FORM 5
Check this box if no longer

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1	Check this box if no longer	
	subject to Section 16. Form 4	
	or Form 5 obligations may	A
	continue. See Instruction 1(b).	
1	Form 3 Holdings Reported	
	Form 4 Transactions	
	Reported	

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address o NEAL JOHN C	f Reporting Person-	2. Issuer Name and UNION BANK		· ·		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director10% Owner XOfficer (give title below)Other (specify below) Executive Vice President						
(Last)	(First)	3. Statement for Iss 12/31/2004	uer's Fiscal Year	Ended (M	lonth/D							
	(Street)	4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Reporting (check applicable line)					
						_X_Form Filed by One Reporting Person Form Filed by More than One Reporting Person						
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)	(A) or D (Instr. 3,	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or		or Disposed of (D) r. 3, 4 and 5) (A) or		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership
Common Stock, \$2	2 Par Value	12/31/2004(1)		Р	Amount 142	(D) A	Price \$ 30.58 (2)	10,560	D			
Common Stock, \$2 Par Value		12/31/2004 ⁽¹⁾		Р	4	А	\$ 30.58 (2)	428	I	Custodian for Children		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number. SEC 2270 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)														
1. Title of Derivative Security (Instr. 3)	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	5. Numl of Deriv Secur Acqu (A) o Dispo of (D (Instr 4, and	vative rities ired r osed) :. 3,	Expiration Date (Month/Day/Year)		of Underlying Securities		8. Price of Derivative Security (Instr. 5)	of Derivative Securities Beneficially Owned at End of	Derivative Security: Direct (D) or Indirect (I)	Beneficial
					(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee stock options vest @800 shares/year	\$ 20.125						01/22/1999	01/22/2008	Common Stock, \$2 Par Value	4,000		4,000	D	
Employee stock options vest @234 shares/year	\$ 13						02/20/2001	02/20/2010	Common Stock, \$2 Par Value			5,170	D	
Employee stock options vest @300 shares/year							01/25/2002		Common Stock, \$2 Par Value	1,500		6,670	D	
Employee stock options vest @500 shares/year	\$ 16						01/02/2003	01/02/2012	Common Stock, \$2 Par Value	2,500		9,170	D	

Employee stock options vest @500 shares/year	\$ 27.87			01/23/2004	01/23/2013	Common Stock, \$2 Par Value	2,500	11,670	D	
Employee stock options vest @500 shares/year	\$ 33.98			01/29/2005	01/29/2014	Common Stock, \$2 Par Value	2,500	14,170	D	

Reporting Owners

Der enting Ormen Neme /		Relationships									
Reporting Owner Name / Address	Director	10% Owner	Officer	Other							
NEAL JOHN C			Executive Vice President								

Signatures

John C. Neal	02/04/2005
Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) DRP and stock purchase program at various dates through out the year.
- (2) Average for various prices through out the year.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.