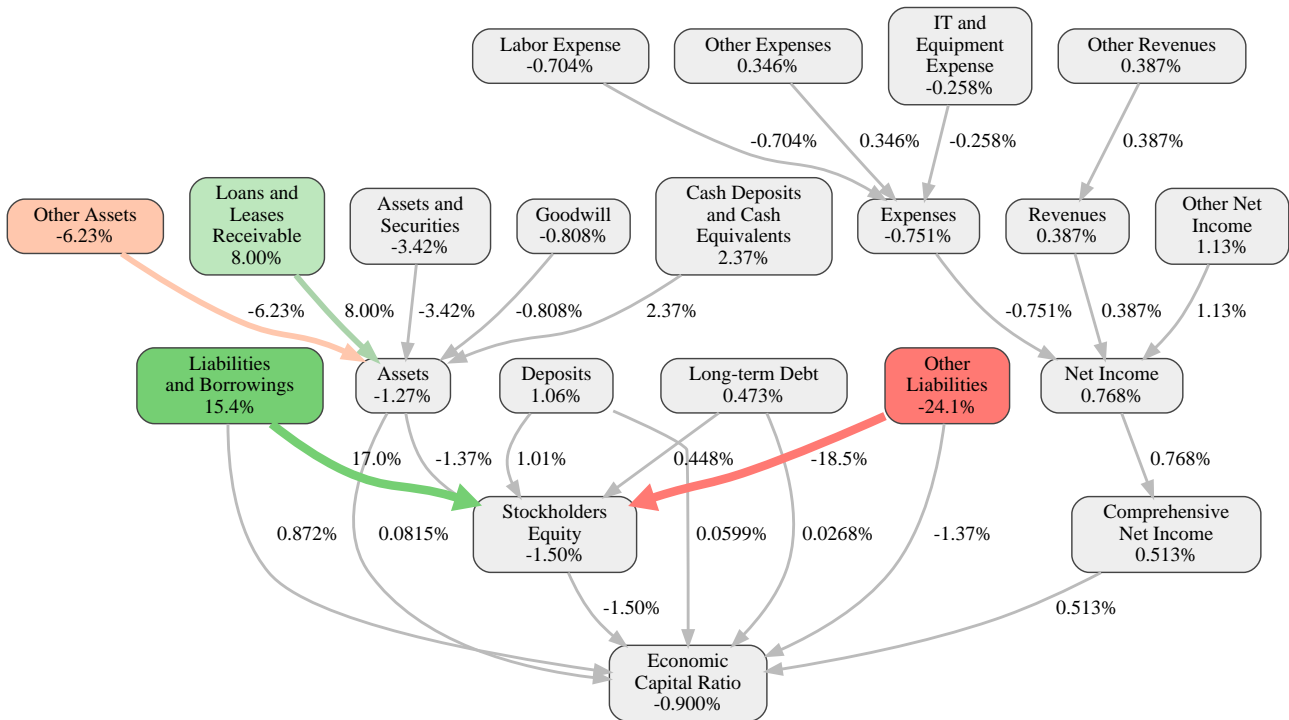




RealRate

STATE BANKS 2019

UNITY BANCORP INC NJ Rank 121 of 172





RealRate

STATE BANKS 2019

UNITY BANCORP INC NJ Rank 121 of 172



The relative strengths and weaknesses of UNITY BANCORP INC NJ are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of UNITY BANCORP INC NJ compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of UNITY BANCORP INC NJ is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 0.90% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	63,732
Cash Deposits and Cash Equivalents	145,515
Deposits	1,207,687
Fees	1,716
Goodwill	0
IT and Equipment Expense	5,136
Labor Expense	20,119
Liabilities and Borrowings	0
Loans and Leases Receivable	1,289,078
Long-term Debt	0
Occupancy	2,739
Other Assets	57,461
Other Compr. Net Income	-5,716
Other Expenses	1,929
Other Liabilities	232,982
Other Net Income	51,697
Other Noninterest Expense	1,782
Other Revenues	9,031
Property, Plant and Equipment	23,371

Output Variable	Value in 1000 USD
Liabilities	1,440,669
Assets	1,579,157
Expenses	33,421
Revenues	9,031
Stockholders Equity	138,488
Net Income	27,307
Comprehensive Net Income	21,591
Economic Capital Ratio	6.0%