

FEDERAL TRUST CORP  
Form NT 10-Q  
August 11, 2008

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, DC 20549**

**Form 12b-25**

**Commission File Number: 001-31724**

**NOTIFICATION OF LATE FILING**

(Check One):     Form 10-K     Form 20-F     Form 11-K     Form 10-Q  
  
                   Form N-SAR

For Period Ended: June 30, 2008

- Transition Report on Form 10-K
- Transition Report on Form 20-F
- Transition Report on Form 11-K
- Transition Report on Form 10-Q
- Transition Report on Form N-SAR

For the Transition Period Ended: \_\_\_\_\_

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

**PART I   REGISTRANT INFORMATION**

**Federal Trust Corporation**  
Full Name of Registrant

**N/A**  
Former Name if Applicable

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**312 West 1<sup>st</sup> Street**  
**Address of Principal Executive Offices (*Street and Number*)**

**Sanford, Florida 32771**  
**City, State and Zip Code**

**PART II RULES 12B-25(B) AND (C)**

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- x (a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
- x (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, 11-K or Form N-SAR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q, or portion thereof will be filed on or before the fifth calendar day following the prescribed due date; and
- .. (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

**PART III NARRATIVE**

State below in reasonable detail the reasons why Forms 10-K, 20-F, 11-K, 10-Q, N-SAR, N-CSR or the transition report portion thereof, could not be filed within the prescribed time period.

The registrant requires additional time to fully develop financial information necessary to provide full and complete disclosure in its quarterly report on Form 10-Q (the Form 10-Q ). As a result, the registrant was unable to complete the Form 10-Q by the prescribed date, without unreasonable effort and expense.

**PART IV - OTHER INFORMATION**

(1) Name and telephone number of person to contact in regard to this notification:

**Dennis T. Ward**

**(407)**

**323-1833**

**(Name)**

**(Area Code)**

**(Telephone Number)**

(2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s).  Yes  No

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(3) Is it anticipated that any significant change in results of operation from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?  Yes  No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

**Federal Trust Corporation**

**(Name of Registrant as specified in its charter)**

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

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Date: August 11, 2008

By: /s/ Dennis T. Ward  
Dennis T. Ward  
President and Chief Executive Officer

ATTACHMENT TO FORM 12b-25

FEDERAL TRUST CORPORATION

The net loss of Federal Trust Corporation (the Company) was \$4.6 million for the three months ended June 30, 2008, compared to \$3.6 million for the three months ended June 30, 2007. The net loss of the Company was \$15.8 million for the six months ended June 30, 2008 compared to \$3.4 million for the six months ended June 30, 2007.