



Kearny Bank CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website ([www.ffiec.gov](http://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**

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

2021 CRA Data is available as of 12/15/22.

Loans by County

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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)	
<b>BERGEN COUNTY (003), NJ</b>									
<b>MSA 35614</b>									
<b>Inside AA 0001</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	250	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	0	0	3	1,600	2	950	0
Median Family Income 110-120%	1	96	1	243	5	1,890	2	710	0
Median Family Income >= 120%	6	307	7	1,398	6	3,453	4	1,281	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	8	453	10	2,141	14	6,943	8	2,941	0
<b>BURLINGTON COUNTY (005), NJ</b>									
<b>MSA 15804</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	860	1	860	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	860	1	860	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)		
<b>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0001</b>										
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	30	0	0	2	768	1	338	0	0
Median Family Income 40-50%	1	96	0	0	1	500	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%	21	1,633	12	1,943	7	3,752	3	447	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	23	1,759	12	1,943	10	5,020	4	785	0	0

Loans by County

Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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)	
<b>HUDSON COUNTY (017), NJ</b>									
<b>MSA 35614</b>									
<b>Inside AA 0001</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	69	2	360	0	0	1	69	0
Median Family Income 90-100%	0	0	0	0	1	750	0	0	0
Median Family Income 100-110%	0	0	0	0	1	600	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	340	3	442	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	5	409	5	802	2	1,350	1	69	0
<b>HUNTERDON COUNTY (019), NJ</b>									
<b>MSA 35084</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0

Loans by County

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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)		
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	2	1,450	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	2	1,450	0	0	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%	1	35	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	395	1	395	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	1	200	0	0	0	0	0	0
Median Family Income >= 120%	1	65	0	0	0	0	1	65	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	100	1	200	2	1,395	2	460	0	0

Loans by County

Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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)		
<b>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0001</b>										
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	500	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	125	1	200	1	350	0	0	0	0
Median Family Income 50-60%	3	266	1	150	1	500	3	266	0	0
Median Family Income 60-70%	1	50	2	352	0	0	2	202	0	0
Median Family Income 70-80%	1	50	2	380	0	0	2	180	0	0
Median Family Income 80-90%	7	412	3	546	3	1,723	6	810	0	0
Median Family Income 90-100%	0	0	2	406	1	400	2	556	0	0
Median Family Income 100-110%	2	200	0	0	3	2,054	2	1,054	0	0
Median Family Income 110-120%	4	325	3	650	6	3,234	2	534	0	0
Median Family Income >= 120%	11	730	6	1,212	3	1,237	10	774	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	31	2,158	20	3,896	19	9,998	29	4,376	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,975	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	6	397	3	546	3	1,160	5	1,066	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	6	397	3	546	6	4,135	5	1,066	0	0

Loans by County

Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

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)		
<b>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0001</b>										
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	1	150	2	1,800	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%	1	100	0	0	3	1,233	1	258	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	96	2	450	3	1,554	2	296	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income >= 120%	1	100	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	3	296	4	850	9	5,337	3	554	0	0

Loans by County

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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)		
<b>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
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	1	150	3	1,665	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	5	931	5	2,865	1	106	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	6	1,081	8	4,530	1	106	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	350	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	4	195	1	150	0	0	5	345	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	4	195	3	500	1	1,000	5	345	0	0



Loans by County

Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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)		
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0001</b>										
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	830	1	830	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	1	135	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	1	500	1	100	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	1	100	1	135	3	1,630	2	930	0	0
TOTAL INSIDE AA IN STATE	83	5,867	65	12,094	74	41,338	60	11,632	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	3	2,310	2	1,060	0	0
STATE TOTAL	83	5,867	66	12,294	77	43,648	62	12,692	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)		
<b>KINGS COUNTY (047), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
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	750	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,750	0	0	0	0
Median Family Income 50-60%	1	92	0	0	0	0	1	92	0	0
Median Family Income 60-70%	0	0	0	0	1	500	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	2	1,423	2	1,423	0	0
Median Family Income 110-120%	0	0	0	0	1	820	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	1	250	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	1	250	7	5,243	3	1,515	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)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
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	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	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)	
<b>NEW YORK COUNTY (061), NY</b>									
<b>MSA 35614</b>									
<b>Outside Assessment Area</b>									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	1	750	1	250	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	750	1	250	0
<b>ORANGE COUNTY (071), NY</b>									
<b>MSA 39100</b>									
<b>Outside Assessment Area</b>									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	999	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	999	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)	

QUEENS COUNTY (081), NY

MSA 35614

Outside Assessment Area

Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	1	108	1	535	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	100	1	108	1	535	0	0	0

