

1ST CONSTITUTION BANCORP  
Form 8-K  
July 18, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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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 18, 2003

1ST CONSTITUTION BANCORP

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(Exact Name of Registrant as Specified in Charter)

New Jersey  
(State or Other Jurisdiction  
of Incorporation)

000-32891  
(Commission  
File Number)

22-3665653  
(I.R.S. Employer  
Identification No.)

2650 Route 130 P.O. Box 634, Cranbury, New Jersey  
(Address of Principal Executive Offices)

08512  
(Zip Code)

Registrant's telephone number, including area code

(609) 655-4500

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INFORMATION TO BE INCLUDED IN THE REPORT

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits

Exhibit No.    Exhibit

99    Press Release of 1<sup>st</sup> Constitution Bancorp dated July 18, 2003.

**Items 9 and 12.**

The following information is disclosed pursuant to Item 12 on Form 8-K:

On July 18, 2003, 1<sup>st</sup> Constitution Bancorp issued a press release reporting earnings and other financial results for its second quarter of 2003, which ended June 30, 2003. A copy of the press release is attached as Exhibit 99.

Items 9 and 12.

## **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 duly authorized.

**1ST CONSTITUTION BANCORP**

Dated: July 18, 2003

By: JOSEPH M. REARDON

Name: Joseph M. Reardon

Title: Senior Vice President and Treasurer

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## **EXHIBIT INDEX**

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