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UNIONBANCORP INC
Form 8-K
December 30, 2003

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):
December 30, 2003 (December 30, 2003)

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

(Address of principal executive offices) (Zip Code)

(815) 431-2720

(Registrant's telephone number, including area code)

Item 5. Other Events

On Tuesday, December 30, 2003, the Company issued a press release announcing that the Company expects to provide approximately \$1.9 million to its allowance for loan losses during the fourth quarter of 2003. The text of the December 30, 2003 press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

Item 7. Financial Statements and Exhibits

(a) Financial Statements of Business Acquired.

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None.

(b) Pro Forma Financial Information.

None.

(c) Exhibits.

99.1 Press Release dated December 30, 2003.

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: December 30, 2003

/s/ DEWEY R. YAEGER

Dewey R. Yaeger
President and Principal Executive Officer

Dated: December 30, 2003

/s/ KURT R. STEVENSON

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

EXHIBIT INDEX

Exhibit Number

99.1 Press Release, dated December 30, 2003 issued by UnionBancorp, Inc.