

FEDERAL TRUST CORP
Form 8-K
February 03, 2005

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C.

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): February 1, 2005

FEDERAL TRUST CORPORATION

(Exact name of registrant as specified in its charter)

Florida

000-23449

59-2935028

*(State or other jurisdiction
Of incorporation)*

Commission File Number

*(I.R.S. Employer
Identification No.)*

**312 West First Street
Sanford, Florida 32771**

(address of principal executive offices)

Registrant's telephone number: (407) 323-1833

Not Applicable

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

ITEM 2.02. Results of Operation and Financial Condition

On February 1, 2005, Federal Trust Corporation issued a press release announcing its financial results for the quarter and year ended December 31, 2004. A copy of the press release is furnished as Exhibit 99.1 to this report.

ITEM 9.01. Financial Statements and Exhibits.

(c) Exhibits.

The following exhibit is being furnished with this Report:

99.1 Press Release (solely furnished and not filed for purposes of Item 9.01).

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.

Date: February 1, 2005

FEDERAL TRUST CORPORATION
(Registrant)

By: /s/ GREGORY E. SMITH

Gregory E. Smith
Executive Vice President and
Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release