

CARVER BANCORP INC  
Form 8-K  
October 21, 2004

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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): October 15, 2004

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

DELAWARE 0-21487 13-3904147  
(STATE OR OTHER JURISDICTION OF (COMMISSION FILE NUMBER) (IRS EMPLOYER IDENTIFICATION  
INCORPORATION OR ORGANIZATION) NO.)

75 WEST 125TH STREET, NEW YORK, NY 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)

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ITEMS 1 THROUGH 7. NOT APPLICABLE.

ITEM 8.01. OTHER EVENTS.

On October 15, 2004, the federal Office of Thrift Supervision ("OTS")

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denied the Registrant's application to consummate the merger agreement between the Registrant and Independence Federal Savings Bank of Washington, D.C. (the "OTS Decision"). On October 18, 2004, Carver Bancorp, Inc. issued a press release announcing the OTS Decision. For further information regarding the OTS Decision, see the OTS Decision and the press release, each of which have been filed as exhibits to this report.

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 Order No. 2004-47 of the Office of Thrift Supervision, dated October 15, 2004.

Exhibit 99.2 Order No. 2004-49 of the Office of Thrift Supervision, dated October 18, 2004.

Exhibit 99.3 Press release dated October 18, 2004.

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

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Deborah C. Wright  
President & CEO

Dated: October 20, 2004

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EXHIBIT INDEX

EXHIBIT NUMBER	DESCRIPTION
99.1	Order No. 2004-47 of the Office of Thrift Supervision, dated October 15, 2004.
99.2	Order No. 2004-49 of the Office of Thrift Supervision, dated October 18, 2004.
99.3	Press release dated October 18, 2004.