

UNITY BANCORP INC /DE/
Form 8-K
February 03, 2003

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) January 23, 2003

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 5. Other Events and Required FD Disclosure

The Registrant issued a press release on January 23, 2003 announcing earnings for the year 2002 and for the fourth quarter of 2002.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

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

EXHIBIT NO.	DESCRIPTION
99	Press Release dated January 23, 2003

SIGNATURES

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

UNITY BANCORP, INC.

(Registrant)

Dated: January 23, 2003

By:

/s/ JAMES A. HUGHES
Chief Financial Officer