Edgar Filing: RUGGIERO EDWARD B - Form 4

RUGGIERO E Form 4 January 25, 200										
FORM Check this b	OMB A N OMB Number:	PPROVA 3235-	0287							
if no longer subject to Section 16. Form 4 or Form 5 obligations may continu <i>See</i> Instructi 1(b).	STATEN Filed pur e. Section 17(rsuant to S (a) of the l	Section 1 Public U	SECUI 16(a) of th Itility Hol	RITIES ne Secur lding Co	rities Excha	WNERSHIP OF inge Act of 1934, t of 1935 or Secti 1940	Estimated burden hou response	average urs per	0.5
(Print or Type Res	ponses)									
1. Name and Address of Reporting Person <u>*</u> RUGGIERO EDWARD B			2. Issuer Name and Ticker or Trading Symbol CARVER BANCORP INC [CNY]				5. Relationship of Reporting Person(s) to Issuer			
(Last) 75 WEST 125	3. Date of Earliest Transaction (Month/Day/Year) 01/23/2006				(Check all applicable) <u>X</u> Director Officer (give title below) <u>L</u> 10% Owner <u>D</u> Other (specify below)					
				endment, D onth/Day/Yea	-	nal	 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person 			
(City)	(State)	(Zip)	Tab	ole I - Non-J	Derivativ	e Securities	Acquired, Disposed	of, or Beneficia	lly Owner	d
	Transaction Date Ionth/Day/Year)	2A. Deem Execution any (Month/Da	Date, if	3. Transactic Code (Instr. 8) Code V	Dispose (Instr. 3	d (A) or d of (D) , 4 and 5) (A) or	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature Indirect Beneficia Ownershi (Instr. 4)	al ip
Reminder: Report	on a separate line	e for each cl	ass of sec	urities bene	Pers infor requ	ons who re mation con ired to resp lays a curre	or indirectly. spond to the colle tained in this forn ond unless the fo ently valid OMB co	n are not rm	SEC 1474 (9-02)	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount of	8.
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onof Derivative	Expiration Date	Underlying Securities	D
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)	S
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Acquired			(I

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	Derivative Security			(A) or Disposed of (D) (Instr. 3, 4, and 5)					
			Code	V	(A) (D) Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 15.25	01/23/2006	А		1,887	07/23/2006	01/22/2016	Common Stock	1,887

Reporting Owners

Reporting Owner Name / Address				
	Director	10% Owner	Officer	Other
RUGGIERO EDWARD B 75 WEST 125TH STREET NEW YORK, NY 112262407	Х			
Signatures				
By: William Gray, Attorney-in-Fact		01/25/2006		
**Signature of Reporting Person		Date		

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.