

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	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$819	\$920	12.4%	
Loans	\$587	\$679	15.6%	
<i>Construction & development</i>	\$18	\$16	-13.1%	
<i>Closed-end 1-4 family residential</i>	\$162	\$216	33.0%	
<i>Home equity</i>	\$29	\$33	12.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$0	47.2%	
<i>Commercial & Industrial</i>	\$19	\$23	20.9%	
<i>Commercial real estate</i>	\$357	\$388	8.7%	
Unused commitments	\$86	\$98	14.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$64	\$62	-2.0%	
Asset-backed securities	\$12	\$5	-57.5%	
Other securities	\$35	\$40	13.5%	
Cash & balances due	\$94	\$99	5.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$32	\$10	-68.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$32	\$16	-51.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$747	\$858	14.8%	
Deposits	\$661	\$739	11.9%	
Total other borrowings	\$75	\$107	42.7%	
FHLB advances	\$30	\$62	106.7%	
Equity				
Equity capital at quarter end	\$72	\$63	-13.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	7.0%	--	
Tier 1 risk based capital ratio	11.5%	9.3%	--	
Total risk based capital ratio	14.2%	11.9%	--	
Return on equity ¹	5.8%	7.8%	--	
Return on assets ¹	0.5%	0.5%	--	
Net interest margin ¹	3.6%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	84.0%	85.9%	--	
Loss provision to net charge-offs (qtr)	59.9%	66.2%	--	
Net charge-offs to average loans and leases ¹	0.9%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	0.4%	1.1%	0.1%	0.0%
<i>Closed-end 1-4 family residential</i>	3.5%	3.0%	0.1%	0.1%
<i>Home equity</i>	1.0%	5.0%	0.0%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.1%	0.0%	1.1%
<i>Commercial & Industrial</i>	9.7%	0.6%	2.1%	0.1%
<i>Commercial real estate</i>	2.7%	1.8%	0.3%	0.2%
<i>Total loans</i>	3.0%	2.3%	0.3%	0.2%