

FEDERAL TRUST CORP
Form 8-K
July 26, 2004

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): July 20, 2004

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 July 20, 2004, Federal Trust Corporation issued a press release announcing its financial results for the quarter ended June 30, 2004. A copy of the press release is furnished as Exhibit 99.1 to this report.

Date: July 23, 2004

Federal Trust Corporation
(Registrant)

By: /s/ Gregory E. Smith

Gregory E. Smith
Chief Financial Officer
(407) 323-1833