

1ST CONSTITUTION BANCORP  
Form 8-K  
January 25, 2005

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 25, 2005

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 2.02 Results of Operations and Financial Condition.**

On January 25, 2005, 1<sup>st</sup> Constitution Bancorp issued a press release reporting earnings and other financial results for its fourth quarter and fiscal year ended December 31, 2004. A copy of the press release is attached and is being furnished as Exhibit 99.

**Item 9.01. Financial Statements and Exhibits.**

c. *Exhibits.*

99 Press Release dated January 25, 2005

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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**

Dated: January 25, 2005

By: /s/ 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 dated January 25, 2005