RICHMOND COUNTY (085), NY

MSA 35614

Inside AA 0001

Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	483	1	483	0
Upper Income	1	100	1	200	2	1,400	2	300	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	100	1	200	3	1,883	3	783	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)		
<b>SARATOGA COUNTY (091), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
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	1,000	1	1,000	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	1	1,000	0	0
<b>ULSTER COUNTY (111), NY</b>										
<b>MSA 28740</b>										
<b>Outside Assessment Area</b>										
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	1,000	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



2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: KEARNY BANK

PAGE: 1 OF 1  
 Respondent ID: 0000028765  
 Agency: FDIC - 3

	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	32	9,537	8	2,941	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	45	8,722	4	785	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	12	2,561	1	69	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	5	1,695	2	460	0	0
NJ - MONMOUTH COUNTY (025) - MSA 35154	70	16,052	29	4,376	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	15	5,078	5	1,066	0	0
NJ - OCEAN COUNTY (029) - MSA 35154	16	6,483	3	554	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	14	5,611	1	106	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	8	1,695	5	345	0	0
NJ - UNION COUNTY (039) - MSA 35084	5	1,865	2	930	0	0
NY - KINGS COUNTY (047) - MSA 35614	9	5,585	3	1,515	0	0
NY - RICHMOND COUNTY (085) - MSA 35614	5	2,183	3	783	0	0



**2021 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	84	130,959	0
Purchased	0	0	0
<b>Total</b>	<b>84</b>	<b>130,959</b>	<b>0</b>
Consortium/Third Party Loans (optional)			

2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000028765

Agency: FDIC - 3

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0216.00\*

Median Family Income 60-70%

0215.00\* 0236.01\* 0236.02\* 0301.00

Median Family Income 70-80%

0181.00\* 0214.00 0231.00\* 0303.00\*

Median Family Income 80-90%

0035.00\* 0211.00\* 0212.00\* 0213.00\* 0234.02\* 0235.01\* 0235.02\* 0302.00\* 0572.00\*

Median Family Income 90-100%

0063.00\* 0154.00\* 0192.04\* 0291.00\* 0304.00\* 0361.00\* 0413.01\* 0542.00\* 0571.01\*

Median Family Income 100-110%

0050.00 0062.01\* 0152.00\* 0153.00\* 0182.00 0333.00\* 0382.00 0461.00\* 0463.00\* 0571.02\*

Median Family Income 110-120%

0032.00 0040.01\* 0061.00\* 0111.00\* 0112.00 0114.00\* 0192.02\* 0193.03\* 0232.00\* 0234.01\* 0312.00

0362.00 0411.00\* 0413.02\* 0451.00\* 0462.00\* 0500.00

Median Family Income >= 120%

0010.00\* 0021.00 0022.00\* 0023.00\* 0031.00\* 0033.00\* 0034.01\* 0034.02\* 0040.02 0062.02 0070.01\*  
 0070.02\* 0080.00\* 0091.00 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0113.00\* 0120.01 0120.02\* 0130.01\*  
 0130.02\* 0140.00\* 0151.00\* 0155.00\* 0160.00 0171.00\* 0172.00\* 0173.00\* 0174.00\* 0175.00\* 0191.02\*  
 0191.03\* 0191.04\* 0192.03\* 0193.04\* 0193.05\* 0193.06\* 0201.00\* 0202.00\* 0221.00\* 0222.00\* 0233.01\*  
 0233.02\* 0241.00\* 0242.00\* 0251.00\* 0252.00\* 0261.00\* 0262.00\* 0270.00\* 0280.01\* 0280.02\* 0292.00\*  
 0311.00 0313.00\* 0314.00\* 0321.02\* 0321.03\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\* 0340.00\*  
 0351.00\* 0352.00\* 0371.00\* 0372.01\* 0372.02\* 0381.00 0383.00\* 0391.00\* 0392.00\* 0393.00\* 0400.01\*  
 0400.02\* 0412.00\* 0421.00\* 0423.01\* 0423.02\* 0424.00\* 0425.00\* 0430.01\* 0430.02\* 0441.00\* 0442.01\*  
 0442.02\* 0452.00\* 0471.00\* 0472.00\* 0473.00\* 0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\*  
 0511.00\* 0512.00\* 0513.00\* 0514.00 0521.00\* 0522.00\* 0531.00\* 0532.00\* 0541.00\* 0543.00\* 0544.00\*

2021 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

0545.00\* 0546.00\* 0551.00\* 0552.00\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.00

0611.00\* 0612.00\* 0613.00\* 0614.00\*

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 10-20%

0014.00\* 0062.00\*

Median Family Income 20-30%

0009.00\* 0015.00\* 0019.00\* 0039.00\* 0043.00\* 0048.01\* 0048.02\* 0054.00\* 0092.00\* 0133.00\* 0227.00\*

