

UNITY BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 2181426	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$929	\$818	-12.0%		
Loans	\$657	\$616	-6.3%		
Construction & development	\$33	\$21	-35.7%		
Closed-end 1-4 family residential	\$156	\$148	-5.7%		
Home equity	\$32	\$31	-1.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	19.1%		
Commercial & Industrial	\$25	\$20	-20.1%		
Commercial real estate	\$408	\$394	-3.5%		
Unused commitments	\$70	\$65	-7.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$144	\$106	-26.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$25	\$22	-12.9%		
Cash & balances due	\$24	\$18	-25.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$28			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$28			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$860	\$745	-13.4%		
Deposits	\$763	\$659	-13.7%		
Total other borrowings	\$85	\$75	-11.8%		
FHLB advances	\$40	\$30	-25.0%		
Equity					
Equity capital at quarter end	\$70	\$73	4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	8.5%	--		
Tier 1 risk based capital ratio	9.8%	11.1%	--		
Total risk based capital ratio	12.3%	13.7%	--		
Return on equity ¹	0.9%	0.6%	--		
Return on assets ¹	0.1%	0.1%	--		
Net interest margin ¹	3.4%	4.1%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.8%	65.2%	--		
Loss provision to net charge-offs (qtr)	331.7%	107.9%	--		
Net charge-offs to average loans and leases ¹	0.4%	1.6%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2009	2010	2009	2010	
Construction & development	3.9%	5.4%	0.0%	1.2%	--
Closed-end 1-4 family residential	4.4%	3.5%	0.0%	0.1%	--
Home equity	0.7%	0.7%	0.0%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.9%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.4%	3.3%	0.3%	0.3%	--
Commercial real estate	4.4%	3.8%	0.1%	0.5%	--
Total loans	4.2%	3.6%	0.1%	0.4%	--