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UNITED BANCORP INC /OH/
Form 8-K
July 25, 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) July 24, 2003

UNITED BANCORP, INC.

(Name of Issuer in its charter)

| | | |
|---|--------------------------|---|
| Ohio | 0-16540 | 34-1405357 |
| (State or Other Jurisdiction of Incorporation) | (Commission File Number) | (I.R.S. Employer 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

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 July 24, 2003 with respect to the Registrant's financial results for the three and six months ended June 30, 2003 |

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ITEM 9. INFORMATION FURNISHED UNDER ITEM 12
RESULTS OF OPERATIONS AND FINANCIAL CONDITION

The information included in this section is intended to be included under "Item 12. Disclosure of Results of Operations and Financial Condition" and is included under this Item 9 in accordance with SEC Release No. 33-8216.

On July 24, 2003, the Registrant announced financial results for the three and six months ended June 30, 2003 reporting earnings of \$827,000 and \$1,630,000, respectively. A copy of the press release announcing the Registrant's results for the three and six months ended June 30, 2003 is attached hereto as Exhibit 99 and incorporated by reference herein.

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: July 24, 2003

United Bancorp, Inc.

By: /s/ Randall M. Greenwood

Randall M. Greenwood
Chief Financial Officer

EXHIBIT INDEX

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|-------------|---|
| 99 | Press Release dated July 24, 2003 with respect to the Registrant's financial results for the second quarter ended June 30, 2003 |