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UNITED BANCORP INC /OH/  
Form 8-K  
January 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) January 26, 2004  
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UNITED BANCORP, INC.

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(Name of Issuer in its charter)

|                                                   |                             |                                         |
|---------------------------------------------------|-----------------------------|-----------------------------------------|
| Ohio                                              | 0-16540                     | 34-1405357                              |
| -----                                             | -----                       | -----                                   |
| (State or Other Jurisdiction<br>of Incorporation) | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |

|                                           |            |
|-------------------------------------------|------------|
| 201 South 4th Street, Martins Ferry, Ohio | 43935-0010 |
| -----                                     | -----      |
| (Address of Principal Executive Offices)  | (Zip Code) |

Registrant's Telephone Number, including Area Code 740-633-0445  
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N/A

-----  
(Former Name or Former Address, if Changed Since Last Report)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) EXHIBITS.

The following exhibits are furnished herewith:

| EXHIBIT NO. | DESCRIPTION OF EXHIBIT                                                                                                                            |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 99          | Press Release dated January 26, 2004 announcing the Registrant's financial results for the three and twelve month periods ended December 31, 2003 |

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ITEM 12. DISCLOSURE OF RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 26, 2004, the Company issued a press release announcing financial results for the fiscal periods ended December 31, 2003. A copy of the press release is attached hereto as Exhibit 99 and incorporated by reference herein.

Statements contained in this report may be forward-looking statements, as that term is defined in the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by the use of such words as "intend," "believe," "expect," "anticipate," "should," "planned," "estimated," and "potential." Such forward-looking statements are based on current expectations, but may differ materially from those currently anticipated due to a number of factors, which include, but are not limited to, changes in interest rates, general economic conditions, legislative and regulatory changes, monetary and fiscal policies of the U.S. Government, including policies of the U.S. Treasury and the Federal Reserve Board, the quality and composition of the loan or investment portfolios, demand for loan products, deposit flows, competition, demand for financial services in the Bank's market area, changes in relevant accounting principles and guidelines and other factors over which management has no control. The forward-looking statements are made as of the date of this release, and the Company assumes no obligation to update the forward-looking statements or to update the reasons why actual results could differ from those projected in the forward-looking statements.

SIGNATURE

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 authorized.

Dated: January 28, 2004

United Bancorp, Inc.

By: /s/ Randall M. Greenwood

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Randall M. Greenwood  
Chief Financial Officer

EXHIBIT INDEX

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