

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$898	\$929	3.5%	
Loans	\$686	\$657	-4.2%	
<i>Construction & development</i>	\$50	\$33	-34.2%	
<i>Closed-end 1-4 family residential</i>	\$165	\$156	-5.5%	
<i>Home equity</i>	\$27	\$32	15.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-20.3%	
<i>Commercial & Industrial</i>	\$28	\$25	-11.1%	
<i>Commercial real estate</i>	\$413	\$408	-1.1%	
Unused commitments	\$107	\$70	-35.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$135	\$144	6.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$25	74.0%	
Cash & balances due	\$19	\$24	24.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$829	\$860	3.7%	
Deposits	\$713	\$763	7.0%	
Total other borrowings	\$105	\$85	-19.0%	
FHLB advances	\$50	\$40	-20.0%	
Equity				
Equity capital at quarter end	\$69	\$70	1.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	7.4%	--	
Tier 1 risk based capital ratio	9.9%	9.8%	--	
Total risk based capital ratio	12.4%	12.3%	--	
Return on equity ¹	2.6%	0.9%	--	
Return on assets ¹	0.2%	0.1%	--	
Net interest margin ¹	3.3%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.3%	49.8%	--	
Loss provision to net charge-offs (qtr)	146.6%	331.7%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.3%	3.9%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.3%	4.4%	0.0%	0.0%
<i>Home equity</i>	0.8%	0.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	3.9%	0.1%	0.0%
<i>Commercial & Industrial</i>	4.7%	5.4%	0.4%	0.3%
<i>Commercial real estate</i>	2.6%	4.4%	0.2%	0.1%
<i>Total loans</i>	2.7%	4.2%	0.1%	0.1%