

1ST CONSTITUTION BANCORP  
Form 8-K  
January 20, 2004

**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)**

January 20, 2004

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 12. Results of Operations and Financial Condition.**

On January 20, 2004, 1st Constitution Bancorp issued a press release reporting earnings and other financial results for its fourth quarter of 2003, which ended December 31, 2003. A copy of the press release is attached and being furnished as Exhibit 99.

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**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.

**1<sup>ST</sup> CONSTITUTION BANCORP**

SIGNATURE

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Dated: January 20, 2004

By: JOSEPH M. REARDON

Name: Joseph M. Reardon

Title: Senior Vice President and Treasurer

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**EXHIBIT INDEX**

Exhibit No.    Exhibit

99    Press Release of 1<sup>st</sup> Constitution Bancorp dated January 20, 2004.