

UNITY BANCORP INC /NJ/  
Form 8-K  
January 25, 2006

## 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 25, 2006**

### 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**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

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- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4 (c) under the Exchange Act (17 CFR 240.13e-4 (c))
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**Item 2.02 Results of Operation and Financial Condition**

The Registrant issued a press release on January 25, 2006 announcing earnings for both the fourth quarter ending and the year ending December 31, 2005, the full text of which is incorporated by reference to this Item.

**Item 9.01. Financial Statements and Exhibits**

(C) Exhibits

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release issued by the Registrant on January 25, 2006.

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: January 25, 2006

By: /s/ Alan J. Bedner, Jr.  
Alan J. Bedner, Jr.  
EVP and Chief Financial Officer

INDEX TO EXHIBITS

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