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1ST CONSTITUTION BANCORP Form 8-K April 15, 2003

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)

April 15, 2003

1ST CONSTITUTION BANCORP

(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

INFORMATION TO BE INCLUDED IN THE REPORT

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

(c) Exhibits

Exhibit No. Exhibit

99.1 Press Release of 1st Constitution Bancorp dated April 15, 2003.

Items 9 and 12.

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

On April 15, 2003, 1st Constitution Bancorp issued a press release reporting earnings and other financial results for its first quarter of 2003, which ended March 31, 2003. A copy of the press release is attached as Exhibit 99.1.

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: April 15, 2003 By: ROBERT F. MANGANO

Name: Robert F. Mangano

Title: President and Chief Executive Officer

EXHIBIT INDEX

Exhibit No. Exhibit

99.1 Press Release of 1st Constitution Bancorp dated April 15, 2003.

EXHIBIT INDEX 2