

CARVER BANCORP INC  
Form 8-K  
July 15, 2010

**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): July 15, 2010**

**CARVER BANCORP, INC.**

(Exact name of registrant as specified in its charter)

**Delaware**

**1-13007**

**13-3904174**

(State or other jurisdiction  
of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

**75 West 125th Street,  
New York, NY**

**10027-4512**

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(212) 360-8820**

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing 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 (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2. 02 Results of Operations and Financial Condition.**

On July 15, 2010, Carver Bancorp, Inc. (the Company ) issued a press release reporting its financial results for the fiscal year and quarter ended March 31, 2010.

A copy of the press release announcing the results is attached as Exhibit 99.1. The information in this Item, as well as Exhibit 99.1, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

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**Item 9.01 Financial Statements and Exhibits.**

- (a) Financial Statements of Businesses Acquired. Not applicable.
  - (b) Pro Forma Financial Information. Not applicable.
  - (c) Shell Company Transactions. Not applicable.
  - (d) Exhibits. Not applicable.
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SIGNATURE

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 duly authorized.

DATE: July 15, 2010

BY: /s/ Chris A. McFadden  
Chris A. McFadden  
Executive Vice President and Chief Financial  
Officer

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Exhibit No.	Description
99.1	Press release issued by the Company on July 15, 2010 announcing its financial results for the fiscal year and quarter ended March 31, 2010.