

# Carver Federal Savings Bank

## ORGANIZATIONAL INFORMATION

75 West 125<sup>th</sup> Street

New York, NY 10027

Web Address: www.carverbank.com

Number of Branches: 9

Certified CDFI: Yes

Minority Depository Institution: Yes



## FINANCIAL HIGHLIGHTS

End of Period Date	3/31/2007	3/31/2008	3/31/2009	3/31/2010	6/30/2010
Total Assets (\$000)	739,069	797,861	812,616	805,067	805,976
Total Loans & Leases (\$000)	609,175	655,995	662,155	666,184	642,978
Total Deposits (\$000)	620,837	658,977	608,267	606,756	619,119
Total Equity Cap (\$000)	64,543	68,669	77,565	74,811	74,634
Net Income (\$000)	4,375	5,882	-4,099	1,386	218
Return on Average Assets (%)	0.60	0.76	-0.52	0.17	0.11
Return on Average Equity (%)	6.96	8.79	-5.95	1.80	1.17
Net Interest Margin (%)	3.71	3.98	3.78	4.08	3.98
Leverage Ratio (%)	7.89	7.79	9.50	7.88	7.75
Efficiency Ratio (%)	83.89	86.92	94.86	81.45	79.83
Non Performing Loans/Total Loans (%)	1.38	0.54	5.28	7.69	13.61
Net Chargeoffs/Avg Loans (%)	0.01	0.12	0.08	0.43	0.54
Loan Loss Reserves/Loans (%)	0.89	0.74	1.06	1.23	1.16

\*Carver Federal Savings Bank has a 3/31 Fiscal Year End Date

## DEPOSIT SURVEY RESPONSE SUMMARY

<b>Deposit Products</b>		<b>(6) Online Capabilities</b>		<b>Debit/Credit Cards</b>	
<b>(1) Checking Accounts</b>	Yes	<i>Available Services</i>		<b>(8) Provide ATM/Debit Cards</b>	Yes
Interest Bearing	No	Balance Inquiry	Yes	On what accounts	Checking
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	<b>(9) Provide Credit Cards</b>	No
Account Minimum	\$5,000	Wire Transfers	No	Provided directly	No
		E-Bill Payment	Yes	Customer information shared	No
<b>(2) Money Market Accounts</b>	Yes	Investment Services	No	with a partner institution?	No
Automatic Sweep	Yes			Credit check performed by bank?	No
Are Checks Available	Yes	<b>Available online reports</b>		<b>(10) System Integration</b>	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$25,000	How many years	1 year	<i>If yes, identify which</i>	
		Money Market Account History	Yes	Quickbooks	No
<b>(3) CDs &amp; CDARS</b>		How many years	1 year	Microsoft Money	Yes
CDARS Participant	Yes	Card Transaction Accounts	Yes	Quicken	Yes
Maximum CD Term	2 years	How many years	1 year	Peachtree	No
CDARS Protection	Yes	Check Imaging	Yes	CSV File	No
<b>(4) Maximum Deposit</b>		How many years	1 year		
With CDARS	\$10 million	<b>(7) Wire Transfers</b>		<b>(11) Integration with Payroll</b>	Yes
Without CDARS	Negotiable	<i>What Transfers are available</i>		Administration systems	
Early Termination for CDs/CDARS	Yes	Online	No	<b>Fees</b>	
Cost of Early Termination	Depends on term	ACH for Direct Deposit	Yes	Variable, please inquire with bank	
Early Termination Delay	1-2 business days	Via Phone	Yes		
		Via Fax	Yes		
<b>(5) Off overdraft protection?</b>	No				