

Below are the written Comments received from the public for the current year and each of the two prior calendar years, that specifically relate to the Bank's performance in helping to meet community credit needs, and response to the comments by the Bank.

- **Written Comments 2023**
Kearny Bank did not receive any written comments from the public.
- **Written Comments 2024**
Kearny Bank did not receive any written comments from the public.
- **Written Comments 2025**
Kearny Bank did not receive any written comments from the public.