

UNITED STATES  
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):

**February 12, 2009**

**BANCORP OF NEW JERSEY, INC.**  
(Exact name of registrant as specified in its charter)

**NEW JERSEY**  
(State or other jurisdiction  
of incorporation)

**000-52749**  
(Commission File Number)

**20-8444387**  
(I.R.S. Employer  
Identification No.)

**1365 Palisade Ave, Fort Lee, New Jersey 07024**  
(Address of principal executive offices) (Zip code)

**(201) 944-8600**  
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act

Item 2.02 Results of Operations and Financial Condition.

On February 12, 2009, Bancorp of New Jersey, Inc. issued a press release reporting its financial results for the fiscal period ended December 31, 2008. A copy of the press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

The following exhibits are filed with this Form 8-K:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press release dated February 12, 2009.

**SIGNATURES**

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.

**BANCORP OF NEW JERSEY, INC.**

Date: February 12, 2009

By: Albert F. Buzzetti  
Albert F. Buzzetti  
President and Chief Executive Officer

## **EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press release dated February 12, 2009.

**Bancorp of New Jersey, Inc. Announces Continued Profitability,  
Increased Quarterly Earnings, and Reaches \$300 Million Asset Level**

**February 12, 2009**

Fort Lee, NJ - Bancorp of New Jersey, Inc. (NYSE Alternext: BKJ) reported fourth quarter net income of \$174 thousand, or \$0.03 per diluted share, compared to \$138 thousand, or \$0.03 per diluted share, for the same period in 2007. Net income for the year ended December 31, 2008 was \$527 thousand, or \$0.10 per diluted share, as compared to \$816 thousand, or \$0.17 per diluted share, for the year ended December 31, 2007.

During the fourth quarter of 2008, net interest income reached \$1.9 million, an increase of approximately \$195 thousand, or 11.6%, over the \$1.7 million of net interest income earned during the fourth quarter of 2007. During the year ended December 31, 2008, net interest income exceeded \$6.9 million compared to \$6.2 million during the year ended December 31, 2007. These increases reflect management's focus on increasing net interest income during these times of economic uncertainty and periods of falling interest rates.

Bancorp of New Jersey's total assets grew to \$304.1 million at December 31, 2008 compared to \$260.2 million at December 31, 2007. The company also experienced strong growth in its loans, deposits, and equity as well. Total loans reached \$234.9 million at December 31, 2008 compared to \$183.5 million at December 31, 2007, an increase of 28.0%. Total deposits increased to \$254.0 million at December 31, 2008 from \$212.9 million at December 31, 2007, an increase of 19.3%. Stockholders' equity grew to \$47.9 million at December 31, 2008 from \$45.8 million at December 31, 2007.

Bancorp of New Jersey, Inc. neither requested nor received any T.A.R.P. ("Troubled Assets Relief Program") funds due to its strong capital position and the costs, provisions, and possible reputational risks associated with T.A.R.P.

Bank of New Jersey, headquartered at 1365 Palisade Avenue, Fort Lee, New Jersey, offers convenient hours and a high level of service for traditional consumer and commercial products and services. The Bank, currently, has 5 branch offices located in Fort Lee (3 locations), Hackensack, and Haworth, all in Bergen County, NJ. A sixth location in Harrington Park is expected to open during March, 2009.

For more information about Bank of New Jersey and its products and services, please visit <http://www.bonj.net> or call 201-944-8600

### Forward-Looking Statements

This press release and other statements made from time to time by Bancorp of New Jersey's management contain express and implied statements relating to our future financial condition, results of operations, credit quality, corporate objectives, and other financial and business matters, which are considered forward-looking statements. These forward-looking statements are necessarily speculative and speak only as of the date made, and are subject to numerous assumptions, risks and uncertainties, all of which may change over time. Actual results could differ materially from those expected or implied by such forward-looking statements. Risks and uncertainties which could cause our actual results to differ materially and adversely from such forward-looking statements include pricing pressures on loan and deposit products; competition; changes in economic conditions nationally, regionally and in our markets; the extent and timing of actions of the Federal Reserve Board; changes in levels of market interest rates; customer acceptance of our products and services; credit risks of lending activities; changes in the conditions of the capital markets in general and in the capital markets for financial institutions; and the extent and timing of legislative and regulatory actions and reforms; and other risks and uncertainties detailed from time to time in our filings with the Securities and Exchange Commission or in other generally disseminated documents. Any statements made that are not historical facts should be considered to be forward-looking statements. You should not place undue reliance on any forward-looking statements. We undertake no obligation to update forward-looking statements or to make any public announcement when we consider forward-looking statements to no longer be accurate, whether as a result of new information of future events, except as may be required by applicable law or regulation.

**Bancorp of New Jersey, Inc.**  
**Financial Highlights**  
**(unaudited)**  
(dollars in thousands, except per share data)

<b>INCOME STATEMENT</b>	<b>Three months ended December 31,</b>		<b>Year ended December 31,</b>	
	<b>2008</b>	<b>2007</b>	<b>2008</b>	<b>2007</b>
Net Interest Income	\$ 1,874	\$ 1,679	\$ 6,911	\$ 6,155
Provision for loan losses	146	140	459	1,046
Noninterest Expense, net	1,422	1,290	5,505	4,219
Pretax Income	306	249	947	890
Tax Expense	132	111	420	74
Net Income	\$ 174	\$ 138	\$ 527	\$ 816
Basic Earnings per Share	\$ 0.03	\$ 0.03	\$ 0.10	\$ 0.17
Diluted Earnings per Share	\$ 0.03	\$ 0.03	\$ 0.10	\$ 0.17
Weighted Average Shares – Basic	5,065	4,939	5,023	4,856
Weighted Average Shares – Diluted	5,065	4,962	5,090	4,880

**SELECTED BALANCE SHEET  
DATA AT END OF PERIOD**

	<b>12/31/2008</b>	<b>12/31/2007</b>
Total Loans	\$ 234,936	\$ 183,536
Allowance for Loan Losses	2,371	1,912
Investment Securities	18,077	2,324
Total Assets	304,104	260,245
Total Deposits	254,005	212,941
Stockholders' Equity	47,864	45,840