

CARVER BANCORP INC  
Form 8-K  
July 01, 2014

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 1, 2014

CARVER BANCORP, INC.  
(Exact Name of Registrant as Specified in its Charter)

Delaware  
(State or Other Jurisdiction  
of Incorporation)

1-13007  
(Commission File No.)

13-3904174  
(I.R.S. Employer  
Identification No.)

75 West 125th Street, New York, NY  
(Address of Principal Executive Offices)

10027-4512  
(Zip Code)

Registrant's telephone number, including area code: (212) 360-8820

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))



Item 2.02

Results of Operations and Financial Condition

On July 1, 2014, Carver Bancorp, Inc. (the “Company”) issued a press release that announced that the Company has filed a Notification of Late Filing on Form 12b-25 with respect to its Annual Report on Form 10-K for the year ended March 31, 2014 and expects to file its Annual Report on Form 10-K on or before July 15, 2014. In addition, the Company is conducting a review of its pension plan accounting and lease accounting. The Company expects the results of its review of its pension plan accounting and other adjustments are expected to result in an increase in non-interest expense and a decrease in net income. The press release announcing the expected accounting adjustments is included as Exhibit 99.1 and shall not be deemed “filed” for any purpose.

Item 9.01. Financial Statements and Exhibits.

- (a) Financial statements of businesses acquired. Not Applicable.
- (b) Pro forma financial information. Not Applicable.
- (c) Shell company transactions: Not Applicable.
- (d) Exhibits.

The following Exhibit is attached as part of this report:

Exhibit Number	Description
Exhibit 99.1	Carver Bancorp, Inc. Press Release Dated July 1, 2014

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

CARVER BANCORP, INC.

DATE: July 1, 2014

By: / s /        D a v i d        L .  
Toner  
David L. Toner  
First Senior Vice President and Chief Financial  
Officer