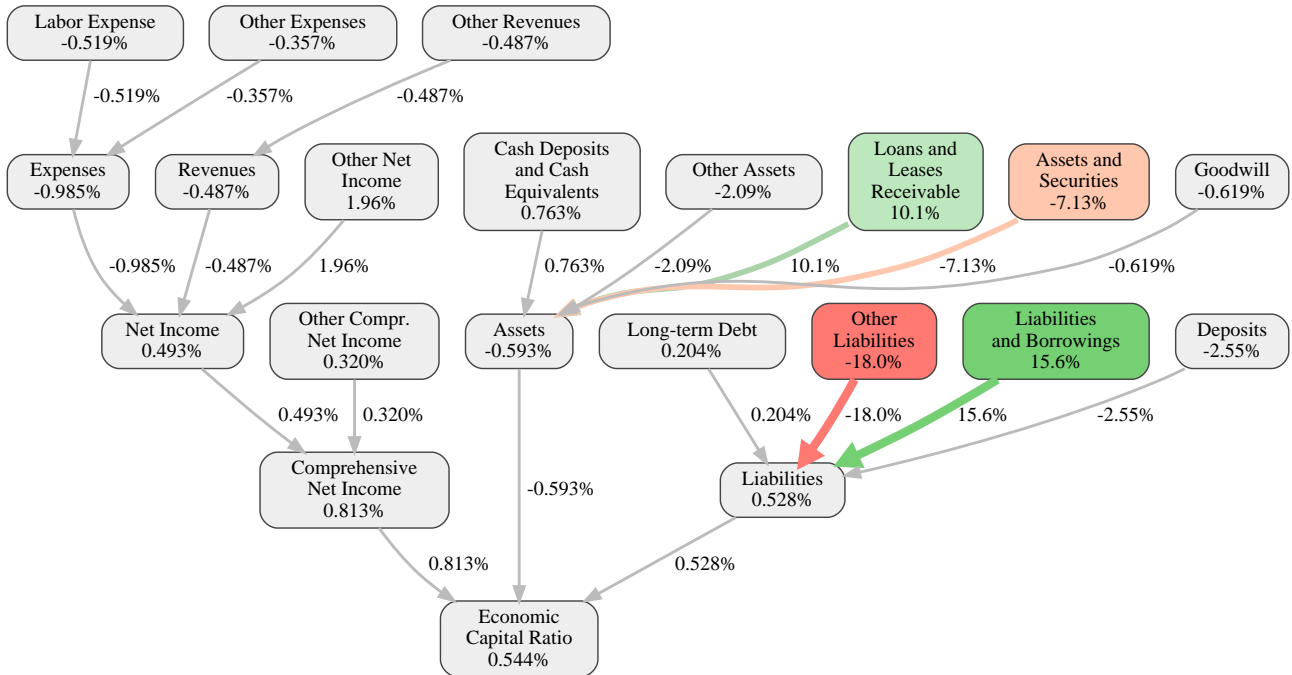




STATE BANKS 2022

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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.1%, being 0.54% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	79,322
Cash Deposits and Cash Equivalents	244,818
Deposits	1,758,881
Fees	2,281
Goodwill	0
IT and Equipment Expense	5,640
Labor Expense	24,771
Liabilities and Borrowings	0
Loans and Leases Receivable	1,627,146
Long-term Debt	0
Occupancy	2,661
Other Assets	62,513
Other Compr. Net Income	1,511
Other Expenses	15,816
Other Liabilities	69,103
Other Net Income	82,771
Other Noninterest Expense	1,624
Other Revenues	2,250
Property, Plant and Equipment	19,914

Output Variable	Value in 1000 USD
Liabilities	1,827,984
Assets	2,033,713
Expenses	52,793
Revenues	2,250
Stockholders Equity	205,729
Net Income	32,228
Comprehensive Net Income	33,739
Economic Capital Ratio	7.1%