

FEDERAL TRUST CORP
Form 8-K
October 27, 2003

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): October 24, 2003

FEDERAL TRUST CORPORATION

(Exact name of registrant as specified in its charter)

Florida
(State or other jurisdiction

Of incorporation)

000-23449
Commission File Number

59-2935028
(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

ITEM 7. Item 7. 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 12).

ITEM 12. Results of Operation and Financial Condition

On October 24, 2003, Federal Trust Corporation issued a press release announcing its financial results for the fiscal quarter ended September 30, 2003. A copy of the press release is furnished as Exhibit 99.1 to this report.

Date: October 24, 2003

Federal Trust Corporation

(Registrant)

By: /s/ Gregory E. Smith

Gregory E. Smith

Chief Financial Officer

(407) 323-1833