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UNIONBANCORP INC  
Form 8-K  
July 28, 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 28, 2004

UnionBancorp, Inc.

-----  
(Exact name of registrant as specified in its charter)

Delaware	0-28846	36-3145350
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State or other jurisdiction of Incorporation	(Commission File Number)	(IRS Employer Identification No.)

321 West Main Street, Ottawa, IL 61350

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(Address of principal executive offices) (Zip Code)

(815) 431-2720

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(Registrant's telephone number, including area code)

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

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Exhibit Number

99.1 Press Release, dated July 28, 2004  
issued by UnionBancorp, Inc.

Item 12. Results of Operations and Financial Condition.

The information, including the Exhibit attached hereto, shall  
not be deemed "filed" for purposes of Section 18 of the

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Securities Exchange Act of 1934.

On July 28, 2004, UnionBancorp, Inc. issued a news release to report its financial results for the quarter ended June 30, 2004. The release is furnished as Exhibit 99.1 hereto.

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.

UNIONBANCORP, INC.

Dated: July 28, 2004

/s/ DEWEY R. YAEGER

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Dewey R. Yaeger  
President and Principal Executive  
Officer

Dated: July 28, 2004

/s/ KURT R. STEVENSON

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Kurt R. Stevenson  
Senior Vice President and Principal  
Financial and Accounting Officer

EXHIBIT INDEX

Exhibit Number

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99.1            Press Release, dated July 28, 2004 issued by UnionBancorp, Inc.