

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets			\$646	
Loans			\$438	
Construction & development			\$5	
Closed-end 1-4 family residential			\$129	
Home equity			\$0	
Credit card			\$0	
Other consumer			\$0	
Commercial & Industrial			\$38	
Commercial real estate			\$202	
Unused commitments			\$23	
Securitization outstanding principal			\$0	
Mortgage-backed securities (GSE and private issue)			\$40	
Asset-backed securities			\$0	
Other securities			\$67	
Cash & balances due			\$76	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)			\$0	
Open-end HELOC originated for sale (quarter)			\$0	
Closed-end mortgage originations sold (quarter)			\$0	
Open-end HELOC originations sold (quarter)			\$0	
Liabilities			\$581	
Deposits			\$528	
Total other borrowings			\$41	
FHLB advances			\$41	
Equity				
Equity capital at quarter end			\$66	
Stock sales and transactions with parent holding company (cumulative through calendar year)			\$0	
			NA	
Performance Ratios				
Tier 1 leverage ratio			10.5%	
Tier 1 risk based capital ratio			16.2%	
Total risk based capital ratio			18.4%	
Return on equity ¹			1.9%	
Return on assets ¹			0.2%	
Net interest margin ¹			3.0%	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)			52.9%	
Loss provision to net charge-offs (qtr)			265.6%	
Net charge-offs to average loans and leases ¹			-0.4%	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development		0.0%		0.0%
Closed-end 1-4 family residential		3.4%		0.1%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		2.2%		0.0%
Commercial & Industrial		4.1%		0.0%
Commercial real estate		2.0%		0.0%
Total loans		2.5%		0.0%