





STATE BANKS 2023



UNITY BANCORP INC NJ Rank 28 of 165



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 6.5%, being 1.9% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	140,946
Cash Deposits and Cash Equivalents	114,793
Deposits	1,787,528
Fees	2,423
Goodwill	0
IT and Equipment Expense	5,341
Labor Expense	26,949
Liabilities and Borrowings	0
Loans and Leases Receivable	2,081,363
Long-term Debt	0
Occupancy	2,963
Other Assets	87,844
Other Compr. Net Income	-3,582
Other Expenses	15,610
Other Liabilities	418,193
Other Net Income	86,989
Other Noninterest Expense	2,251
Other Revenues	3,455
Property, Plant and Equipment	20,002

Output Variable	Value in 1000 USD
Liabilities	2,205,721
Assets	2,444,948
Expenses	55,537
Revenues	3,455
Stockholders Equity	239,227
Net Income	34,907
Comprehensive Net Income	31,325
Economic Capital Ratio	6.5%