

## Unity Bancorp Inc. Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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Unity Bancorp Inc. Due Diligence Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Unity Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Unity Bancorp Inc. position in the Banks and Thrifts Industry.

- The report contains detailed information about Unity Bancorp Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for Unity Bancorp Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The Unity Bancorp Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes Unity Bancorp Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Unity Bancorp Inc. business.

### About Unity Bancorp Inc.

Unity Bancorp, Inc. operates as the holding company for Unity Bank, which provides range of business and consumer financial services in its service area.

The company operates through its main office located in Clinton, New Jersey; and 14 New Jersey branches located in Clinton, Colonia, Edison, Flemington, Highland Park, Linden, Middlesex, North Plainfield, Phillipsburg, Scotch Plains, South Plainfield, Springfield, Union, and Whitehouse. In addition, it has two

Pennsylvania branches located in Forks Township and William Penn Highway in Easton. Its primary service area encompasses the Forks Township, Easton, Pennsylvania offices, and its Linden, New Jersey branch.

The company offers various deposit services, including personal and business checking accounts, time deposits, money market accounts, regular savings accounts, noninterest-bearing demand deposits, and interest-bearing demand deposits.

#### Loan Portfolio

As of December 31, 2009, the company's loan portfolio included , SBA 504, commercial, residential mortgage and consumer loans. The company engages in range of lending activities and offers commercial, small business administration, consumer, mortgage, home equity, and personal loans. SBA loans on which SBA provides guarantees of up to 90 percent of the principal balance. The SBA 504 loans consist of real estate backed commercial mortgages where the company has the first mortgage and the SBA has the second mortgage on the property. Commercial loans are made in the company's market place for the purpose of providing working capital, financing the purchase of equipment, inventory or commercial real estate, and for other business purposes. Residential mortgage loans consist of loans secured by 1 to 4 family residential properties. Consumer loans consist of home equity loans and loans for the purpose of financing the purchase of consumer goods, home improvements, and other personal needs, and are secured by the personal property being purchased.

#### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. government sponsored entities, obligations of state and political subdivisions, mortgage-backed securities, trust preferred securities, and equity securities.

#### History

Unity Bancorp, Inc. was founded in 1991.

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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