

1ST CONSTITUTION BANCORP  
Form 8-K  
July 28, 2005

**UNITED STATES**

**SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 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) July 28, 2005

**1<sup>ST</sup> CONSTITUTION BANCORP**

(Exact name of registrant as specified in its charter)

<u>New Jersey</u>	<u>000-32891</u>	<u>22-3665653</u>
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification Number)

<u>2650 Route 130 P.O. Box 634, Cranbury, New Jersey</u>	<u>08512</u>
(Address of principal executive offices)	(Zip code)

Registrant's telephone number, including area code: (609) 655-4500

**Not Applicable**

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(Former name or former address, if changed since last report)

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:

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

On July 28, 2005, 1st Constitution Bancorp issued a press release reporting earnings and other financial results for its second quarter ended June 30, 2005. 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 of 1<sup>st</sup> Constitution Bancorp, dated July 28, 2005

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**SIGNATURES**

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**

Date: July 28, 2005

By: /s/ Joseph M. Reardon

Name: Joseph M. Reardon

Title: Senior Vice President and Treasurer

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**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Title</u>
99	Press Release of 1st Constitution Bancorp, dated July 28, 2005

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