

CARVER BANCORP INC  
Form 8-K  
September 13, 2005

**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 26, 2005

**CARVER BANCORP, INC.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or Other Jurisdiction of Incorporation)

**0-21487**  
(Commission File Number)

**13-3904147**  
(IRS Employer Identification No.)

**75 West 125th Street, New York, NY 10027-4512**

(Address of Principal Executive Offices)

Registrant's telephone number, including area code **(212) 876-4747**

**NOT APPLICABLE**

(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 (see General Instructions A.2. below):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

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- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEMS 1, 2.01 AND 2.03 THROUGH 7. NOT APPLICABLE.**

**ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

On July 28, 2005, Carver Bancorp, Inc. (the Company) issued a press release reporting financial results for the quarter ended June 30, 2005. The full text of the press release is included in this Form 8-K as Exhibit 99.1.

The information provided pursuant to this Item 2.02 shall not be deemed incorporated by reference by any general statement incorporating by reference this Form 8-K into any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, and shall not otherwise be deemed filed under such Acts.

**ITEM 8.01 OTHER EVENTS.**

On July 28, 2005, the Company issued a press release announcing that, on July 26, 2005, the Company's Board of Directors declared an \$0.08 per share dividend for the quarter ended June 30, 2005, a 14% increase from the previous quarter's dividend. The dividend will be payable on August 19, 2005 to holders of record at the close of business on August 5, 2005. The full text of the press release is included in this Form 8-K as Exhibit 99.2.

The information provided pursuant to this Item 8.01 shall not be deemed incorporated by reference by any general statement incorporating by reference this Form 8-K into any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, and shall not otherwise be deemed filed under such Acts.

**ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.**

(a) - (b) Not applicable.

(c) Exhibits.

The following Exhibits are filed as part of this report:

Exhibit 99.1 Press release dated July 28, 2005 reporting the Company's financial results for the quarter ended June 30, 2005.

Exhibit 99.2 Press release dated July 28, 2005 which announced an \$0.08 per share dividend for the quarter ended June 30, 2005.

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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 hereunto duly authorized.

**CARVER BANCORP, INC.**

By: /s/ Deborah C. Wright  
Name: Deborah C. Wright  
Title: Chairman, President and  
  
Chief Executive Officer

Dated: July 29, 2005

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**EXHIBIT INDEX**

**Exhibit Number Description**

- |      |   |
|------|---|
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| 99.2 | Press release dated July 28, 2005 which announced an \$0.08 per share dividend for the quarter ended June 30, 2005. |