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FEDERAL TRUST CORP  
Form 8-K  
January 30, 2004

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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 28, 2004

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

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ITEM 5. Other Events and Regulation FD Disclosure

On January 28, 2004, Federal Trust Corporation issued a press release announcing a \$0.02 per share cash dividend to shareholders of record on February 9, 2004, to be paid on February 25, 2004. A copy of the press release is furnished as Exhibit 99.1 to this report.

ITEM 12. Results of Operation and Financial Condition

On January 28, 2004, Federal Trust Corporation issued a press release announcing its financial results for the fiscal year ended December 31, 2003. A copy of the

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press release is furnished as Exhibit 99.1 to this report.

Date: January 29, 2004

Federal Trust Corporation  
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(Registrant)

By:/s/ Gregory E. Smith  
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Gregory E. Smith  
Chief Financial Officer  
(407) 323-1833