

1ST CONSTITUTION BANCORP

Form 8-K

January 20, 2004

**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)

January 20, 2004

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 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.

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

SIGNATURE

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Dated: January 20, 2004

By: JOSEPH M. REARDON

Name: Joseph M. Reardon

Title: Senior Vice President and Treasurer

EXHIBIT INDEX

Exhibit No. Exhibit

99 Press Release of 1st Constitution Bancorp dated January 20, 2004.