

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

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 25, 2005

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

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, 1st 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

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: January 25, 2005

By: /s/ Joseph M. Reardon

Name: Joseph M. Reardon

Title: Senior Vice President and Treasurer

EXHIBIT INDEX

Exhibit No. Exhibit

99 Press Release dated January 25, 2005