



Kearny Bank CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website (www.ffiec.gov). To view the Disclosure Statement, follow the link below, select the year you wish to review and enter either the Respondent ID or Institution Name.

[Kearny Bank reported data](#)

Institution Name: **Kearny Bank**

Respondent ID: **000028765**

2023 CRA Data is available as of 12/16/24.

2022 CRA Data is available as of 12/20/23.

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	700	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income >= 120%	1	50	1	250	11	7,775	3	2,150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	500	14	9,475	3	2,150	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	270	1	215	4	2,450	4	485	0	0
Median Family Income >= 120%	8	485	16	2,442	9	5,195	1	5	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	755	17	2,657	14	8,645	5	490	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	0	0	0	0
Median Family Income 80-90%	0	0	1	250	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income >= 120%	1	100	1	150	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	400	3	2,350	0	0	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	445	0	0	1	245	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	445	0	0	1	245	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	1	134	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	863	1	263	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	2	863	1	263	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

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Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	75	1	202	3	922	2	474	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	175	0	0	3	1,143	4	818	0	0
Median Family Income 60-70%	0	0	0	0	1	543	1	543	0	0
Median Family Income 70-80%	0	0	4	563	1	350	3	363	0	0
Median Family Income 80-90%	0	0	1	250	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	1	100	0	0
Median Family Income 100-110%	0	0	0	0	2	1,400	0	0	0	0
Median Family Income 110-120%	6	390	1	125	4	2,036	3	215	0	0
Median Family Income >= 120%	4	375	3	610	5	2,808	2	333	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	1,215	10	1,750	19	9,202	16	2,846	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

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State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,700	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	3	750	3	1,637	4	1,687	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	3	750	5	3,337	4	1,687	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	633	1	633	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	750	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	3	2,383	1	633	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	750	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	713	1	713	0	0
Median Family Income 110-120%	1	94	1	200	1	750	0	0	0	0
Median Family Income >= 120%	0	0	1	250	4	2,650	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	3	700	9	5,863	1	713	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	452	1	452	0	0
Middle Income	2	155	0	0	0	0	2	155	0	0
Upper Income	1	25	0	0	3	1,399	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	180	0	0	4	1,851	4	632	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	350	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	675	1	675	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,525	1	675	0	0
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	106	0	0	1	106	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	0	0	1	106	0	0
TOTAL INSIDE AA IN STATE	33	2,444	39	7,257	76	46,631	35	9,826	0	0
TOTAL OUTSIDE AA IN STATE	0	0	4	685	2	863	3	614	0	0
STATE TOTAL	33	2,444	43	7,942	78	47,494	38	10,440	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	477	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,700	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	799	1	799	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	692	1	692	0	0
Median Family Income Not Known	1	100	2	500	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	500	7	4,668	2	1,491	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	2,250	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	3,250	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	2,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	2,000	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	4	2,064	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	4	2,064	0	0	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	1	100	2	500	9	6,668	2	1,491	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	11	8,064	0	0	0	0
STATE TOTAL	1	100	3	700	20	14,732	2	1,491	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	34	2,544	41	7,757	85	53,299	37	11,317	0	0
TOTAL OUTSIDE AA	0	0	5	885	13	8,927	3	614	0	0
TOTAL INSIDE & OUTSIDE	34	2,544	46	8,642	98	62,226	40	11,931	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: KEARNY BANK

Respondent ID: 0000028765
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BERGEN COUNTY (003) - MSA 35614	17	10,025	3	2,150	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	42	12,057	5	490	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	6	2,850	0	0	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	2	1,250	0	0	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	44	12,167	16	2,846	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	9	4,137	4	1,687	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	4	2,633	1	633	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	13	6,657	1	713	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	7	2,031	4	632	0	0
NJ - UNION COUNTY (039) - MSA 35084	4	2,525	1	675	0	0
NY - KINGS COUNTY (047) - MSA 35614	10	5,268	2	1,491	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	2	2,000	0	0	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: KEARNY BANK

Respondent ID: 000028765
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	5	6,928	0	0
Purchased	0	0	0	0
Total	5	6,928	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0236.02*

Median Family Income 60-70%

0112.00* 0181.02* 0213.00* 0216.00*

Median Family Income 70-80%

0035.00* 0063.01* 0153.00* 0154.01* 0182.00* 0215.00* 0235.01* 0235.02* 0301.00 0303.00*

Median Family Income 80-90%

0211.01* 0214.00* 0231.00* 0233.03* 0234.01* 0236.01* 0291.00* 0302.01* 0372.04* 0413.01* 0571.01*

Median Family Income 90-100%

0061.02* 0062.01* 0154.02* 0211.02* 0302.02* 0304.01* 0321.03* 0362.00* 0382.00 0411.00* 0463.00*
0572.00*

Median Family Income 100-110%

0040.02* 0061.01* 0114.00* 0120.01* 0193.03* 0212.00* 0513.00* 0571.02*

Median Family Income 110-120%

0040.01* 0063.02* 0111.00* 0113.00* 0152.00* 0191.03* 0192.02* 0192.03* 0192.04* 0232.02* 0251.00*
0280.01* 0292.00* 0313.00* 0314.00* 0361.00* 0381.00 0412.00* 0451.01*

Median Family Income >= 120%

0010.01* 0010.02* 0021.00* 0022.00* 0023.00* 0031.00* 0032.00 0033.00* 0034.01* 0034.02* 0050.00
0062.02 0070.01* 0070.02* 0080.01* 0080.02* 0091.00 0092.00* 0101.00* 0102.00* 0103.00* 0120.02*
0130.02* 0130.03* 0130.04* 0140.00* 0151.00* 0155.00* 0160.00* 0171.01* 0171.02* 0172.00* 0173.01*
0173.02* 0174.00* 0175.01* 0175.02* 0191.02* 0191.04* 0193.04* 0193.05* 0193.06* 0201.00* 0202.00
0221.00* 0222.00* 0232.01* 0233.01* 0233.04* 0234.02* 0241.00* 0242.00* 0252.00* 0261.00* 0262.00*
0270.00* 0280.02* 0304.02* 0311.00 0312.00 0321.02* 0321.04 0322.01* 0322.02* 0331.00* 0332.00*
0333.00* 0340.01* 0340.02* 0351.00* 0352.00* 0371.00* 0372.01* 0372.03* 0383.00* 0391.00* 0392.00*
0393.00* 0400.01* 0400.02* 0413.02* 0421.01* 0421.02* 0423.01* 0423.02* 0424.00* 0425.00 0430.01*
0430.02* 0441.00* 0442.01* 0442.02* 0451.02* 0452.00 0461.00* 0462.00* 0471.00* 0472.00* 0473.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0474.00* 0475.00* 0481.00* 0482.00* 0490.01* 0490.02* 0500.00* 0511.00* 0512.00* 0514.00 0521.00*
0522.00* 0531.00* 0532.01* 0532.02* 0541.01* 0541.02* 0542.00* 0543.00* 0544.00* 0545.00* 0546.01*
0546.02* 0551.00 0552.01* 0552.02* 0561.00* 0562.00* 0581.00* 0582.00* 0591.00* 0592.00* 0600.01*
0600.02* 0611.00* 0612.00* 0613.00* 0614.00*

Median Family Income Not Known

0181.01*

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 20-30%

0010.00* 0019.00* 0022.03* 0039.00* 0041.00* 0043.00* 0048.02* 0062.00* 0075.01* 0106.00* 0229.00*
0230.00*

Median Family Income 30-40%

0002.00* 0005.00* 0031.00* 0035.00* 0044.00* 0046.00* 0048.01* 0050.00* 0072.00* 0074.00* 0075.02*
0090.00* 0097.00* 0108.00* 0171.00* 0181.00* 0183.00* 0184.00* 0186.00* 0187.00* 0227.00* 0228.00*
0232.00*

Median Family Income 40-50%

0001.00* 0006.00* 0007.00* 0009.00* 0016.00* 0017.00* 0018.00* 0020.00* 0021.00* 0022.02* 0024.00*
0025.00* 0026.00* 0038.00* 0042.00* 0049.00* 0052.00* 0057.00* 0070.00* 0071.00* 0076.00* 0077.00*
0078.00* 0079.00* 0080.00* 0081.00* 0091.00* 0092.00* 0093.00* 0094.00* 0096.00* 0109.00* 0111.00*
0112.00* 0113.00* 0119.00* 0121.00* 0123.00* 0124.00* 0126.00* 0131.00* 0133.00* 0177.00* 0189.00
0231.00*

Median Family Income 50-60%

0011.00* 0014.00* 0028.00* 0037.00* 0045.00* 0051.00* 0053.00* 0066.00* 0067.00* 0068.00* 0069.00*
0073.00* 0087.00* 0088.00* 0101.00* 0103.00* 0115.00* 0116.00* 0120.00* 0122.00* 0127.00* 0128.00*
0129.00* 0144.00* 0188.00*

Median Family Income 60-70%

0004.00* 0008.00* 0013.00* 0023.00* 0047.00* 0095.00* 0099.00* 0102.00* 0104.00* 0105.00* 0114.00*
0118.00* 0125.00* 0132.00* 0137.00* 0147.00* 0157.00* 0182.00*

Median Family Income 70-80%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0003.00* 0022.04* 0130.00* 0141.00* 0143.00* 0145.00* 0146.00* 0152.00* 0153.00* 0159.00* 0176.00*
0178.00*

Median Family Income 80-90%

0064.00* 0151.00* 0158.00*

Median Family Income 90-100%

0100.00* 0117.00* 0154.00* 0175.00*

Median Family Income 100-110%

0139.00* 0140.00* 0142.00* 0150.00* 0155.00* 0156.00* 0168.00*

Median Family Income 110-120%

0167.00* 0172.00* 0197.00* 0216.01 0217.01*

Median Family Income >= 120%

0134.00* 0135.00* 0136.00 0138.00* 0148.00* 0149.00* 0160.00* 0161.00* 0162.00* 0163.00* 0164.00*

0165.00* 0166.00* 0169.00* 0170.00* 0173.01* 0173.02* 0174.00 0179.00* 0180.00* 0190.00* 0191.00*

0192.00* 0193.00* 0194.00* 0195.00* 0196.00* 0198.00 0199.00* 0200.00* 0201.00* 0202.00* 0203.00*

0204.00* 0205.00* 0206.00* 0207.00* 0208.00* 0209.01* 0209.02 0210.00 0211.00* 0212.00* 0213.00*

0214.00* 0216.02* 0217.02 0218.01* 0218.02* 0218.03*

Median Family Income Not Known

0015.00* 0054.00* 0082.00* 0089.00* 0107.00* 9801.00* 9802.00*

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0044.00* 0067.00* 0107.02*

Median Family Income 40-50%

0002.00* 0018.00* 0052.00* 0145.02* 0153.00* 0162.00*

Median Family Income 50-60%

0043.00* 0045.00* 0046.00* 0055.00* 0058.01* 0068.00* 0106.01* 0135.00* 0136.00* 0150.03* 0157.00*

