

UNITY BANCORP INC /DE/
Form 8-K
October 17, 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) **October 16, 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 7. Financial Statements and Exhibits

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

| EXHIBIT NO. | DESCRIPTION |
|--------------------|--------------------------------------|
| 99.1 | Press Release dated October 16, 2003 |

Item 12. Results of Operations and Financial Condition

The Registrant issued a press release on October 16, 2003 announcing earnings for the third quarter of 2003, the full text of which is incorporated by reference in response 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: October 17, 2003

By: /s/ JAMES A. HUGHES
EVP and Chief Financial Officer

INDEX TO EXHIBITS

| Exhibit | Description |
|----------------|--------------------------------------|
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