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CARVER BANCORP INC
Form 8-K
July 29, 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): July 28, 2004

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.)
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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)

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

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

(c) Exhibits

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The following exhibits are filed as part of this Report:

- 99.1 Press release, dated July 28, 2004, which, among other things, highlights the Registrant's financial results for the quarter ended June 30, 2004.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On July 28, 2004, Carver Bancorp, Inc. issued a press release reporting financial results for the first quarter of the fiscal year ending March 31, 2005. 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: July 29, 2004

EXHIBIT INDEX

EXHIBIT NO. -----	DESCRIPTION -----
99.1	Press release, dated July 28, 2004, which, among other things, highlights the Registrant's financial results for the quarter ended June 30, 2004.

