

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**

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