

FEDERAL TRUST CORP  
Form 8-K  
October 31, 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): October 28, 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)*

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))
-

**ITEM 2.02. Results of Operation and Financial Condition**

On October 28, 2005, Federal Trust Corporation issued a press release announcing its financial results for the quarter ended September 30, 2005. 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: October 28, 2005

Federal Trust Corporation  
(Registrant)

By: /s/ Gregory E. Smith

---

Gregory E. Smith  
Executive Vice President and Chief Financial Officer

---

**EXHIBIT INDEX**

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release