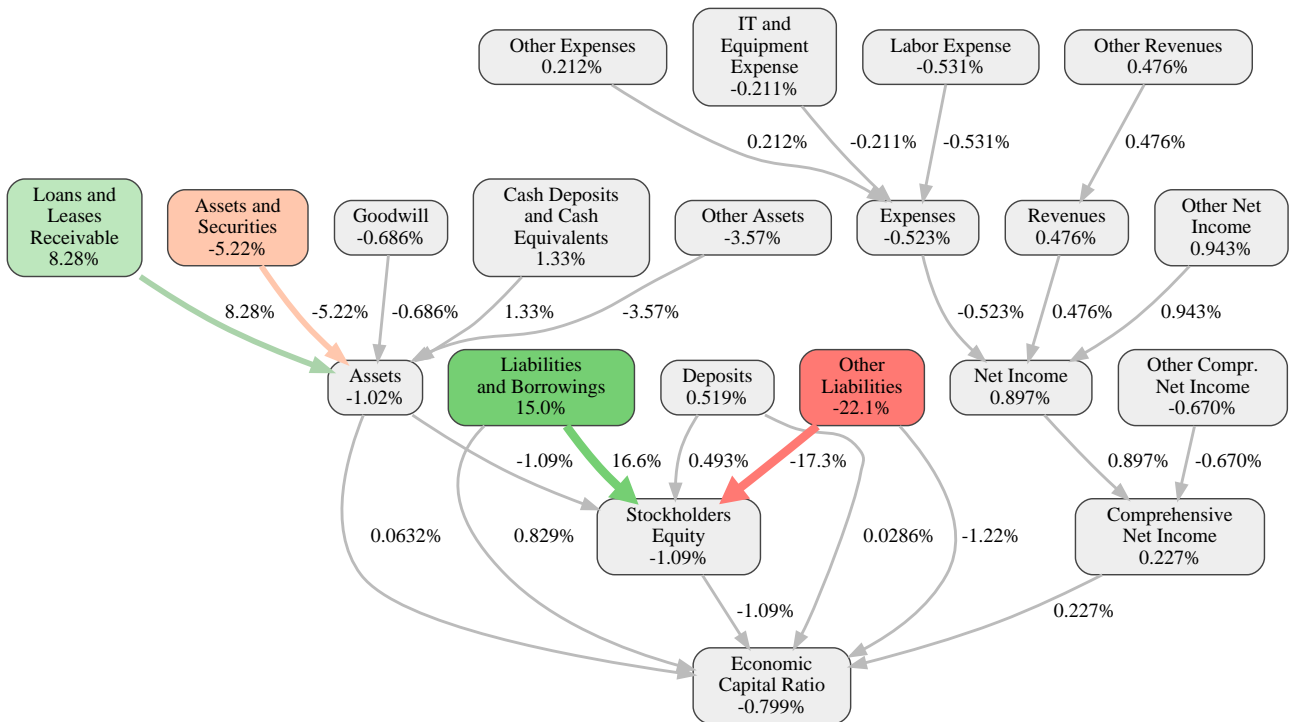




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STATE BANKS 2021

UNITY BANCORP INC NJ Rank 120 of 180





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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 15% points. The greatest weakness of UNITY BANCORP INC NJ is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 0.80% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	47,571
Cash Deposits and Cash Equivalents	219,311
Deposits	1,557,959
Fees	1,818
Goodwill	0
IT and Equipment Expense	5,761
Labor Expense	23,124
Liabilities and Borrowings	0
Loans and Leases Receivable	1,604,712
Long-term Debt	0
Occupancy	2,543
Other Assets	67,094
Other Compr. Net Income	-8,818
Other Expenses	4,317
Other Liabilities	227,044
Other Net Income	57,435
Other Noninterest Expense	1,699
Other Revenues	12,946
Property, Plant and Equipment	20,226

Output Variable	Value in 1000 USD
Liabilities	1,785,003
Assets	1,958,914
Expenses	39,262
Revenues	12,946
Stockholders Equity	173,911
Net Income	31,119
Comprehensive Net Income	22,301
Economic Capital Ratio	5.8%