0161.00* 0164.00* 0168.00* 0169.00* 0170.00* 0172.00* 0174.00* 0177.00* 0190.00*

Median Family Income 60-70%

0012.02* 0027.00* 0048.00* 0060.00* 0061.02* 0106.02* 0111.00* 0116.00* 0128.00* 0134.00* 0137.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0145.01* 0151.00* 0156.00* 0158.02* 0163.00* 0166.00* 0167.00* 0171.00* 0175.00* 0176.00* 0324.00*

Median Family Income 70-80%

0001.02* 0014.00* 0017.01* 0019.00* 0020.01* 0028.00* 0029.00* 0031.02* 0041.04* 0047.00* 0053.00*

0056.00* 0062.00* 0115.00* 0129.00* 0130.00* 0131.00* 0148.01 0149.00* 0150.04* 0152.02* 0159.00*

0160.00* 0180.00*

Median Family Income 80-90%

0003.00* 0007.00* 0010.00* 0011.00* 0020.02* 0030.00* 0042.00* 0049.00* 0101.00* 0107.01* 0109.00*

0110.00* 0113.00* 0132.00* 0133.00 0140.00* 0142.00* 0155.00* 0165.00* 0173.00*

Median Family Income 90-100%

0005.00* 0008.00* 0012.01* 0040.00* 0061.01* 0063.00* 0143.00* 0144.01* 0178.00* 0194.00*

Median Family Income 100-110%

0004.00* 0006.00* 0108.00* 0123.00* 0127.00* 0141.02* 0146.00*

Median Family Income 110-120%

0009.02 0066.00* 0104.00* 0105.00* 0114.00* 0126.00* 0147.00* 0148.02*

Median Family Income >= 120%

0001.01* 0013.00* 0022.00* 0023.00* 0024.00* 0031.01* 0035.00* 0041.02* 0041.03* 0054.00* 0058.02*

0059.01* 0059.02* 0064.00* 0065.00* 0070.01* 0070.02* 0071.00* 0072.00* 0073.00* 0074.00* 0075.00*

0076.01* 0076.02* 0077.01* 0077.03* 0078.00* 0102.00* 0103.00* 0112.00* 0124.00* 0125.00 0138.00*

0139.00 0141.01* 0144.02* 0150.01* 0152.01* 0158.01* 0179.00* 0181.00* 0182.00* 0183.01* 0183.02*

0184.01* 0184.02* 0185.01* 0185.02* 0186.00* 0187.01* 0187.02* 0188.00* 0189.00* 0191.00* 0192.00*

0193.00* 0198.00* 0199.00* 0200.00* 0201.00*

Median Family Income Not Known

0069.00* 0077.02* 9801.00*

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0043.00* 0058.00*

Median Family Income 30-40%

0045.01* 0048.00* 0053.00* 0055.00* 0056.02* 0060.02*

Median Family Income 40-50%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0044.00* 0046.00* 0049.00* 0052.00* 0056.01* 0057.00* 0093.00*

Median Family Income 50-60%

0018.04* 0040.00* 0042.00* 0045.02* 0047.00* 0050.00* 0069.00* 0071.03* 0079.08* 0082.06* 0082.07*
0090.00*

Median Family Income 60-70%

0029.02* 0033.00* 0036.01* 0038.02* 0073.05* 0082.05*

Median Family Income 70-80%

0001.01* 0002.00* 0003.00* 0005.01* 0018.03* 0018.06* 0019.03* 0027.01* 0027.03* 0032.03* 0037.00*
0038.01* 0041.00* 0061.01* 0062.04* 0062.07* 0075.00* 0078.01* 0079.06*

Median Family Income 80-90%

0004.04* 0005.04* 0012.00* 0015.02* 0019.01* 0019.02* 0024.01* 0025.00* 0030.01* 0034.01* 0035.00*
0051.00* 0060.01* 0061.03* 0068.00* 0072.03* 0074.02* 0076.00* 0079.10* 0081.01* 0082.04* 0085.01*
0092.00*

Median Family Income 90-100%

0001.02* 0009.02* 0014.18* 0014.19* 0015.05* 0015.06 0016.00* 0017.01* 0017.02* 0018.05* 0026.05*
0028.05* 0031.01* 0062.09* 0070.00* 0071.01* 0078.06* 0079.05* 0079.07* 0080.01* 0081.03* 0094.00*
9802.00*

Median Family Income 100-110%

0004.01* 0006.08* 0006.09* 0007.01* 0008.02* 0010.01* 0011.00* 0013.00* 0014.10* 0015.04* 0026.04*
0029.01* 0030.02* 0031.02* 0062.08* 0063.00* 0071.02* 0072.02* 0073.06* 0077.02* 0077.04* 0079.13*
0082.09* 0083.00* 0084.04* 0085.06* 0086.06*

Median Family Income 110-120%

0005.03* 0008.01* 0010.03* 0010.04* 0014.14* 0061.04* 0066.04* 0066.08* 0073.03* 0077.03* 0078.04*
0079.09* 0081.02* 0088.01* 0091.01*

Median Family Income >= 120%

0004.03* 0006.03* 0006.10* 0007.02* 0009.01* 0014.09* 0014.11* 0014.12* 0014.13* 0014.15* 0014.17*
0020.00 0021.01* 0021.02* 0022.00* 0023.01* 0023.02* 0024.02* 0026.03* 0032.01* 0062.05* 0062.06*
0064.03* 0065.00* 0066.01* 0066.05* 0066.06* 0066.07* 0067.01* 0067.03* 0073.01* 0078.05* 0079.11*
0079.14* 0082.10* 0082.11* 0082.12* 0082.13* 0082.14* 0084.03* 0084.05* 0084.06* 0085.02* 0085.04*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0085.05* 0086.01* 0086.02* 0086.04* 0086.05* 0087.00*

Median Family Income Not Known

9800.00* 9801.00*

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 30-40%

8056.00 8057.00* 8065.01 8072.00* 8073.00* 8076.00 8110.00*

Median Family Income 40-50%

8058.00* 8070.06 8099.03*

Median Family Income 50-60%

8054.00 8060.00 8082.01 8108.00*

Median Family Income 60-70%

8017.00* 8034.00

Median Family Income 70-80%

8016.00* 8019.00* 8050.01* 8055.00 8059.00* 8077.00 8081.00 8084.02* 8085.02* 8100.02*

Median Family Income 80-90%

8020.00* 8023.00* 8032.01* 8065.04* 8079.00* 8090.00* 8103.00* 8109.00* 8113.01* 8116.00* 8122.00

Median Family Income 90-100%

8005.00* 8006.01* 8006.02* 8026.00* 8031.00* 8061.00* 8062.01* 8074.02* 8075.00* 8078.00* 8082.02*

8105.03* 8111.01* 8114.02* 8115.02

Median Family Income 100-110%

8001.01* 8004.00* 8018.00* 8022.00* 8025.00* 8027.00* 8064.00* 8065.02* 8070.05 8071.00* 8080.02

8083.00* 8085.01* 8091.00* 8095.06* 8105.01* 8106.00* 8107.00* 8113.04* 8120.00*

Median Family Income 110-120%

8008.00* 8009.00* 8010.00 8021.00* 8028.00* 8030.00* 8036.02* 8048.02* 8063.00 8070.04* 8080.01

8086.00 8111.02* 8113.03* 8126.00*

Median Family Income >= 120%

8001.02* 8002.00* 8007.01* 8007.02* 8011.00* 8012.00* 8013.00 8014.00* 8015.00* 8024.00* 8029.00*

8032.02* 8033.00* 8035.00* 8037.00* 8038.00* 8039.00* 8041.00* 8042.00* 8046.00* 8048.01* 8051.00

8053.00* 8062.02* 8065.03 8066.00 8084.01* 8087.01 8087.02 8088.00 8089.01* 8089.02* 8092.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

8093.01* 8093.02* 8094.00* 8095.03* 8095.04* 8095.05* 8096.00* 8097.01* 8097.03* 8097.04* 8099.01*
8099.02* 8100.01* 8100.03* 8100.04* 8101.01* 8101.02* 8102.01* 8102.02* 8104.01* 8104.02* 8105.04*
8105.05* 8112.00* 8114.01* 8115.01* 8119.00* 8121.00* 8123.00* 8124.00* 8125.01* 8125.02*

Median Family Income Not Known

8036.01* 8074.01* 9900.00*

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income 50-60%

0450.00* 0461.07*

Median Family Income 60-70%

0435.00* 0448.00* 0449.00*

Median Family Income 70-80%

0451.00*

Median Family Income 80-90%

0417.01* 0417.05* 0418.01* 0443.00 0452.00* 0454.02 0454.03* 0460.00* 0461.08*

Median Family Income 90-100%

0405.00* 0411.00* 0416.03* 0453.00* 0461.04*

Median Family Income 100-110%

0401.02* 0410.00* 0417.02* 0417.04* 0417.06* 0418.02* 0438.02* 0447.01* 0454.04*

Median Family Income 110-120%

0401.01* 0402.00* 0403.01* 0416.06* 0419.02* 0445.02* 0446.01* 0456.03*

Median Family Income >= 120%

0403.02* 0404.00* 0406.00* 0407.01* 0407.02* 0408.01 0408.03* 0408.04* 0408.05* 0409.00* 0412.00*
0413.00* 0414.00* 0415.00* 0416.02* 0416.04* 0416.05* 0418.03* 0419.01* 0420.00* 0421.00* 0422.00
0423.01* 0423.02* 0425.00* 0426.01* 0426.02* 0427.00* 0428.00* 0429.00* 0430.00* 0431.00* 0432.00
0433.01* 0433.02* 0433.03* 0434.01* 0434.02* 0436.01* 0436.02* 0437.00* 0438.01* 0439.00* 0440.00*
0441.01* 0441.02 0442.00* 0444.01* 0444.03* 0444.04* 0445.03* 0445.04* 0446.02* 0447.02* 0455.01*
0455.03* 0455.04 0457.01* 0457.03* 0457.04* 0458.04* 0459.01* 0459.03* 0459.04* 0461.03* 0461.09*
0461.10* 0462.01* 0462.02* 0462.97* 0462.98* 0464.00* 0465.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 20-30%

7153.04 7154.03*

Median Family Income 30-40%

7153.03* 7154.04* 7157.01 7391.00*

Median Family Income 40-50%

7150.01* 7152.01* 7152.02* 7153.01* 7159.02* 7160.00* 7201.04* 7201.06* 7312.01* 7312.02* 7312.03*

Median Family Income 50-60%

7141.00* 7156.00* 7201.02* 7201.07* 7220.03* 7222.00* 7290.00* 7312.05* 7312.06*

Median Family Income 60-70%

7150.02* 7155.01* 7157.02* 7158.00* 7201.05* 7202.02* 7210.00* 7229.00* 7312.04* 7330.01* 7340.03*

7361.05* 7361.06* 7361.07* 7370.00*

Median Family Income 70-80%

7130.00* 7133.00* 7154.01* 7155.03* 7159.01* 7175.01* 7202.05* 7220.01* 7228.00* 7235.00* 7240.00*

