

CARVER FEDERAL SAVINGS BANK

	CPP Disbursement Date 01/16/2009	Cert 30394	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$791	\$811	2.6%	
Loans	\$659	\$690	4.7%	
<i>Construction & development</i>	\$147	\$123	-16.3%	
<i>Closed-end 1-4 family residential</i>	\$108	\$94	-13.2%	
<i>Home equity</i>	\$1	\$1	-3.2%	
<i>Credit card</i>	\$0	\$0	-100.0%	
<i>Other consumer</i>	\$1	\$1	-26.3%	
<i>Commercial & Industrial</i>	\$56	\$71	28.1%	
<i>Commercial real estate</i>	\$265	\$263	-0.6%	
Unused commitments	\$81	\$44	-45.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$44	\$57	28.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$22	\$19	-11.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$729	\$733	0.6%	
Deposits	\$623	\$589	-5.4%	
Total other borrowings	\$78	\$135	73.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$62	\$78	26.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	8.5%	--	
Tier 1 risk based capital ratio	9.5%	10.1%	--	
Total risk based capital ratio	10.4%	11.4%	--	
Return on equity ¹	-35.8%	6.3%	--	
Return on assets ¹	-3.0%	0.6%	--	
Net interest margin ¹	3.8%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	40.2%	27.0%	--	
Loss provision to net charge-offs (qtr)	798.1%	287.7%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	10.3%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	2.9%	5.3%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	3.6%	0.0%	3.1%	0.0%
<i>Other consumer</i>	6.1%	6.9%	0.6%	1.3%
<i>Commercial & Industrial</i>	7.1%	7.2%	0.1%	0.4%
<i>Commercial real estate</i>	2.5%	1.5%	0.0%	0.1%
<i>Total loans</i>	2.1%	4.8%	0.0%	0.1%