: CBN, FMDQ

The Stock Market

The Nigerian Stock Exchange All Share Index (NSE ASI) increased by 5.93% to 32,453.69pts at the end of the review period from 30,636.36 on February 1st. During the period, the index gained for 8 consecutive days, despite the heightened political tension. However, the market bucked the 8-day bull run on February 13th. The bourse's YTD return is now at 3.26%. Total market capitalization increased by 5.95% to close at N12.10trn relative to N11.42trn on February 1st. The market lost only once during the review period.

Outlook & Implications

Market performance will remain driven by the credibility of the elections.



SOURCE: NSE

The Commodities Market

- **Brent oil** prices gained 2.90% in the first half of February to \$64.57pb.
 - This was as a result of the impact of the OPECled production cut and US sanctions on Venezuela's oil industry

Outlook & Implications

- The upward trend in oil prices is expected to continue on the back of expectations of Saudi Arabia's output cut and strengthening global demand. However, an increase in U.S. shale production could reverse the gain. Prices are expected be within the range of \$64-66pb. Brent is currently trading 7.62% above the budget benchmark of \$60pb. This is positive for government revenue and dollar accretion.

Natural gas decreased by 1.47% to \$2.69/mmbtu during the review period, in response to projections of a weak US demand.

Outlook & Implications

- Prices are expected to improve in the near term due to a lower US LNG production. Nigeria is the 13th largest exporter of NLG, an increase in prices will improve its export revenue.

Corn prices increased by 1.32% to close the period at \$3.83/bushel from \$3.78/bushel at the beginning of the review period.

- This was as a result of a strong Chinese demand.

Outlook & Implications

- Prices are expected to remain bullish in the near term due to USDA's forecast of lower global inventories. Nigeria imports approximately 0.5% of world output. An increase in corn prices will increase the country's import bill.

Wheat prices dropped by 1.15% to \$5.18/bushel during the review period.

- Due to lower global demand.

Outlook & Implications

- The market is expected to trend upwards in the coming weeks due to lower Ukrainian wheat export. Nigeria imports approximately 3% of global output. An increase in prices will increase the country's import bill and might result to an increase in prices of wheat-dependent commodities such as flour.

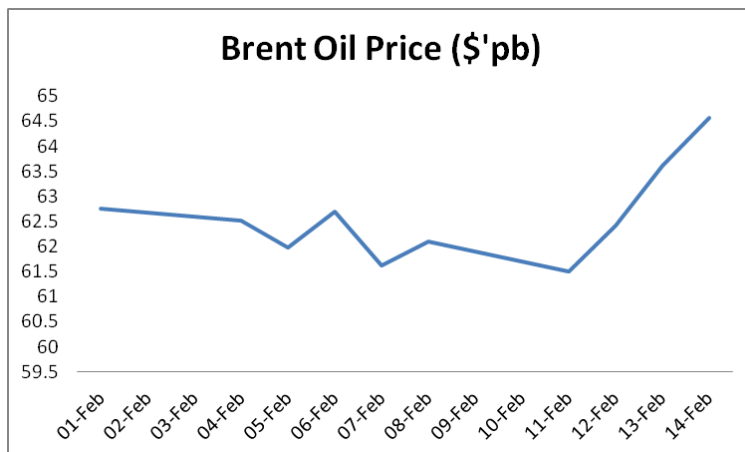
- **Sugar** prices lost 1.43% to close at \$0.1242/pound.
 - This was despite projections of a decline in global sugar output.

Outlook & Implication

- Prices are expected to reverse the trend in the coming weeks due to a projection of lower Indian and Ukrainian sugar output. Nigeria imports approximately 1.8% of global output. An increase in prices would result in a higher import bill.
- **Cocoa** prices increased sharply by 4.70% to close the period at \$ 2,270/mt from \$2,168/mt.
 - Driven by robust US and European demand for chocolate.

Outlook & Implication

- Prices are expected to trend upward in the near term due to unfavourable weather conditions in Ivory Coast. Nigeria is the 4th largest exporter of cocoa, an increase in prices will result to higher export revenue.



SOURCE: Bloomberg, EIA, Newsnow



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Lifestyle



How to Relieve Job Stress After Work³

Many of us take our jobs home with us without realizing it. Work may be stressful, but when we're supposed to be relaxing—from the minute we walk out of the office until the next morning when we come back—we often let job stress seep in instead of making the most of our non-work lives. There are many reasons we do this, but there are more important reasons why we can and should learn to stop. Read on to gain a greater understanding of how smart people unwittingly magnify job stress, and how you can leave work at work as much as you possibly can. This can decrease your stress levels and increase your overall happiness.

How We Take Work Home

We Think About It During Our Commute: The drive home from work could be a time to enjoy the freedom of being off the clock, or it can be a time to ruminate about the stresses of the day, replay frustrations in your mind, and think about everything that's weighing on your shoulders as you battle road rage until you reach home. All too often, people choose the latter option when the former—letting the drive home be a freeing experience—is so much more beneficial.

³ <https://www.verywellmind.com/how-to-relieve-job-stress-after-work-4144874>

The problem is that this can magnify stress levels so that they are even higher after the commute home than they were at the end of the workday. If this sounds like you, now is the time to take the reins and make your commute a time to shrug off the stress of the day. In the coming week, try to really notice your thoughts and habits as you drive home if you're not already aware of them.

We Vent About Job Stress to Our Loved Ones: Complaining about work to a loved one is a common pastime of people with stressful jobs. It feels good at the moment but may take a toll over time. While keeping feelings bottled up isn't an optimal answer, when we spend what could be quality time with loved ones focused on all the stresses of the day, we lose more of our day to job stress. Clearly, the less time we can spend complaining about work, the more time we'll have focused on things that make us happy. This week, try to notice how much time you spend complaining about work and see if this is the right amount of time for you.