7250.01* 7250.02* 7280.01* 7311.01* 7320.03* 7321.01* 7330.02* 7340.02* 7340.05* 7350.03* 7351.01*

7360.01* 7361.01*

Median Family Income 80-90%

7132.03* 7135.00* 7138.00* 7139.00* 7143.00* 7155.02* 7170.02* 7171.02* 7175.02* 7202.03* 7202.04*

7202.06* 7233.00* 7234.00* 7251.00* 7270.02* 7280.02* 7310.02* 7321.04* 7340.04* 7350.01* 7350.04*

7351.06* 7360.02* 7380.01*

Median Family Income 90-100%

7111.00* 7113.00* 7114.00 7131.00* 7132.01* 7132.02* 7134.01* 7140.00* 7142.00* 7200.01* 7221.00*

7224.01* 7225.00* 7227.02* 7230.00* 7231.00* 7260.00* 7311.02* 7320.04* 7321.03* 7390.00*

Median Family Income 100-110%

7101.01* 7112.00* 7134.02* 7136.00* 7137.00* 7170.01* 7172.00 7174.00* 7180.00* 7224.02* 7226.00*

7227.01* 7232.00* 7236.00* 7270.01* 7300.00* 7310.01* 7311.03*

Median Family Income 110-120%

7101.02* 7171.01* 7220.04* 7280.04* 7320.01* 7351.04* 7351.05* 7380.02* 7381.00*

Median Family Income >= 120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

7173.00* 7223.00* 7392.00*

Median Family Income Not Known

7280.03* 9800.00* 9801.00* 9900.00*

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

1759.00* 1803.02* 1818.00* 1830.02*

Median Family Income 30-40%

1752.00* 1753.01* 1755.01* 1758.03* 1758.04* 1817.02* 1822.00*

Median Family Income 40-50%

1753.02* 1754.01* 1754.02* 1758.01* 1802.03* 1802.04* 1808.00 1809.00* 1815.00* 1820.00* 1828.00*
2642.00*

Median Family Income 50-60%

1251.00* 1755.02* 1803.01* 1807.00* 1810.00* 1811.01* 1813.00* 1814.00* 1827.01*

Median Family Income 60-70%

1802.01* 1806.00* 1812.00* 1821.00* 1823.02* 1824.00* 1827.02* 2036.00*

Median Family Income 70-80%

1249.00* 1801.01* 1811.02* 1823.01* 1829.00* 1830.01* 1831.01* 1831.02* 2641.01*

Median Family Income 80-90%

1250.00* 1756.03* 1756.04* 1757.01* 1757.03* 1801.02* 1819.00* 1825.01* 1825.02

Median Family Income 90-100%

1243.23* 1246.02* 1337.01* 1826.00* 2461.02* 2568.03

Median Family Income 100-110%

1244.04* 1245.00 1246.01* 1247.00* 1248.00* 1337.02* 1757.04*

Median Family Income 110-120%

1242.01* 1244.02 1540.06* 1964.03* 2463.00*

Median Family Income >= 120%

1165.00* 1242.02* 1243.11* 1243.12* 1243.21* 1243.22* 1244.03* 1432.01 1432.02* 1433.01* 1433.02*

1434.01 1434.02* 1540.03* 1540.04* 1540.05* 1635.01* 1635.02* 1756.01* 1964.01* 1964.04* 2167.01*

2167.02* 2238.01* 2238.02* 2366.01* 2366.03* 2366.04* 2460.01 2460.02* 2460.03* 2461.01* 2461.03*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

2461.04* 2462.01* 2462.02* 2462.03 2568.01* 2568.02* 2568.04* 2568.05* 2641.02

Median Family Income Not Known

1832.00* 2239.00*

SOMERSET COUNTY (035), NJ

MSA: 35154

Low Income

0511.00*

Moderate Income

0502.00* 0504.00* 0505.00* 0510.00* 0512.00* 0516.00* 0517.00 0518.00* 0520.02* 0533.00* 0534.03*

Middle Income

0501.00* 0503.00* 0513.00* 0514.00* 0515.00* 0519.00 0520.01* 0530.00* 0531.02* 0531.03* 0531.05*

0532.00* 0534.06* 0535.01* 0538.04* 0538.05 0539.01* 0543.01* 0543.02*

Upper Income

0506.00* 0507.01* 0507.03* 0507.04* 0508.01* 0508.02* 0509.01* 0509.02* 0509.03* 0521.00* 0522.01*

0522.03* 0522.04* 0523.00* 0524.00* 0526.03* 0526.04* 0526.05* 0527.01* 0527.02* 0528.00 0529.01*

0529.04* 0529.05* 0529.06* 0534.02* 0534.05* 0536.02* 0536.03* 0536.04 0537.03* 0537.04* 0537.05*

0537.06* 0537.07* 0538.01* 0538.06* 0538.07* 0539.04* 0539.05* 0541.00 0542.01* 0542.02*

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0393.01*

Median Family Income 30-40%

0302.00* 0304.00 0317.00* 0393.02* 0398.01* 0399.00*

Median Family Income 40-50%

0305.00* 0307.03* 0307.04* 0309.00* 0310.00* 0311.00* 0312.00* 0313.01* 0313.02* 0314.00* 0316.01*

0316.02* 0318.01* 0318.02* 0390.00* 0395.01* 0396.00*

Median Family Income 50-60%

0306.00* 0315.00* 0319.03* 0320.02* 0340.00* 0346.00* 0394.00* 0395.02*

Median Family Income 60-70%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0319.04* 0320.03* 0324.01* 0341.00* 0344.00 0347.00* 0351.00* 0389.00* 0392.00*

Median Family Income 70-80%

0307.01* 0308.02* 0320.04* 0323.00* 0324.02* 0328.00* 0338.00* 0339.00* 0349.00* 0355.00* 0357.00*
0388.00*

Median Family Income 80-90%

0322.00* 0326.00* 0337.00* 0343.00* 0345.00* 0350.00* 0352.00* 0353.00* 0354.00* 0361.00*

Median Family Income 90-100%

0327.02* 0329.01* 0330.00* 0331.00* 0336.00 0342.00* 0358.00* 0360.00*

Median Family Income 100-110%

0327.01* 0332.00* 0333.00* 0335.01* 0359.00* 0369.00* 0380.00* 0397.00*

Median Family Income 110-120%

0321.02* 0325.00* 0329.02* 0334.00* 0335.02* 0348.00* 0356.00* 0363.01* 0375.00

Median Family Income >= 120%

0321.01* 0362.00* 0363.02* 0364.00* 0365.00* 0366.00* 0367.00* 0368.00* 0370.00* 0371.00* 0372.00*

0373.00* 0374.00* 0376.01* 0376.02* 0377.00* 0378.00* 0379.00* 0381.01* 0381.03* 0381.04* 0382.01*

0382.02* 0383.00* 0384.00* 0385.00* 0386.01* 0386.02* 0387.01* 0387.02* 0391.00*

Median Family Income Not Known

9800.00*

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 10-20%

1210.00*

Median Family Income 20-30%

0023.00* 0085.00* 0255.00* 0259.02* 0382.00* 0449.01* 0531.01* 0539.00* 0908.00* 0982.00* 1156.00*

1214.00*

Median Family Income 30-40%

0029.01* 0092.02* 0104.02* 0220.00* 0234.00* 0236.00* 0281.00* 0326.00* 0330.00* 0340.00* 0342.00*

0347.00* 0349.01* 0453.00* 0489.00* 0493.01* 0509.00* 0529.00* 0533.00* 0535.00 0545.00* 0572.00*

0906.00* 0910.00* 0944.02* 1034.01* 1058.01* 1106.00* 1110.00* 1178.00* 1208.02*

Median Family Income 40-50%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0072.00* 0108.02* 0116.00* 0122.00* 0128.01* 0185.01* 0210.00* 0212.00* 0216.00* 0222.00* 0230.00*
0238.00* 0240.00 0283.00* 0293.00* 0307.00* 0328.00* 0351.01* 0353.01* 0356.01* 0357.01* 0359.00*
0360.02* 0361.00* 0363.00* 0417.00* 0427.00* 0429.00* 0433.00* 0447.00* 0491.00* 0493.02* 0505.00*
0511.00* 0525.00* 0537.00 0563.02* 0610.03* 0886.00* 0894.00* 0900.00* 0912.00* 0920.00* 1058.04*
1198.00* 1202.00* 1237.00*

Median Family Income 50-60%

0022.00* 0074.00* 0084.00* 0090.02* 0094.01* 0096.00* 0098.00* 0104.01* 0106.01* 0108.01* 0112.00*
0114.00* 0120.00* 0228.00* 0232.00* 0235.00* 0244.00* 0247.00* 0254.00* 0258.00* 0266.00* 0270.00*
0285.02* 0287.00* 0292.00* 0298.00* 0299.00* 0303.00* 0348.00* 0360.01* 0369.00* 0379.00* 0381.00*
0409.00* 0419.00* 0425.00* 0430.00* 0431.00* 0441.00* 0480.00* 0507.00* 0510.02* 0531.02* 0547.00*
0556.00* 0610.04* 0788.01* 0820.00* 0870.00* 0888.00* 0916.00* 0918.00* 0924.00* 1070.01* 1098.00*
1122.00* 1134.00* 1168.00* 1172.02* 1174.00* 1194.00* 1196.00* 1200.00* 1220.00*

Median Family Income 60-70%

0020.00* 0071.00* 0076.00* 0100.00* 0102.00* 0106.02* 0118.00* 0126.00* 0190.00* 0192.00* 0196.00*
0214.00* 0224.00* 0250.00* 0259.01* 0260.00* 0268.00* 0276.00* 0285.01* 0286.00* 0290.00* 0294.00*
0296.00* 0301.00* 0304.00* 0306.00* 0315.00* 0325.00* 0329.00* 0333.00* 0345.00* 0351.02* 0364.00*
0365.01* 0373.00* 0391.00* 0393.00* 0394.00* 0400.00* 0401.00* 0403.00* 0411.00* 0434.00* 0435.00*
0437.00* 0474.00* 0484.00* 0486.00* 0490.00* 0506.00* 0510.01* 0527.00* 0530.00* 0534.00* 0542.00*
0590.00* 0768.00* 0788.02* 0790.02* 0794.00* 0810.00* 0862.00* 0868.00* 0872.00* 0884.00* 0890.00*
0896.00* 0902.00* 0922.00* 0932.00* 1120.00* 1124.00* 1150.00* 1152.00* 1160.00* 1176.02* 1182.02*
1184.00* 1188.00*

