

**CARVER FEDERAL SAVINGS BANK**

	Disbursement Date 08/27/2010	RSSD (Holding Company) 2531245	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2015</b> \$ millions	<b>2016</b> \$ millions	%chg from prev	
<b>Assets</b>				
Loans		\$754		
<i>Construction &amp; development</i>		\$5		
<i>Closed-end 1-4 family residential</i>		\$147		
<i>Home equity</i>		\$0		
<i>Credit card</i>		\$0		
<i>Other consumer</i>		\$0		
<i>Commercial &amp; Industrial</i>		\$77		
<i>Commercial real estate</i>		\$269		
Unused commitments		\$36		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$35		
Asset-backed securities		\$0		
Other securities		\$48		
Cash & balances due		\$48		
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>		\$0		
<i>Open-end HELOC originated for sale (quarter)</i>		\$0		
<i>Closed-end mortgage originations sold (quarter)</i>		\$0		
<i>Open-end HELOC originations sold (quarter)</i>		\$0		
<b>Liabilities</b>				
Deposits		\$688		
Total other borrowings		\$606		
FHLB advances		\$70		
<b>Equity</b>				
Equity capital at quarter end		\$66		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio		10.0%	--	
Tier 1 risk based capital ratio		12.5%	--	
Total risk based capital ratio		13.9%	--	
Return on equity <sup>1</sup>		4.4%	--	
Return on assets <sup>1</sup>		0.4%	--	
Net interest margin <sup>1</sup>		3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		41.4%	--	
Loss provision to net charge-offs (qtr)		199.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>		0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>
<i>Construction &amp; development</i>		0.0%		0.0%
<i>Closed-end 1-4 family residential</i>		2.8%		0.0%
<i>Home equity</i>		0.0%		0.0%
<i>Credit card</i>		0.0%		0.0%
<i>Other consumer</i>		0.0%		601.2%
<i>Commercial &amp; Industrial</i>		3.2%		0.1%
<i>Commercial real estate</i>		1.7%		0.0%
<i>Total loans</i>		2.1%		0.1%