

UNITY BANCORP INC /DE/  
Form 8-K  
July 27, 2004

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) **July 22, 2004**

**UNITY BANCORP, INC.**

(Exact name of registrant as specified in its charter)

**New Jersey**  
(State or other jurisdiction  
of incorporation)

**1-12431**  
(Commission  
File Number)

**22-3282551**  
(IRS Employer  
Identification No.)

**64 OLD HIGHWAY 22, CLINTON, NEW JERSEY**  
(Address of principal executive offices)

**08809**  
(Zip Code)

Registrant's telephone number, including area code **(908) 730-7630**

**Item 7. Financial Statements and Exhibits**

The following exhibit is filed with this Current Report on Form 8-K.

<b>EXHIBIT NO.</b>	<b>DESCRIPTION</b>
99.1	Press Release dated July 22, 2004

**Item 12. Results of Operations and Financial Condition**

The Registrant issued a press release on July 22, 2004 announcing earnings for the second quarter of 2004, the full text of which is incorporated by reference to this Item.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

UNITY BANCORP. INC.

(Registrant)

Dated: July 27, 2004

By: /s/ ALAN BEDNER  
Executive Vice President and  
Chief Financial Officer

INDEX TO EXHIBITS

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