We Ruminates About Difficult Co-Workers: It's very natural to seek emotional support when dealing with difficult co-workers. However, as with job stress venting in general, focusing too much on the stress created by difficult co-workers can rob us of the joy of our non-work lives. If you find yourself spending non-work hours obsessing over, replaying, or even thinking about the stress that your co-workers bring to your work life, it's time to assess if this is the best way to spend your time and decide how to stop if you need to.

We Worry About Work Instead of Relaxing: If you face a heavy load of stress on the job or have the kind of job that requires significant troubleshooting, it can be difficult to shut off the brainstorming part of your brain when you leave work. (This is particularly true for those who work from home.) And if finding solutions is fun for you and it doesn't cut into your personal life too much, it may not be a problem; it may be more of a hobby to think of new ideas for your work, especially if your work feels more like a "calling" to you, and not just a job. However, if you find yourself stressing or ruminating over problems at work, it's best to leave that burden at work. (Don't worry, it'll be there when you get back.)

We Beat Ourselves Up Over This

If all of this is sounding a little too familiar, don't let it stress you. It's fairly common to stress about work when you're not at work, so don't blame yourself. Focus instead on how to shrug off stress and enjoy your life when you're not at work.

How To Leave Job Stress At Work

Tie Up Loose Ends Before You Leave: One of the first and best ways you can leave job stress on the job is to prepare yourself before you leave. To cut down on after-hours troubleshooting, prepare a to-do list for yourself when you get back the next day. This can allow you to come in and feel focused, and it can allow you to leave and feel that things are taken care of as much as they can be until tomorrow.

If you are prone to stressing about unsolved problems when you get home, you may even take it a step further and create a list of possible solutions to any issues you think may follow you home; then you can remind yourself you've thought about it as much as you can, and now you need to take your mind off of things and sleep on it. Things will be clearer when you get to work again tomorrow. Knowing this can help you to leave things there.

Create a Post-Work Ritual: Just as it helps children relax and go to sleep when they have a bedtime ritual, having a post-work ritual is a great way to help yourself unwind after a stressful day of work. Even better, it can be a way to create a mental habit of relaxing your mind and letting go of job stress after a long day of work.

Your routine may consist of something simple like taking a deep, cleansing breath as you walk out and intentionally reminding yourself that you have now left work both physically and mentally. (One martial arts master recommends taking a deep cleansing breath, shaking out your limbs, and mentally leaving your burdens at the door.) It can involve mentally going over what you're looking forward to in the rest of your evening, or texting a loved one and refocusing your attention to your life. Experiment and see what suits you best. Whatever works for you, make it a habit and keep doing it.

Enjoy Your Commute Home: The ride home from work can be stressful if you keep replaying the stresses of the day, or letting traffic stress you out even more. With some planning, you can make your commute home into an experience you look forward to rather than another obstacle to overcome before you can relax. One way to maximize your commute time is to listen to audiobooks, either fiction (for fun) or nonfiction in an area where you'd like to grow.

Listening to music is also a known strategy for stress relief, and a simple one to do while sitting in an enclosed space. Mentally counting everything you have to be grateful for can not only make the time pass but can get you into a more positive frame of mind, and prime you to appreciate your loved ones more when you get home to them.

What to Do When You Get Home

Create a Soothing Home Environment for Yourself: Because we spend so much of our non-work hours at home, it's important to have a home environment that soothes your stress rather than one that leaves you feeling more stressed and tired than it should. Because clutter has a subtle but very real effect on our stress levels, it pays to declutter as regularly as possible. Here are some other important strategies for creating a relaxing home environment. If your home is a haven from stress, it's easier to let job stress melt away once you get there.

Treat Yourself: Think about those little treats in life that put a smile on your face, and get more of them into your day. These little happiness-boosters, known as "pleasures" by psychologists, can lift your mood in a measurable way and reduce stress in the process. It can be a cup of tea, your favorite comedy, a long walk with a loved one, a soothing bath, or anything else that brings you a bit of joy. Try to mix them up so they have a bit of "newness" to them and you'll enjoy them even more. You deserve it.



Cultivate Mindfulness: Research shows that those who have a mindful perspective are more able to focus on the present moment and turn their focus away from the stress of the past or anxiety over the future. This translates into a greater ability to let job stress stay at work and enjoy the time you have each evening and weekend to simply enjoy life. Practicing mindfulness exercises can increase your ability to maintain this present moment perspective, so they are highly recommended for relieving post-job stress as well as for building resilience to stress in general.

Enlist Support: If you need to talk about the things that stress you at work before you can let go of them, it helps to have a supportive person who will listen and help you to let go of the stress. (Depending on what helps you the most, this could be someone who validates your feelings and helps you to refocus, who helps you to brainstorm and troubleshoot, or who lets you vent and turn your frustrations into laughter.)

Enlisting support can also entail having someone to gently remind you to refocus your thoughts and energy if you start getting bogged down by stressful thoughts of work. Ultimately, if you're feeling overwhelmed by job stress, enlisting help can mean talking

to your doctor about stress or finding a good therapist who can help you to come up with coping strategies that work or a new plan.

Make Your Non-Work Time Count: Finally, one of the most fun and effective ways to leave job stress on the job is to really focus on making the rest of your life something worthy of your attention and engaging enough to take your mind off of stress if you need it to. This means creating enough balance in your life to include leisure time and hobbies. It means cultivating healthy relationships to help you feel fulfilled and take your mind off of stress. It means creating healthy habits to relieve stress, as well as setting goals that excite you and going for them. Or sometimes it can simply mean enjoying the present moment, whatever you happen to be doing at that moment.



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