Median Family Income 70-80%

0015.01* 0094.02* 0140.00* 0184.00* 0194.00* 0198.00* 0213.00* 0218.00* 0226.00* 0233.00* 0241.00*
0242.00* 0246.00* 0248.00* 0251.00* 0252.00* 0256.00* 0261.00* 0264.00* 0273.00* 0277.00* 0284.00*
0295.00* 0300.00* 0321.00* 0327.00* 0337.01* 0339.00* 0341.00* 0350.00* 0356.02* 0362.00* 0365.02*
0366.00* 0367.00* 0392.00* 0397.00* 0405.00* 0406.00* 0414.01* 0416.00* 0422.00* 0423.00* 0438.00*
0439.00* 0444.00* 0446.00* 0448.00* 0462.01* 0464.00* 0470.00* 0472.00* 0482.00* 0485.00* 0492.00*
0496.00* 0508.01* 0508.03* 0512.00* 0516.01* 0518.00* 0546.00* 0554.00* 0592.00* 0738.00* 0742.00*
0758.00* 0762.00* 0792.02* 0802.00* 0804.00* 0806.00* 0816.00* 0824.00* 0826.00* 0854.00* 0876.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0878.00* 0882.00* 0966.00* 1104.00* 1126.00 1128.00* 1130.00* 1132.00* 1144.00* 1146.00* 1158.00*
1162.00* 1164.00* 1166.00* 1176.01*

Median Family Income 80-90%

0054.00* 0058.00* 0068.00* 0078.00* 0088.00* 0090.01* 0110.00* 0138.00* 0142.00* 0178.00* 0182.00*
0186.00* 0208.00* 0217.00* 0253.00* 0263.00* 0272.00* 0274.00* 0282.00* 0308.00* 0311.00* 0331.00*
0337.02* 0349.02* 0353.02* 0354.00* 0355.00* 0374.01* 0374.02* 0375.00* 0377.00* 0387.00* 0395.00*
0398.00* 0410.00* 0414.02* 0418.00* 0424.00* 0428.00* 0445.00* 0456.00* 0460.00* 0476.00* 0478.00*
0481.00* 0514.00* 0516.02* 0523.00* 0526.00* 0584.00* 0586.00* 0598.00* 0606.00* 0650.00* 0720.00*
0722.00* 0736.00* 0764.00* 0766.00* 0772.00* 0782.00* 0786.01* 0796.01* 0796.02* 0814.00* 0822.00*
0828.00* 0830.00* 0836.00* 0850.00* 0856.00* 0858.00* 0860.00* 0866.00* 0874.01* 0880.01* 0898.00*
0956.00* 0958.00* 0996.00* 1022.00* 1116.00* 1118.00* 1142.01* 1142.02* 1172.01* 1182.01*

Median Family Income 90-100%

0056.02* 0070.00* 0080.00* 0082.00* 0101.00* 0150.00* 0180.00* 0188.00* 0193.00* 0200.00* 0257.00
0262.00* 0278.00* 0279.00* 0280.00* 0288.00* 0289.00* 0291.00* 0302.00* 0319.00* 0336.00* 0371.00*
0383.00* 0386.00* 0389.00* 0399.00* 0402.00* 0415.00* 0420.00* 0421.00* 0426.00* 0432.00* 0436.00*
0450.00* 0497.00* 0513.00* 0532.00* 0544.00* 0549.00* 0552.00* 0558.00* 0574.00* 0576.00* 0580.00*
0594.04* 0608.00* 0622.00* 0626.00* 0662.00* 0676.00* 0696.02* 0724.00* 0726.00* 0750.00* 0774.00*
0798.02* 0832.00* 0834.00* 0846.00* 0864.00* 0934.00* 0936.00* 0938.00* 0962.00* 0974.00* 1004.00*
1014.00* 1018.00* 1186.00* 1192.00*

Median Family Income 100-110%

0064.00* 0066.00* 0092.01* 0127.00* 0130.00* 0152.00* 0170.00* 0176.00* 0211.00* 0219.00* 0269.00*
0297.00* 0309.00* 0317.01* 0323.00* 0335.00* 0370.00* 0388.00* 0390.00* 0396.00* 0404.00* 0413.00*
0440.00* 0499.00* 0508.04* 0538.00* 0550.00* 0560.00* 0568.00* 0570.00* 0575.00* 0578.00* 0582.00*
0588.00* 0589.01* 0594.03* 0596.00* 0644.00* 0646.00* 0682.00* 0728.00* 0740.00* 0776.00* 0818.00*
0838.00* 0840.00* 0968.00* 0970.00* 0986.00* 0988.00* 0992.00* 1010.00* 1012.00* 1078.00* 1208.01*

Median Family Income 110-120%

0036.00* 0059.00* 0060.00* 0148.00* 0160.00* 0179.00* 0245.00* 0265.00* 0275.00* 0305.00* 0314.01*
0412.00* 0442.00* 0452.00* 0458.00* 0462.02* 0498.00* 0504.01* 0551.00* 0557.00* 0563.01* 0566.00*
0571.00* 0593.00* 0610.02* 0632.00* 0642.00* 0656.00* 0670.00* 0672.00* 0678.00* 0680.00* 0696.01*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

0700.00* 0732.00* 0760.00* 0770.00* 0784.00* 0790.01* 0848.00* 0880.02* 0930.00* 0950.00* 0984.00*
0994.00* 0998.00* 1006.00* 1008.00* 1016.00* 1024.00* 1026.00*

Median Family Income >= 120%

0001.00* 0003.01* 0005.01* 0005.02* 0007.00* 0009.00* 0011.00* 0013.00* 0015.02* 0021.00* 0030.00*
0031.01* 0033.00* 0034.00* 0035.00* 0037.00* 0038.00* 0039.00* 0041.00* 0043.00* 0044.00* 0045.00*
0046.00* 0047.00* 0049.00* 0050.00* 0051.00* 0052.01* 0052.02* 0053.01* 0056.01* 0062.00* 0063.00*
0065.00* 0067.00* 0069.01* 0069.02* 0075.00* 0077.00* 0117.00* 0119.01* 0121.00* 0129.01* 0129.02*
0131.00* 0132.00* 0133.00* 0134.00* 0135.00* 0136.00* 0137.00* 0139.00* 0141.01* 0141.02* 0143.00*
0145.00* 0147.00* 0149.01* 0149.02* 0151.00* 0153.00* 0155.00* 0157.00* 0159.00* 0161.00* 0162.00*
0163.00* 0164.00* 0165.00* 0166.00* 0167.00* 0168.00* 0169.00* 0171.00* 0172.00* 0174.00* 0181.00*
0183.00* 0187.00* 0191.00* 0195.00* 0197.00* 0199.00* 0201.00* 0202.00* 0203.00 0204.00* 0205.00*
0206.00* 0207.00* 0215.00* 0227.00* 0229.00* 0231.00* 0243.00* 0249.00* 0267.00* 0271.00* 0313.00*
0317.02* 0385.00* 0408.00* 0454.00* 0477.00* 0494.00* 0495.00* 0500.01* 0500.02* 0501.00* 0502.02*
0503.00* 0504.02* 0515.00* 0517.00* 0519.00* 0520.00* 0528.00* 0548.00* 0553.00* 0555.00* 0561.00*
0562.00* 0564.00* 0565.00* 0569.00* 0573.00* 0591.00* 0594.02* 0600.00* 0612.00* 0616.00* 0620.00*
0628.00* 0636.00* 0638.00* 0640.00* 0648.00* 0652.00* 0654.00* 0658.00* 0660.00* 0674.00* 0686.00*
0688.00* 0690.00* 0692.00* 0698.00* 0702.01* 0706.01* 0730.00* 0734.00* 0744.00* 0746.00* 0748.00*
0752.00* 0754.00* 0756.00* 0780.00* 0798.01* 0800.00* 0928.00* 0944.01* 0946.00* 0954.00* 0964.00*
0990.00* 1020.00* 1028.01* 1502.00* 1522.00*

Median Family Income Not Known

0002.00 0018.01* 0018.02* 0018.03* 0018.04 0031.02* 0053.02* 0053.03* 0086.00* 0119.02* 0154.00*
0175.00* 0177.00* 0221.00* 0314.02* 0343.00* 0352.00* 0357.02* 0407.00* 0443.00* 0449.02* 0468.00*
0488.00* 0543.00* 0579.01* 0579.02* 0589.02* 0666.00* 0702.02* 0702.03* 0706.02* 0786.02* 0792.01*
0808.00* 0852.00* 0892.00* 0960.00 1028.02* 1034.02* 1070.02* 1070.03* 1170.00* 1180.00* 1190.00*
1208.03* 9901.00*

RICHMOND COUNTY (085), NY

MSA: 35614

Low Income

0027.00* 0040.03* 0133.01*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

Moderate Income

0007.00* 0011.00* 0021.00* 0029.00* 0040.01* 0075.00* 0128.06* 0141.00* 0173.00* 0207.02* 0223.00*
0231.00* 0319.01*

Middle Income

0003.00* 0006.00* 0008.00* 0009.00* 0017.00* 0018.00* 0036.00* 0039.00* 0040.04* 0050.00* 0059.01*
0064.00* 0074.00* 0077.00* 0081.00* 0096.02* 0105.00* 0112.01* 0112.03* 0114.01* 0114.02* 0122.00*
0125.00* 0132.04* 0133.02* 0156.03* 0170.13* 0170.15* 0177.02* 0198.00* 0207.01* 0208.04* 0213.00*
0239.00* 0247.00* 0273.02* 0277.02* 0277.04* 0291.02* 0303.01* 0303.02* 0319.02*

Upper Income

0020.01* 0020.02* 0033.00* 0040.02* 0047.00* 0067.00* 0070.01 0070.02* 0096.01* 0097.01* 0121.00*
0128.04* 0128.05* 0132.01* 0132.03* 0134.00* 0138.00* 0146.04* 0146.05* 0146.06* 0146.07* 0146.08*
0147.00* 0151.00* 0156.01* 0156.02* 0169.01* 0170.05* 0170.07* 0170.09* 0170.11* 0170.12* 0170.14*
0170.16* 0176.00* 0177.01* 0181.00* 0187.01* 0187.03* 0187.04* 0189.01* 0189.02* 0197.00* 0201.00*
0208.03* 0208.05* 0208.06* 0226.01* 0226.02 0244.01* 0244.02* 0248.00* 0251.00* 0273.01* 0277.05*
0277.06* 0279.00* 0291.04* 0291.05* 0291.06* 0323.00*

Income Not Known

0059.02* 0097.02* 0112.04* 0154.00* 0228.01* 0228.02* 9901.00*

OUTSIDE ASSESSMENT AREA

HUNTERDON COUNTY (019), NJ

MSA: 35084

Upper Income

0106.00 0113.01

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0020.00

Moderate Income

0027.01

WARREN COUNTY (041), NJ

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: KEARNY BANK

MSA: 10900

Upper Income

0323.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0013.00 0082.00 0109.00

Median Family Income Not Known

0096.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income >= 120%

1265.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0116.02 0119.01 0125.03

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9514.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0110.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000028765

