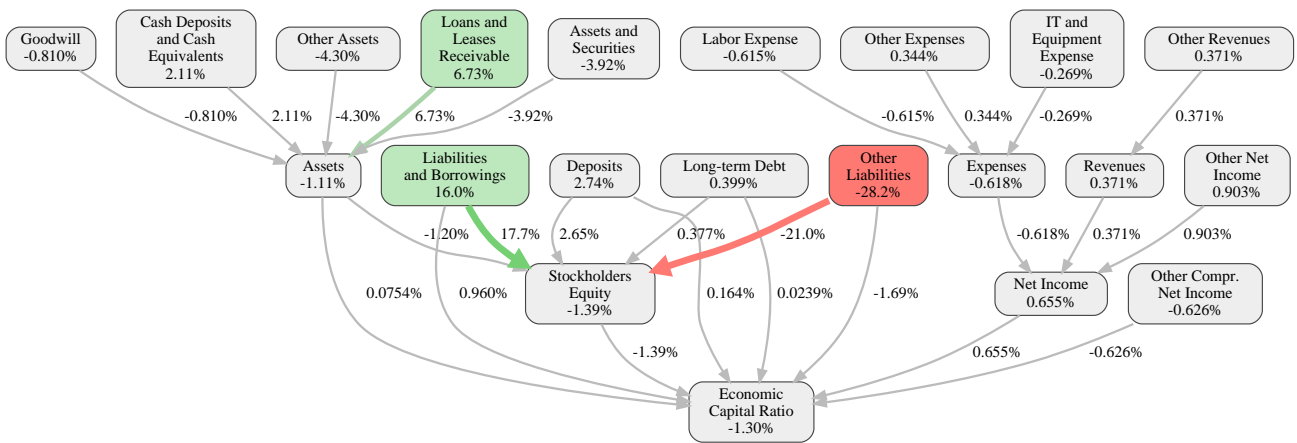




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UNITY BANCORP INC NJ
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RealRate

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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 16% points. The greatest weakness of UNITY BANCORP INC NJ is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 1.3% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	66,564
Cash Deposits and Cash Equivalents	158,016
Deposits	1,250,114
Fees	1,362
Goodwill	0
IT and Equipment Expense	5,818
Labor Expense	20,666
Liabilities and Borrowings	0
Loans and Leases Receivable	1,409,163
Long-term Debt	0
Occupancy	2,650
Other Assets	63,884
Other Compr. Net Income	-6,351
Other Expenses	2,344
Other Liabilities	308,119
Other Net Income	55,493
Other Noninterest Expense	1,877
Other Revenues	9,539
Property, Plant and Equipment	21,315

Output Variable	Value in 1000 USD
Liabilities	1,558,233
Assets	1,718,942
Expenses	34,717
Revenues	9,539
Stockholders Equity	160,709
Net Income	30,315
Comprehensive Net Income	23,964
Economic Capital Ratio	6.4%