

**CARVER FEDERAL SAVINGS BANK**

	Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	08/27/2010	2531245	1	
<b>Selected balance and off-balance sheet items</b>	<b>2016</b>	<b>2017</b>	%chg from prev	
	\$ millions	\$ millions		
<b>Assets</b>		\$549		
<b>Loans</b>		\$5		
<i>Construction &amp; development</i>		\$140		
<i>Closed-end 1-4 family residential</i>		\$0		
<i>Home equity</i>		\$0		
<i>Credit card</i>		\$0		
<i>Other consumer</i>		\$66		
<i>Commercial &amp; Industrial</i>		\$266		
<i>Commercial real estate</i>		\$14		
Unused commitments		\$0		
Securitization outstanding principal		\$50		
Mortgage-backed securities (GSE and private issue)		\$0		
Asset-backed securities		\$23		
Other securities		\$64		
Cash & balances due		\$0		
<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>		\$635		
<b>Liabilities</b>		\$586		
Deposits		\$40		
Total other borrowings		\$39		
FHLB advances		\$62		
<b>Equity</b>				
Equity capital at quarter end		\$0		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio		12.6%	--	
Tier 1 risk based capital ratio		14.0%	--	
Total risk based capital ratio		-4.4%	--	
Return on equity <sup>1</sup>		-0.4%	--	
Return on assets <sup>1</sup>		3.0%	--	
Net interest margin <sup>1</sup>		48.4%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}		12800.0%	--	
Loss provision to net charge-offs (qtr)		0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>		0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>	<b>2017</b>
<i>Construction &amp; development</i>		3.1%	0.0%	--
<i>Closed-end 1-4 family residential</i>		0.0%	0.0%	--
<i>Home equity</i>		0.0%	0.0%	--
<i>Credit card</i>		1.0%	4.7%	--
<i>Other consumer</i>		3.9%	0.0%	--
<i>Commercial &amp; Industrial</i>		0.4%	0.0%	--
<i>Commercial real estate</i>		1.7%	0.0%	--
<i>Total loans</i>		0.0%	0.0%	--