Institution: KEARNY BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	113	113	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	12	12	0	0.00%
Total	127	127	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	250	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	486	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	486	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	486	0	0	0	0
STATE TOTAL	0	0	0	0	1	486	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	2	700	1	150	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	1	60	4	673	2	1,300	1	150	0	0
Median Family Income >= 120%	2	175	4	966	16	9,257	5	2,536	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	235	10	1,989	20	11,257	7	2,836	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	39	0	0	0	0	1	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	1	39	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	72	0	0	0	0	1	72	0	0
Median Family Income 110-120%	0	0	0	0	3	1,800	0	0	0	0
Median Family Income >= 120%	4	254	11	1,613	6	2,983	3	825	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	326	11	1,613	10	5,783	4	897	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	393	1	393	0	0
Median Family Income >= 120%	3	240	3	442	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	240	4	692	3	2,143	1	393	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	1	1,000	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	386	1	386	0	0
Median Family Income 90-100%	0	0	1	227	1	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	427	3	2,386	1	386	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	150	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	7	1,285	0	0	5	885	0	0
Median Family Income 60-70%	0	0	0	0	2	1,089	2	1,089	0	0
Median Family Income 70-80%	0	0	2	392	1	363	2	505	0	0
Median Family Income 80-90%	0	0	1	250	1	500	1	500	0	0
Median Family Income 90-100%	1	100	0	0	0	0	1	100	0	0
Median Family Income 100-110%	1	7	0	0	0	0	1	7	0	0
Median Family Income 110-120%	2	150	4	695	1	452	2	345	0	0
Median Family Income >= 120%	8	625	5	965	5	2,550	5	500	0	0
Median Family Income Not Known	1	50	0	0	0	0	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	1,082	19	3,587	10	4,954	20	3,981	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	145	2	1,350	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	800	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	152	1	250	5	2,541	2	840	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	152	2	395	8	4,691	2	840	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	642	1	642	0	0
Median Family Income 30-40%	0	0	0	0	2	1,473	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	1	150	1	504	1	504	0	0
Median Family Income 100-110%	5	339	1	150	2	700	3	470	0	0
Median Family Income 110-120%	0	0	1	200	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	439	3	500	6	3,319	5	1,616	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	205	0	0	1	205	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	673	1	673	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	195	2	1,100	0	0	0	0
Median Family Income >= 120%	0	0	1	250	5	3,000	2	930	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	650	8	4,773	4	1,808	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	369	0	0	0	0
Upper Income	1	60	0	0	1	375	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	2	744	1	60	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	200	1	1,000	1	1,000	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	200	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	3	1,800	1	1,000	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	357	1	357	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	357	1	357	0	0
TOTAL INSIDE AA IN STATE	35	2,534	56	10,253	73	41,850	46	13,817	0	0
TOTAL OUTSIDE AA IN STATE	1	39	1	150	2	1,357	3	546	0	0
STATE TOTAL	36	2,573	57	10,403	75	43,207	49	14,363	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	537	1	537	0	0
Median Family Income 30-40%	0	0	0	0	2	1,750	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	2	450	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	5	3,787	1	537	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	639	1	639	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,639	1	639	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,050	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,050	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	1	108	1	535	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	108	2	1,285	0	0	0	0
RICHMOND COUNTY (085), NY										
MSA 35614										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	3	2,533	1	42	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	3	2,533	1	42	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	1	42	2	450	8	6,320	2	579	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	108	7	4,474	1	639	0	0
STATE TOTAL	2	142	3	558	15	10,794	3	1,218	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	473	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	457	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	930	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	930	0	0	0	0
STATE TOTAL	0	0	0	0	2	930	0	0	0	0

Loans by County

Respondent ID: 0000028765

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KEARNY BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	462	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	462	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	462	0	0	0	0
STATE TOTAL	0	0	0	0	1	462	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	36	2,576	58	10,703	81	48,170	48	14,396	0	0
TOTAL OUTSIDE AA	2	139	3	508	13	7,709	4	1,185	0	0
TOTAL INSIDE & OUTSIDE	38	2,715	61	11,211	94	55,879	52	15,581	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: KEARNY BANK

Respondent ID: 0000028765
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BERGEN COUNTY (003) - MSA 35614	33	13,481	7	2,836	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	26	7,722	4	897	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	10	3,075	1	393	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	5	2,813	1	386	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	44	9,623	20	3,981	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	12	5,238	2	840	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	15	4,258	5	1,616	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	11	5,423	4	1,808	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	3	804	1	60	0	0
NJ - UNION COUNTY (039) - MSA 35084	5	2,200	1	1,000	0	0
NY - KINGS COUNTY (047) - MSA 35614	7	4,237	1	537	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	4	2,575	1	42	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: KEARNY BANK

Respondent ID: 0000028765
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	93	370,559	0	0
Purchased	0	0	0	0
Total	93	370,559	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0236.02*

Median Family Income 60-70%

0112.00* 0181.02* 0213.00* 0216.00*

Median Family Income 70-80%

0035.00* 0063.01* 0153.00* 0154.01* 0182.00* 0215.00* 0235.01* 0235.02* 0301.00* 0303.00*

Median Family Income 80-90%

0211.01* 0214.00* 0231.00* 0233.03* 0234.01* 0236.01* 0291.00* 0302.01* 0372.04* 0413.01* 0571.01*

Median Family Income 90-100%

0061.02* 0062.01 0154.02* 0211.02* 0302.02* 0304.01* 0321.03* 0362.00* 0382.00 0411.00* 0463.00*
0572.00*

Median Family Income 100-110%

0040.02* 0061.01* 0114.00* 0120.01* 0193.03* 0212.00* 0513.00 0571.02*

Median Family Income 110-120%

0040.01* 0063.02* 0111.00* 0113.00* 0152.00* 0191.03* 0192.02* 0192.03* 0192.04* 0232.02* 0251.00*
0280.01* 0292.00* 0313.00* 0314.00* 0361.00* 0381.00 0412.00 0451.01*

Median Family Income >= 120%

0010.01* 0010.02* 0021.00* 0022.00* 0023.00 0031.00* 0032.00 0033.00* 0034.01* 0034.02* 0050.00
0062.02* 0070.01* 0070.02* 0080.01* 0080.02* 0091.00 0092.00* 0101.00* 0102.00* 0103.00* 0120.02*
0130.02* 0130.03* 0130.04* 0140.00* 0151.00* 0155.00* 0160.00* 0171.01* 0171.02* 0172.00* 0173.01*
0173.02* 0174.00* 0175.01* 0175.02* 0191.02* 0191.04* 0193.04* 0193.05* 0193.06* 0201.00* 0202.00
0221.00* 0222.00* 0232.01* 0233.01* 0233.04* 0234.02* 0241.00* 0242.00* 0252.00* 0261.00* 0262.00*
0270.00* 0280.02* 0304.02* 0311.00* 0312.00* 0321.02* 0321.04 0322.01* 0322.02* 0331.00* 0332.00*
0333.00* 0340.01* 0340.02* 0351.00* 0352.00* 0371.00* 0372.01* 0372.03* 0383.00* 0391.00* 0392.00*
0393.00* 0400.01* 0400.02* 0413.02* 0421.01* 0421.02* 0423.01* 0423.02* 0424.00* 0425.00 0430.01*
0430.02* 0441.00* 0442.01* 0442.02* 0451.02* 0452.00 0461.00* 0462.00* 0471.00* 0472.00* 0473.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0474.00* 0475.00* 0481.00* 0482.00* 0490.01* 0490.02* 0500.00 0511.00* 0512.00* 0514.00 0521.00
 0522.00* 0531.00* 0532.01* 0532.02* 0541.01* 0541.02* 0542.00* 0543.00* 0544.00* 0545.00* 0546.01*
 0546.02* 0551.00 0552.01* 0552.02* 0561.00* 0562.00* 0581.00* 0582.00* 0591.00 0592.00* 0600.01
 0600.02* 0611.00* 0612.00 0613.00* 0614.00*

Median Family Income Not Known

0181.01*

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 20-30%

0010.00* 0019.00* 0022.03* 0039.00* 0041.00* 0043.00* 0048.02* 0062.00* 0075.01* 0106.00* 0229.00*
 0230.00*

Median Family Income 30-40%

0002.00* 0005.00* 0031.00* 0035.00* 0044.00* 0046.00* 0048.01* 0050.00* 0072.00* 0074.00* 0075.02*
 0090.00* 0097.00* 0108.00* 0171.00* 0181.00* 0183.00* 0184.00* 0186.00* 0187.00* 0227.00* 0228.00*
 0232.00*

Median Family Income 40-50%

0001.00* 0006.00* 0007.00* 0009.00* 0016.00* 0017.00* 0018.00* 0020.00* 0021.00* 0022.02* 0024.00*
 0025.00* 0026.00* 0038.00* 0042.00* 0049.00* 0052.00* 0057.00* 0070.00* 0071.00* 0076.00* 0077.00*
 0078.00* 0079.00* 0080.00* 0081.00* 0091.00* 0092.00* 0093.00* 0094.00* 0096.00* 0109.00* 0111.00*
 0112.00* 0113.00* 0119.00* 0121.00* 0123.00* 0124.00* 0126.00* 0131.00* 0133.00* 0177.00* 0189.00
 0231.00*

Median Family Income 50-60%

0011.00* 0014.00* 0028.00* 0037.00* 0045.00* 0051.00* 0053.00* 0066.00* 0067.00* 0068.00* 0069.00*
 0073.00* 0087.00* 0088.00* 0101.00* 0103.00* 0115.00* 0116.00* 0120.00* 0122.00* 0127.00* 0128.00*
 0129.00* 0144.00* 0188.00*

Median Family Income 60-70%

0004.00* 0008.00* 0013.00* 0023.00* 0047.00* 0095.00* 0099.00* 0102.00* 0104.00* 0105.00* 0114.00*
 0118.00* 0125.00* 0132.00* 0137.00* 0147.00* 0157.00* 0182.00*

Median Family Income 70-80%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0003.00* 0022.04* 0130.00* 0141.00* 0143.00* 0145.00* 0146.00* 0152.00* 0153.00* 0159.00* 0176.00*
0178.00*

Median Family Income 80-90%

0064.00* 0151.00* 0158.00*

Median Family Income 90-100%

0100.00* 0117.00* 0154.00* 0175.00*

Median Family Income 100-110%

0139.00* 0140.00* 0142.00* 0150.00* 0155.00* 0156.00* 0168.00

Median Family Income 110-120%

0167.00* 0172.00* 0197.00* 0216.01 0217.01*

Median Family Income >= 120%

0134.00* 0135.00* 0136.00 0138.00* 0148.00* 0149.00* 0160.00* 0161.00* 0162.00* 0163.00* 0164.00*

0165.00* 0166.00* 0169.00* 0170.00* 0173.01* 0173.02* 0174.00 0179.00* 0180.00 0190.00* 0191.00*

0192.00* 0193.00* 0194.00* 0195.00* 0196.00* 0198.00* 0199.00* 0200.00* 0201.00* 0202.00* 0203.00*

0204.00* 0205.00* 0206.00* 0207.00* 0208.00* 0209.01* 0209.02 0210.00* 0211.00 0212.00* 0213.00*

0214.00* 0216.02* 0217.02* 0218.01* 0218.02 0218.03*

Median Family Income Not Known

0015.00* 0054.00* 0082.00* 0089.00* 0107.00* 9801.00* 9802.00*

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0044.00* 0067.00* 0107.02*

Median Family Income 40-50%

0002.00* 0018.00* 0052.00* 0145.02* 0153.00* 0162.00*

Median Family Income 50-60%

0043.00* 0045.00* 0046.00* 0055.00* 0058.01* 0068.00* 0106.01* 0135.00* 0136.00* 0150.03* 0157.00*

