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UNITED BANCORP INC /OH/  
Form 8-K  
November 10, 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): November 5, 2004

UNITED BANCORP, INC.  
(Name of Issuer in its charter)

Ohio ----- (State or other jurisdiction of incorporation)	0-16540 ----- (Commission File Number)	34-1405357 ----- (I.R.S. Employer Identification Number)
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201 South 4th Street, Martins Ferry, Ohio ----- (Address of principal executive offices)	43935-0010 ----- (Zip Code)
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Registrant's telephone number, including area code: (740) 633-0445

N/A  
(Former name or former address, if changed since last report)

ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On November 5, 2004, United Bancorp, Inc. issued a press release announcing its results of operations and financial condition for and as of, respectively, the three and nine month periods ended September 30, 2004, unaudited. The press release is attached as Exhibit No. 99 and incorporated herein by reference.

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ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

EXHIBIT NO. -----	DESCRIPTION OF EXHIBIT -----
99	Press release dated November 5, 2004 announcing Registrant's results of operations and financial condition for and as of the fiscal periods ended September 30, 2004.

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.

Dated: November 10, 2004

United Bancorp, Inc.

/s/ Mr. James W. Everson

By: James W. Everson  
Chairman, President and  
Chief Executive Officer

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EXHIBIT INDEX

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