

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	2011 \$ millions	2012 \$ millions	%chg from prev
Assets	\$810	\$819	1.1%
Loans	\$593	\$587	-0.9%
Construction & development	\$18	\$18	0.1%
Closed-end 1-4 family residential	\$150	\$162	8.6%
Home equity	\$29	\$29	1.9%
Credit card	\$0	\$0	
Other consumer	\$0	\$0	-10.7%
Commercial & Industrial	\$20	\$19	-7.8%
Commercial real estate	\$374	\$357	-4.6%
Unused commitments	\$78	\$86	10.4%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$74	\$64	-13.8%
Asset-backed securities	\$0	\$12	
Other securities	\$34	\$35	4.4%
Cash & balances due	\$83	\$94	14.1%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$27	\$32	21.2%
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$27	\$32	21.2%
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$734	\$747	1.8%
Deposits	\$647	\$661	2.0%
Total other borrowings	\$75	\$75	0.0%
FHLB advances	\$30	\$30	0.0%
Equity			
Equity capital at quarter end	\$77	\$72	-5.8%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	9.0%	8.6%	--
Tier 1 risk based capital ratio	12.4%	11.5%	--
Total risk based capital ratio	15.0%	14.2%	--
Return on equity ¹	2.9%	5.8%	--
Return on assets ¹	0.3%	0.5%	--
Net interest margin ¹	3.5%	3.6%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	64.9%	84.0%	--
Loss provision to net charge-offs (qtr)	92.1%	59.9%	--
Net charge-offs to average loans and leases ¹	0.8%	0.9%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2011	2012	2011
Construction & development	19.0%	0.4%	0.0%
Closed-end 1-4 family residential	2.6%	3.5%	0.1%
Home equity	4.3%	1.0%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%
Commercial & Industrial	2.0%	9.7%	0.0%
Commercial real estate	4.3%	2.7%	0.3%
Total loans	4.2%	3.0%	0.3%