0161.00* 0164.00* 0168.00* 0169.00* 0170.00* 0172.00* 0174.00* 0177.00* 0190.00*

Median Family Income 60-70%

0012.02* 0027.00* 0048.00* 0060.00* 0061.02* 0106.02* 0111.00* 0116.00* 0128.00* 0134.00* 0137.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0145.01* 0151.00* 0156.00* 0158.02* 0163.00* 0166.00* 0167.00* 0171.00* 0175.00* 0176.00* 0324.00*

Median Family Income 70-80%

0001.02* 0014.00* 0017.01* 0019.00* 0020.01* 0028.00* 0029.00* 0031.02* 0041.04* 0047.00* 0053.00*

0056.00* 0062.00* 0115.00* 0129.00* 0130.00* 0131.00* 0148.01 0149.00* 0150.04* 0152.02* 0159.00*

0160.00* 0180.00*

Median Family Income 80-90%

0003.00* 0007.00* 0010.00* 0011.00* 0020.02* 0030.00* 0042.00* 0049.00* 0101.00* 0107.01* 0109.00*

0110.00* 0113.00* 0132.00* 0133.00* 0140.00* 0142.00* 0155.00* 0165.00* 0173.00*

Median Family Income 90-100%

0005.00* 0008.00* 0012.01* 0040.00* 0061.01* 0063.00* 0143.00* 0144.01* 0178.00* 0194.00*

Median Family Income 100-110%

0004.00 0006.00* 0108.00* 0123.00* 0127.00 0141.02* 0146.00*

Median Family Income 110-120%

0009.02* 0066.00* 0104.00 0105.00* 0114.00* 0126.00* 0147.00* 0148.02*

Median Family Income >= 120%

0001.01* 0013.00* 0022.00* 0023.00* 0024.00* 0031.01* 0035.00* 0041.02* 0041.03* 0054.00 0058.02*

0059.01* 0059.02* 0064.00* 0065.00* 0070.01* 0070.02* 0071.00* 0072.00* 0073.00* 0074.00* 0075.00*

0076.01* 0076.02* 0077.01* 0077.03* 0078.00* 0102.00* 0103.00* 0112.00* 0124.00* 0125.00* 0138.00*

0139.00* 0141.01* 0144.02* 0150.01* 0152.01* 0158.01* 0179.00* 0181.00* 0182.00* 0183.01* 0183.02*

0184.01* 0184.02* 0185.01* 0185.02* 0186.00* 0187.01* 0187.02* 0188.00* 0189.00* 0191.00* 0192.00*

0193.00* 0198.00* 0199.00* 0200.00* 0201.00*

Median Family Income Not Known

0069.00* 0077.02* 9801.00*

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0043.00* 0058.00*

Median Family Income 30-40%

0045.01* 0048.00* 0053.00* 0055.00 0056.02* 0060.02*

Median Family Income 40-50%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0044.00* 0046.00* 0049.00* 0052.00* 0056.01* 0057.00* 0093.00*

Median Family Income 50-60%

0018.04* 0040.00* 0042.00* 0045.02* 0047.00* 0050.00* 0069.00* 0071.03* 0079.08* 0082.06* 0082.07*
0090.00*

Median Family Income 60-70%

0029.02* 0033.00* 0036.01* 0038.02* 0073.05* 0082.05*

Median Family Income 70-80%

0001.01* 0002.00* 0003.00* 0005.01* 0018.03* 0018.06* 0019.03* 0027.01* 0027.03* 0032.03* 0037.00*
0038.01* 0041.00* 0061.01* 0062.04* 0062.07* 0075.00* 0078.01* 0079.06*

Median Family Income 80-90%

0004.04* 0005.04* 0012.00* 0015.02* 0019.01* 0019.02* 0024.01* 0025.00 0030.01* 0034.01* 0035.00*
0051.00* 0060.01* 0061.03* 0068.00* 0072.03* 0074.02* 0076.00* 0079.10* 0081.01* 0082.04* 0085.01*
0092.00*

Median Family Income 90-100%

0001.02* 0009.02* 0014.18* 0014.19* 0015.05* 0015.06 0016.00* 0017.01* 0017.02* 0018.05* 0026.05*
0028.05* 0031.01* 0062.09* 0070.00* 0071.01* 0078.06* 0079.05* 0079.07* 0080.01* 0081.03 0094.00*
9802.00*

Median Family Income 100-110%

0004.01* 0006.08* 0006.09* 0007.01* 0008.02* 0010.01* 0011.00* 0013.00* 0014.10* 0015.04* 0026.04*
0029.01* 0030.02* 0031.02* 0062.08* 0063.00* 0071.02* 0072.02* 0073.06* 0077.02* 0077.04* 0079.13*
0082.09* 0083.00* 0084.04* 0085.06* 0086.06*

Median Family Income 110-120%

0005.03* 0008.01* 0010.03* 0010.04* 0014.14* 0061.04* 0066.04* 0066.08* 0073.03* 0077.03* 0078.04*
0079.09* 0081.02* 0088.01* 0091.01*

Median Family Income >= 120%

0004.03* 0006.03* 0006.10* 0007.02* 0009.01* 0014.09* 0014.11* 0014.12* 0014.13* 0014.15* 0014.17*
0020.00* 0021.01* 0021.02* 0022.00* 0023.01* 0023.02* 0024.02* 0026.03* 0032.01* 0062.05* 0062.06*
0064.03* 0065.00* 0066.01* 0066.05* 0066.06* 0066.07* 0067.01* 0067.03 0073.01* 0078.05* 0079.11*
0079.14* 0082.10* 0082.11* 0082.12* 0082.13* 0082.14* 0084.03* 0084.05* 0084.06* 0085.02* 0085.04*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0085.05* 0086.01* 0086.02* 0086.04* 0086.05* 0087.00*

Median Family Income Not Known

9800.00* 9801.00*

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 30-40%

8056.00* 8057.00* 8065.01* 8072.00* 8073.00* 8076.00* 8110.00*

Median Family Income 40-50%

8058.00 8070.06 8099.03*

Median Family Income 50-60%

8054.00 8060.00 8082.01 8108.00*

Median Family Income 60-70%

8017.00* 8034.00

Median Family Income 70-80%

8016.00* 8019.00* 8050.01* 8055.00 8059.00* 8077.00* 8081.00 8084.02* 8085.02* 8100.02*

Median Family Income 80-90%

8020.00* 8023.00* 8032.01* 8065.04* 8079.00* 8090.00* 8103.00* 8109.00* 8113.01* 8116.00* 8122.00

Median Family Income 90-100%

8005.00* 8006.01* 8006.02* 8026.00* 8031.00* 8061.00* 8062.01* 8074.02* 8075.00* 8078.00* 8082.02

8105.03* 8111.01* 8114.02* 8115.02*

Median Family Income 100-110%

8001.01* 8004.00* 8018.00* 8022.00* 8025.00* 8027.00* 8064.00* 8065.02* 8070.05* 8071.00* 8080.02*

8083.00* 8085.01 8091.00* 8095.06* 8105.01* 8106.00* 8107.00* 8113.04* 8120.00*

Median Family Income 110-120%

8008.00* 8009.00* 8010.00* 8021.00* 8028.00* 8030.00* 8036.02* 8048.02* 8063.00 8070.04* 8080.01

8086.00 8111.02 8113.03* 8126.00*

Median Family Income >= 120%

8001.02* 8002.00* 8007.01* 8007.02* 8011.00 8012.00* 8013.00* 8014.00* 8015.00* 8024.00* 8029.00*

8032.02* 8033.00* 8035.00* 8037.00* 8038.00* 8039.00* 8041.00* 8042.00* 8046.00* 8048.01 8051.00

8053.00* 8062.02* 8065.03* 8066.00* 8084.01 8087.01 8087.02* 8088.00 8089.01 8089.02* 8092.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

8093.01	8093.02	8094.00	8095.03*	8095.04*	8095.05*	8096.00*	8097.01*	8097.03*	8097.04*	8099.01*	
8099.02*	8100.01*	8100.03*	8100.04*	8101.01*	8101.02*	8102.01*	8102.02*	8104.01*	8104.02*	8105.04*	
8105.05*	8112.00*	8114.01*	8115.01*	8119.00*	8121.00*	8123.00	8124.00	8125.01*	8125.02*		
Median Family Income Not Known											
8036.01*	8074.01	9900.00*									
MORRIS COUNTY (027), NJ											
MSA: 35084											
Median Family Income 50-60%											
0450.00*	0461.07*										
Median Family Income 60-70%											
0435.00*	0448.00*	0449.00*									
Median Family Income 70-80%											
0451.00*											
Median Family Income 80-90%											
0417.01*	0417.05*	0418.01*	0443.00	0452.00*	0454.02	0454.03*	0460.00*	0461.08*			
Median Family Income 90-100%											
0405.00*	0411.00*	0416.03	0453.00*	0461.04*							
Median Family Income 100-110%											
0401.02*	0410.00*	0417.02*	0417.04*	0417.06*	0418.02*	0438.02*	0447.01*	0454.04*			
Median Family Income 110-120%											
0401.01*	0402.00*	0403.01*	0416.06*	0419.02*	0445.02*	0446.01*	0456.03*				
Median Family Income >= 120%											
0403.02*	0404.00*	0406.00*	0407.01*	0407.02*	0408.01	0408.03	0408.04	0408.05*	0409.00*	0412.00*	
0413.00*	0414.00*	0415.00	0416.02*	0416.04*	0416.05*	0418.03*	0419.01*	0420.00	0421.00*	0422.00*	
0423.01*	0423.02*	0425.00*	0426.01*	0426.02*	0427.00*	0428.00*	0429.00*	0430.00*	0431.00*	0432.00*	
0433.01*	0433.02*	0433.03*	0434.01*	0434.02*	0436.01*	0436.02*	0437.00*	0438.01*	0439.00*	0440.00*	
0441.01*	0441.02	0442.00*	0444.01*	0444.03*	0444.04*	0445.03*	0445.04*	0446.02*	0447.02*	0455.01*	
0455.03*	0455.04*	0457.01*	0457.03*	0457.04*	0458.04*	0459.01*	0459.03*	0459.04*	0461.03	0461.09*	
0461.10*	0462.01*	0462.02*	0462.97*	0462.98*	0464.00*	0465.00*					

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 20-30%

7153.04 7154.03*

Median Family Income 30-40%

7153.03* 7154.04* 7157.01 7391.00

Median Family Income 40-50%

7150.01* 7152.01* 7152.02* 7153.01* 7159.02* 7160.00* 7201.04* 7201.06* 7312.01* 7312.02* 7312.03*

Median Family Income 50-60%

7141.00* 7156.00* 7201.02* 7201.07* 7220.03* 7222.00* 7290.00* 7312.05* 7312.06*

Median Family Income 60-70%

7150.02* 7155.01* 7157.02* 7158.00* 7201.05* 7202.02* 7210.00* 7229.00* 7312.04* 7330.01* 7340.03*

