

CARVER BANCORP INC  
Form 8-K  
November 15, 2006

**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): November 15, 2006

---

**CARVER BANCORP, INC.**

(Exact name of registrant as specified in its charter)

---

<b>Delaware</b> (State or Other Jurisdiction of Incorporation )	<b>0-21487</b> (Commission File Number)	<b>13-3904147</b> (IRS Employer Identification No.)
---	--	---

**75 West 125<sup>th</sup> 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)
- 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))



**ITEMS 1, 2.01 AND 2.03 THROUGH 8. NOT APPLICABLE.**

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

On November 15, 2006, Carver Bancorp, Inc. issued a press release reporting financial results for the second quarter of the fiscal year ending March 31, 2007. The full text of the press release is included in this Form 8-K as Exhibit 99.1.

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.

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

(a) - (c) Not applicable.

(d) Exhibits

The following Exhibits are filed as part of this report.

Exhibit 99.1 Press release dated November 15, 2006, which, among other things, highlights the Company's financial results for the quarter ended September 30, 2006.

**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

Deborah C. Wright

Chairman & Chief Executive Officer

Dated: November 15, 2006

---

**EXHIBIT INDEX**

<b>Exhibit Number</b>	<b>Description</b>
99.1	Press release dated November 15, 2006, which, among other things, highlights the Company's financial results for the quarter ended September 30, 2006.