

FEDERAL TRUST CORP  
Form 8-K  
October 27, 2003

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**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**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**

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**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**

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**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