7361.05* 7361.06* 7361.07* 7370.00*

Median Family Income 70-80%

7130.00* 7133.00* 7154.01* 7155.03* 7159.01* 7175.01* 7202.05* 7220.01* 7228.00* 7235.00* 7240.00*

7250.01* 7250.02* 7280.01* 7311.01* 7320.03* 7321.01* 7330.02* 7340.02* 7340.05* 7350.03* 7351.01*

7360.01* 7361.01*

Median Family Income 80-90%

7132.03* 7135.00* 7138.00* 7139.00* 7143.00* 7155.02* 7170.02* 7171.02* 7175.02* 7202.03* 7202.04*

7202.06* 7233.00* 7234.00* 7251.00* 7270.02* 7280.02* 7310.02* 7321.04* 7340.04* 7350.01* 7350.04*

7351.06* 7360.02* 7380.01*

Median Family Income 90-100%

7111.00* 7113.00 7114.00 7131.00* 7132.01* 7132.02* 7134.01* 7140.00* 7142.00* 7200.01* 7221.00*

7224.01* 7225.00* 7227.02* 7230.00* 7231.00* 7260.00* 7311.02* 7320.04* 7321.03* 7390.00*

Median Family Income 100-110%

7101.01 7112.00 7134.02 7136.00 7137.00* 7170.01* 7172.00* 7174.00* 7180.00* 7224.02* 7226.00

7227.01 7232.00 7236.00 7270.01* 7300.00* 7310.01* 7311.03*

Median Family Income 110-120%

7101.02 7171.01* 7220.04* 7280.04* 7320.01* 7351.04* 7351.05* 7380.02* 7381.00*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

7173.00* 7223.00* 7392.00*

Median Family Income Not Known

7280.03* 9800.00* 9801.00* 9900.00*

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

1759.00 1803.02* 1818.00* 1830.02*

Median Family Income 30-40%

1752.00* 1753.01* 1755.01* 1758.03* 1758.04* 1817.02* 1822.00*

Median Family Income 40-50%

1753.02* 1754.01* 1754.02* 1758.01* 1802.03* 1802.04* 1808.00* 1809.00* 1815.00* 1820.00* 1828.00*
2642.00*

Median Family Income 50-60%

1251.00* 1755.02* 1803.01* 1807.00* 1810.00* 1811.01* 1813.00* 1814.00* 1827.01*

Median Family Income 60-70%

1802.01* 1806.00* 1812.00* 1821.00* 1823.02* 1824.00* 1827.02* 2036.00*

Median Family Income 70-80%

1249.00* 1801.01* 1811.02* 1823.01* 1829.00* 1830.01* 1831.01* 1831.02* 2641.01*

Median Family Income 80-90%

1250.00* 1756.03* 1756.04* 1757.01* 1757.03* 1801.02* 1819.00* 1825.01* 1825.02*

Median Family Income 90-100%

1243.23* 1246.02* 1337.01* 1826.00* 2461.02* 2568.03

Median Family Income 100-110%

1244.04* 1245.00* 1246.01* 1247.00* 1248.00* 1337.02* 1757.04*

Median Family Income 110-120%

1242.01* 1244.02 1540.06* 1964.03* 2463.00*

Median Family Income >= 120%

1165.00* 1242.02* 1243.11* 1243.12* 1243.21* 1243.22* 1244.03* 1432.01 1432.02* 1433.01* 1433.02*

1434.01* 1434.02* 1540.03* 1540.04* 1540.05* 1635.01* 1635.02* 1756.01* 1964.01* 1964.04* 2167.01*

2167.02* 2238.01* 2238.02* 2366.01* 2366.03* 2366.04* 2460.01 2460.02 2460.03 2461.01* 2461.03*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

2461.04* 2462.01* 2462.02* 2462.03* 2568.01* 2568.02* 2568.04* 2568.05* 2641.02

Median Family Income Not Known

1832.00* 2239.00*

SOMERSET COUNTY (035), NJ

MSA: 35154

Low Income

0511.00*

Moderate Income

0502.00* 0504.00* 0505.00* 0510.00* 0512.00* 0516.00* 0517.00* 0518.00* 0520.02* 0533.00* 0534.03*

Middle Income

0501.00* 0503.00* 0513.00* 0514.00* 0515.00* 0519.00* 0520.01* 0530.00* 0531.02* 0531.03* 0531.05*

0532.00* 0534.06* 0535.01* 0538.04* 0538.05* 0539.01* 0543.01* 0543.02

Upper Income

0506.00* 0507.01* 0507.03* 0507.04* 0508.01* 0508.02* 0509.01* 0509.02* 0509.03* 0521.00* 0522.01*

0522.03* 0522.04* 0523.00* 0524.00* 0526.03* 0526.04* 0526.05* 0527.01 0527.02* 0528.00* 0529.01*

0529.04* 0529.05* 0529.06* 0534.02* 0534.05* 0536.02* 0536.03* 0536.04* 0537.03* 0537.04* 0537.05*

0537.06* 0537.07* 0538.01* 0538.06* 0538.07* 0539.04* 0539.05* 0541.00 0542.01* 0542.02*

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0393.01*

Median Family Income 30-40%

0302.00* 0304.00 0317.00* 0393.02* 0398.01 0399.00*

Median Family Income 40-50%

0305.00* 0307.03* 0307.04* 0309.00* 0310.00* 0311.00* 0312.00* 0313.01* 0313.02* 0314.00* 0316.01*

0316.02* 0318.01* 0318.02* 0390.00* 0395.01* 0396.00*

Median Family Income 50-60%

0306.00* 0315.00* 0319.03* 0320.02* 0340.00* 0346.00* 0394.00* 0395.02*

Median Family Income 60-70%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0319.04* 0320.03* 0324.01* 0341.00* 0344.00* 0347.00* 0351.00* 0389.00* 0392.00*

Median Family Income 70-80%

0307.01* 0308.02* 0320.04* 0323.00* 0324.02* 0328.00* 0338.00* 0339.00* 0349.00* 0355.00* 0357.00*

0388.00*

Median Family Income 80-90%

0322.00* 0326.00* 0337.00* 0343.00* 0345.00* 0350.00* 0352.00* 0353.00* 0354.00* 0361.00*

Median Family Income 90-100%

0327.02* 0329.01* 0330.00* 0331.00* 0336.00 0342.00* 0358.00 0360.00*

Median Family Income 100-110%

0327.01* 0332.00* 0333.00* 0335.01* 0359.00* 0369.00* 0380.00* 0397.00*

Median Family Income 110-120%

0321.02* 0325.00* 0329.02* 0334.00* 0335.02* 0348.00* 0356.00* 0363.01* 0375.00*

Median Family Income >= 120%

0321.01* 0362.00* 0363.02* 0364.00* 0365.00* 0366.00* 0367.00* 0368.00* 0370.00* 0371.00* 0372.00*

0373.00* 0374.00* 0376.01* 0376.02* 0377.00* 0378.00* 0379.00* 0381.01* 0381.03* 0381.04* 0382.01*

0382.02* 0383.00 0384.00* 0385.00* 0386.01* 0386.02* 0387.01* 0387.02* 0391.00*

Median Family Income Not Known

9800.00*

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 10-20%

1210.00*

Median Family Income 20-30%

0023.00* 0085.00* 0255.00* 0259.02* 0382.00* 0449.01* 0531.01* 0539.00* 0908.00* 0982.00* 1156.00

1214.00*

Median Family Income 30-40%

0029.01* 0092.02* 0104.02* 0220.00* 0234.00* 0236.00* 0281.00* 0326.00* 0330.00* 0340.00* 0342.00*

0347.00* 0349.01* 0453.00* 0489.00* 0493.01* 0509.00 0529.00* 0533.00* 0535.00 0545.00* 0572.00*

