

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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