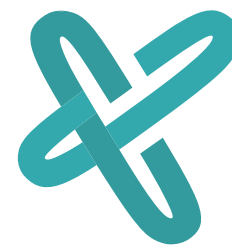




# SAVINGS & CREDIT 2018

Carver Bancorp INC  
Rank 100 of 106



The relative strengths and weaknesses of Carver Bancorp INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Carver Bancorp INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 4.9% points. The greatest weakness of Carver Bancorp INC is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 5.3% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	58,969
Debt	0
Deposits	579,176
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	540,492
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	15,954
Other Compr. Net Income	-1,633
Other Expenses	119
Other Liabilities	61,287
Other Net Income	-2,734
Other Revenues	0
Professional Fees	0
Securities	72,446
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	687,861
Liabilities	640,463
Expenses	119
Revenues	0
Stockholders Equity	47,398
Net Income	-2,853
Comprehensive Net Income	-4,486
BaseVar	666,405
ECR before LimitedLiability	2.9%
Economic Capital Ratio	11%