0906.00* 0910.00* 0944.02* 1034.01* 1058.01* 1106.00* 1110.00* 1178.00* 1208.02*

Median Family Income 40-50%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0072.00*	0108.02*	0116.00*	0122.00*	0128.01*	0185.01*	0210.00*	0212.00*	0216.00*	0222.00*	0230.00*
0238.00*	0240.00*	0283.00*	0293.00*	0307.00*	0328.00*	0351.01*	0353.01*	0356.01*	0357.01*	0359.00*
0360.02*	0361.00*	0363.00*	0417.00*	0427.00*	0429.00*	0433.00*	0447.00*	0491.00*	0493.02*	0505.00*
0511.00*	0525.00*	0537.00	0563.02*	0610.03*	0886.00*	0894.00*	0900.00*	0912.00*	0920.00*	1058.04*
1198.00*	1202.00*	1237.00*								
Median Family Income 50-60%										
0022.00*	0074.00*	0084.00*	0090.02*	0094.01*	0096.00*	0098.00*	0104.01*	0106.01*	0108.01*	0112.00*
0114.00*	0120.00*	0228.00*	0232.00*	0235.00*	0244.00*	0247.00*	0254.00*	0258.00*	0266.00*	0270.00*
0285.02*	0287.00*	0292.00*	0298.00*	0299.00*	0303.00*	0348.00*	0360.01*	0369.00*	0379.00*	0381.00*
0409.00*	0419.00*	0425.00*	0430.00*	0431.00*	0441.00*	0480.00*	0507.00*	0510.02*	0531.02*	0547.00*
0556.00*	0610.04*	0788.01*	0820.00*	0870.00*	0888.00*	0916.00*	0918.00*	0924.00*	1070.01*	1098.00*
1122.00*	1134.00*	1168.00*	1172.02*	1174.00*	1194.00*	1196.00*	1200.00*	1220.00*		
Median Family Income 60-70%										
0020.00*	0071.00*	0076.00*	0100.00*	0102.00*	0106.02*	0118.00*	0126.00*	0190.00*	0192.00*	0196.00*
0214.00*	0224.00*	0250.00*	0259.01*	0260.00*	0268.00*	0276.00*	0285.01*	0286.00*	0290.00*	0294.00*
0296.00*	0301.00*	0304.00*	0306.00*	0315.00*	0325.00*	0329.00*	0333.00*	0345.00*	0351.02*	0364.00*
0365.01*	0373.00*	0391.00*	0393.00*	0394.00*	0400.00*	0401.00*	0403.00*	0411.00*	0434.00*	0435.00*
0437.00*	0474.00*	0484.00*	0486.00*	0490.00*	0506.00*	0510.01*	0527.00*	0530.00*	0534.00*	0542.00*
0590.00*	0768.00*	0788.02*	0790.02*	0794.00*	0810.00*	0862.00*	0868.00*	0872.00*	0884.00*	0890.00*
0896.00*	0902.00*	0922.00*	0932.00*	1120.00*	1124.00*	1150.00*	1152.00*	1160.00*	1176.02*	1182.02*
1184.00*	1188.00*									
Median Family Income 70-80%										
0015.01*	0094.02*	0140.00*	0184.00*	0194.00*	0198.00*	0213.00*	0218.00*	0226.00*	0233.00*	0241.00*
0242.00*	0246.00*	0248.00*	0251.00*	0252.00*	0256.00*	0261.00*	0264.00*	0273.00*	0277.00*	0284.00*
0295.00*	0300.00*	0321.00*	0327.00*	0337.01*	0339.00*	0341.00*	0350.00*	0356.02*	0362.00*	0365.02*
0366.00*	0367.00*	0392.00*	0397.00*	0405.00*	0406.00*	0414.01*	0416.00*	0422.00*	0423.00*	0438.00*
0439.00*	0444.00*	0446.00*	0448.00*	0462.01*	0464.00*	0470.00*	0472.00*	0482.00*	0485.00*	0492.00*
0496.00*	0508.01*	0508.03*	0512.00*	0516.01*	0518.00*	0546.00*	0554.00*	0592.00*	0738.00*	0742.00*
0758.00*	0762.00*	0792.02*	0802.00*	0804.00*	0806.00*	0816.00*	0824.00*	0826.00*	0854.00*	0876.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0878.00*	0882.00*	0966.00*	1104.00*	1126.00*	1128.00*	1130.00*	1132.00*	1144.00*	1146.00*	1158.00*
1162.00*	1164.00*	1166.00*	1176.01*							
Median Family Income 80-90%										
0054.00*	0058.00*	0068.00*	0078.00*	0088.00*	0090.01*	0110.00*	0138.00*	0142.00*	0178.00*	0182.00*
0186.00*	0208.00*	0217.00*	0253.00*	0263.00*	0272.00*	0274.00*	0282.00*	0308.00*	0311.00*	0331.00*
0337.02*	0349.02*	0353.02*	0354.00*	0355.00*	0374.01*	0374.02*	0375.00*	0377.00*	0387.00*	0395.00*
0398.00*	0410.00*	0414.02*	0418.00*	0424.00*	0428.00*	0445.00*	0456.00*	0460.00*	0476.00*	0478.00*
0481.00*	0514.00*	0516.02*	0523.00*	0526.00*	0584.00*	0586.00*	0598.00*	0606.00*	0650.00*	0720.00*
0722.00*	0736.00*	0764.00*	0766.00*	0772.00*	0782.00*	0786.01*	0796.01*	0796.02*	0814.00*	0822.00*
0828.00*	0830.00*	0836.00*	0850.00*	0856.00*	0858.00*	0860.00*	0866.00*	0874.01*	0880.01*	0898.00*
0956.00*	0958.00*	0996.00*	1022.00*	1116.00*	1118.00*	1142.01*	1142.02*	1172.01*	1182.01*	
Median Family Income 90-100%										
0056.02*	0070.00*	0080.00*	0082.00*	0101.00*	0150.00*	0180.00*	0188.00*	0193.00*	0200.00*	0257.00
0262.00*	0278.00*	0279.00*	0280.00*	0288.00*	0289.00*	0291.00*	0302.00*	0319.00*	0336.00*	0371.00*
0383.00*	0386.00*	0389.00*	0399.00*	0402.00*	0415.00*	0420.00*	0421.00*	0426.00*	0432.00*	0436.00*
0450.00*	0497.00*	0513.00*	0532.00*	0544.00*	0549.00*	0552.00*	0558.00*	0574.00*	0576.00*	0580.00*
0594.04*	0608.00*	0622.00*	0626.00*	0662.00*	0676.00*	0696.02*	0724.00*	0726.00*	0750.00*	0774.00*
0798.02*	0832.00*	0834.00*	0846.00*	0864.00*	0934.00*	0936.00*	0938.00*	0962.00*	0974.00*	1004.00*
1014.00*	1018.00*	1186.00*	1192.00*							
Median Family Income 100-110%										
0064.00*	0066.00*	0092.01*	0127.00*	0130.00*	0152.00*	0170.00*	0176.00*	0211.00*	0219.00*	0269.00*
0297.00*	0309.00*	0317.01*	0323.00*	0335.00*	0370.00*	0388.00*	0390.00*	0396.00*	0404.00*	0413.00*
0440.00*	0499.00*	0508.04*	0538.00*	0550.00*	0560.00*	0568.00*	0570.00*	0575.00*	0578.00*	0582.00*
0588.00*	0589.01*	0594.03*	0596.00*	0644.00*	0646.00*	0682.00*	0728.00*	0740.00*	0776.00*	0818.00*
0838.00*	0840.00*	0968.00*	0970.00*	0986.00*	0988.00*	0992.00*	1010.00*	1012.00*	1078.00*	1208.01*
Median Family Income 110-120%										
0036.00*	0059.00*	0060.00*	0148.00*	0160.00*	0179.00*	0245.00*	0265.00*	0275.00*	0305.00*	0314.01*
0412.00*	0442.00*	0452.00*	0458.00*	0462.02*	0498.00*	0504.01*	0551.00*	0557.00*	0563.01*	0566.00*
0571.00*	0593.00*	0610.02*	0632.00*	0642.00*	0656.00*	0670.00*	0672.00*	0678.00*	0680.00*	0696.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

0700.00* 0732.00* 0760.00* 0770.00* 0784.00* 0790.01* 0848.00* 0880.02* 0930.00* 0950.00* 0984.00*
 0994.00* 0998.00* 1006.00* 1008.00* 1016.00* 1024.00* 1026.00*

Median Family Income >= 120%

0001.00* 0003.01* 0005.01* 0005.02* 0007.00* 0009.00* 0011.00* 0013.00* 0015.02* 0021.00* 0030.00*
 0031.01* 0033.00* 0034.00* 0035.00* 0037.00* 0038.00* 0039.00* 0041.00* 0043.00* 0044.00* 0045.00*
 0046.00* 0047.00* 0049.00* 0050.00* 0051.00* 0052.01* 0052.02* 0053.01* 0056.01* 0062.00* 0063.00*
 0065.00* 0067.00* 0069.01* 0069.02* 0075.00* 0077.00* 0117.00* 0119.01* 0121.00* 0129.01* 0129.02*
 0131.00* 0132.00* 0133.00* 0134.00* 0135.00* 0136.00* 0137.00* 0139.00* 0141.01* 0141.02* 0143.00*
 0145.00* 0147.00* 0149.01* 0149.02* 0151.00* 0153.00* 0155.00* 0157.00* 0159.00* 0161.00* 0162.00*
 0163.00* 0164.00* 0165.00* 0166.00* 0167.00* 0168.00* 0169.00* 0171.00* 0172.00* 0174.00* 0181.00*
 0183.00* 0187.00* 0191.00* 0195.00* 0197.00* 0199.00* 0201.00* 0202.00* 0203.00* 0204.00* 0205.00*
 0206.00* 0207.00* 0215.00* 0227.00* 0229.00* 0231.00* 0243.00* 0249.00* 0267.00* 0271.00* 0313.00*
 0317.02* 0385.00* 0408.00* 0454.00* 0477.00* 0494.00* 0495.00* 0500.01* 0500.02* 0501.00* 0502.02*
 0503.00* 0504.02* 0515.00* 0517.00* 0519.00* 0520.00* 0528.00* 0548.00* 0553.00* 0555.00* 0561.00*
 0562.00* 0564.00* 0565.00* 0569.00* 0573.00* 0591.00* 0594.02* 0600.00* 0612.00* 0616.00* 0620.00*
 0628.00* 0636.00* 0638.00* 0640.00* 0648.00* 0652.00* 0654.00* 0658.00* 0660.00* 0674.00* 0686.00*
 0688.00* 0690.00* 0692.00* 0698.00* 0702.01* 0706.01* 0730.00* 0734.00* 0744.00* 0746.00* 0748.00*
 0752.00* 0754.00* 0756.00* 0780.00* 0798.01* 0800.00* 0928.00* 0944.01* 0946.00* 0954.00* 0964.00*
 0990.00* 1020.00* 1028.01* 1502.00* 1522.00*

Median Family Income Not Known

0002.00 0018.01 0018.02* 0018.03* 0018.04* 0031.02* 0053.02* 0053.03* 0086.00* 0119.02* 0154.00*
 0175.00* 0177.00* 0221.00* 0314.02* 0343.00* 0352.00* 0357.02* 0407.00* 0443.00* 0449.02* 0468.00*
 0488.00* 0543.00* 0579.01* 0579.02* 0589.02* 0666.00* 0702.02* 0702.03* 0706.02* 0786.02* 0792.01*
 0808.00* 0852.00* 0892.00* 0960.00* 1028.02* 1034.02* 1070.02* 1070.03* 1170.00* 1180.00* 1190.00*
 1208.03* 9901.00*

RICHMOND COUNTY (085), NY

MSA: 35614

Low Income

0027.00* 0040.03* 0133.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

Moderate Income

0007.00* 0011.00* 0021.00* 0029.00* 0040.01* 0075.00* 0128.06* 0141.00* 0173.00* 0207.02* 0223.00*
0231.00* 0319.01*

Middle Income

0003.00* 0006.00* 0008.00* 0009.00* 0017.00* 0018.00* 0036.00* 0039.00* 0040.04* 0050.00* 0059.01*
0064.00* 0074.00* 0077.00* 0081.00* 0096.02* 0105.00* 0112.01* 0112.03* 0114.01* 0114.02* 0122.00*
0125.00* 0132.04* 0133.02* 0156.03* 0170.13* 0170.15* 0177.02* 0198.00* 0207.01* 0208.04* 0213.00*
0239.00* 0247.00* 0273.02* 0277.02* 0277.04* 0291.02* 0303.01* 0303.02* 0319.02*

Upper Income

0020.01* 0020.02* 0033.00* 0040.02* 0047.00* 0067.00* 0070.01 0070.02* 0096.01* 0097.01* 0121.00*
0128.04* 0128.05* 0132.01* 0132.03* 0134.00* 0138.00* 0146.04* 0146.05* 0146.06* 0146.07* 0146.08*
0147.00* 0151.00 0156.01* 0156.02* 0169.01* 0170.05* 0170.07* 0170.09* 0170.11* 0170.12* 0170.14*
0170.16* 0176.00* 0177.01* 0181.00* 0187.01* 0187.03* 0187.04* 0189.01* 0189.02* 0197.00* 0201.00*
0208.03* 0208.05* 0208.06* 0226.01* 0226.02 0244.01* 0244.02* 0248.00* 0251.00* 0273.01* 0277.05*
0277.06* 0279.00* 0291.04* 0291.05* 0291.06* 0323.00*

Income Not Known

0059.02* 0097.02* 0112.04* 0154.00* 0228.01* 0228.02* 9901.00*

OUTSIDE ASSESSMENT AREA

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 30-40%

0743.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0060.08

BURLINGTON COUNTY (005), NJ

MSA: 15804

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

7043.02

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0020.00

SUSSEX COUNTY (037), NJ

MSA: 35084

Middle Income

3723.00

WARREN COUNTY (041), NJ

MSA: 10900

Middle Income

0324.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income >= 120%

3010.00

Median Family Income Not Known

5172.02

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0013.00 0082.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 90-100%

0954.00

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

1265.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0116.02

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 80-90%

0544.02

Median Family Income >= 120%

0537.21

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 80-90%

2007.08

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000028765

Institution: KEARNY BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	133	133	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	12	12	0	0.00%
Total	147	147	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.