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CARVER BANCORP INC Form 8-K

May 03, 2004

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): April 30, 2004

CARVER BANCORP, INC. (Exact name of registrant as specified in its charter)

DELAWARE (State or other jurisdiction of

incorporation)

0-21487

13-3904147

(Commission File (IRS Employer Number) Identification No.)

75 WEST 125TH STREET NEW YORK, NEW YORK 10027-4512 (Address of principal executive offices, including zip code)

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

NOT APPLICABLE

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

ITEMS 1 THROUGH 6 AND 8 THROUGH 11. NOT APPLICABLE.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) Exhibits

The following exhibits are filed as part of this Report:

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99.1 Press release, dated April 30, 2004, which, among other things, highlights the Company's financial results for the quarter and fiscal year ended March 31, 2004.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On April 30, 2004, Carver Bancorp, Inc. issued a press release reporting financial results for the fourth quarter and fiscal year ended March 31, 2004. The full text of the press release is attached as Exhibit 99.1 to this Report.

The information provided pursuant to this Form 8-K 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.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, 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

Deborah C. Wright

President and Chief Executive Officer

Dated: April 30, 2004

EXHIBIT INDEX

EXHIBIT NO. DESCRIPTION

99.1 Press release, dated April 30, 2004, which, among other things, highlights the Company's financial results for the quarter and fiscal year ended March 31, 2004.