





**ITEMS 1 THROUGH 7. NOT APPLICABLE.**

**ITEM 8.01**

**OTHER EVENTS.**

On November 8, 2006 Carver Bancorp, Inc. issued a press release announcing that on November 7, 2006 it declared a cash dividend on its common stock of \$0.09 per share for the quarter ended September 30, 2006, payable on December 5, 2006 to stockholders of record at the close of business on November 21, 2006.

A copy of the press release is attached as Exhibit 99.1 to this Report.

**ITEM 9.01.**

**FINANCIAL STATEMENTS AND EXHIBITS.**

(a) - (b) Not applicable.

(c) Exhibits

The following Exhibits are filed as part of this report.

Exhibit 99.1 Press release dated November 8, 2006.

**SIGNATURE**

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.**

By: /s/ Deborah C.  
Wright  
Name: Deborah C.  
Wright  
Title: Chairman &  
Chief Executive  
Officer

Dated: November 13, 2006

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**EXHIBIT INDEX**

**Exhibit Number**  
99.1

**Description**  
Press release dated November 8, 2006.