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UNIONBANCORP INC  
Form 8-K  
December 28, 2001

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 28, 2001

UnionBancorp, Inc.

-----  
(Exact name of registrant as specified in its charter)

Delaware	0-28846	36-3145350
----- State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

122 West Madison Street, Ottawa, IL 61350

-----  
(Address of principal executive offices) (Zip Code)

(815) 433-7030

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Registrant's telephone number, including area code N.A.

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(Former name and address, if changed since last report)

Item 5. Other Events

On Thursday, December 28, 2001, the Company issued a press release announcing that it will provide an additional provision for loan loss during the fourth quarter, 2001. The text of the press release is attached hereto as Exhibit 99.1.

Item 7. Financial Statements and Exhibits

(a) Financial Statements of Business Acquired.  
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None.

(b) Pro Forma Financial Information.  
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None.

(c) Exhibits.  
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99.1 Press Release dated December 28, 2001.

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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 28, 2001

/s/ Charles J. Grako

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Charles J. Grako  
President and Chief Executive Officer

Dated: December 28, 2001

/s/ Kurt R. Stevenson

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Kurt R. Stevenson  
Vice President and Chief Financial Officer