Median Family Income 30-40%

0003.00 0005.00\* 0010.00\* 0013.00\* 0017.00\* 0018.00\* 0023.00\* 0024.00\* 0026.00\* 0028.00\* 0035.00\*

0038.00\* 0042.00\* 0044.00\* 0067.00\* 0075.02 0082.00\* 0088.00\* 0089.00\* 0091.00\* 0096.00\* 0097.00\*

0105.00\* 0106.00\* 0111.00\* 0113.00\* 0129.00\* 0132.00\* 0182.00\* 0184.00\* 0187.00\* 0230.00\* 0231.00\*

0232.00\*

Median Family Income 40-50%

0002.00\* 0007.00\* 0008.00\* 0016.00\* 0020.00\* 0022.01\* 0025.00\* 0031.00\* 0037.00\* 0049.00\* 0050.00\*

0051.00\* 0053.00\* 0057.00\* 0068.00 0069.00\* 0070.00\* 0075.01\* 0076.00\* 0077.00\* 0078.00\* 0079.00\*

0080.00\* 0081.00\* 0087.00\* 0090.00\* 0093.00\* 0094.00\* 0095.00\* 0104.00\* 0107.00\* 0109.00\* 0112.00\*

0117.00\* 0121.00\* 0122.00\* 0124.00\* 0131.00\* 0183.00\* 0186.00\* 0189.00 0229.00\*

Median Family Income 50-60%

0001.00\* 0004.00\* 0006.00\* 0011.00\* 0022.02\* 0041.00\* 0046.00\* 0047.00\* 0066.00\* 0072.00\* 0073.00\*

0074.00\* 0101.00\* 0103.00\* 0114.00\* 0115.00\* 0116.00\* 0118.00\* 0119.00\* 0120.00\* 0125.00\* 0126.00\*

0127.00\* 0181.00\*

Median Family Income 60-70%

0045.00\* 0052.00\* 0071.00\* 0099.00\* 0108.00\* 0123.00\* 0128.00\* 0130.00\* 0145.00\* 0167.00\* 0171.00\*

0177.00\* 0178.00\*

Median Family Income 70-80%

0021.00\* 0102.00\* 0147.00\* 0153.00\* 0157.00\* 0176.00\* 0188.00\* 0197.00\*

Median Family Income 80-90%

2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000028765

Assessment Area(s) by Tract

Agency: FDIC - 3

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

0064.00*	0100.00*	0141.00*	0143.00*	0144.00*	0151.00*	0155.00*	0156.00*	0159.00*	0168.00*
<b>Median Family Income 90-100%</b>									
0137.00*	0146.00*	0152.00*	0154.00*	0172.00*					
<b>Median Family Income 100-110%</b>									
0139.00*	0142.00*	0158.00*	0217.02*						
<b>Median Family Income 110-120%</b>									
0135.00*	0138.00*	0140.00*	0150.00*	0175.00*					
<b>Median Family Income &gt;= 120%</b>									
0134.00*	0136.00*	0148.00*	0149.00*	0160.00*	0161.00*	0162.00*	0163.00*	0164.00*	0165.00*
0169.00*	0170.00*	0173.01*	0173.02*	0174.00*	0179.00*	0180.00*	0190.00*	0191.00*	0192.00*
0194.00*	0195.00*	0196.00*	0198.00*	0199.00*	0200.00*	0201.00*	0202.00*	0203.00*	0204.00*
0206.00*	0207.00*	0208.00*	0209.01*	0209.02	0210.00	0211.00	0212.00*	0213.00*	0214.00*
0216.02*	0217.01*	0218.01*	0218.02*	0218.03*					
<b>Median Family Income Not Known</b>									
9801.00*	9802.00*								
<b>HUDSON COUNTY (017), NJ</b>									
<b>MSA: 35614</b>									
<b>Median Family Income 30-40%</b>									
0145.02*									
<b>Median Family Income 40-50%</b>									
0044.00*	0067.00*	0162.00*	0164.00*	0169.00*	0174.00*				
<b>Median Family Income 50-60%</b>									
0041.02*	0045.00*	0052.00*	0053.00*	0055.00*	0058.01*	0060.00*	0062.00*	0156.00*	0159.00*
0166.00*	0168.00*	0170.00*	0175.00*	0177.00*	0324.00*				
<b>Median Family Income 60-70%</b>									
0012.02*	0017.01*	0027.00*	0029.00*	0046.00*	0068.00*	0107.00*	0109.00*	0110.00*	0111.00*
0136.00*	0147.00*	0148.00*	0152.02*	0153.00*	0157.00*	0161.00*	0163.00*	0165.00*	0171.00*
0173.00*	0176.00*	0178.00*	0190.00*						
<b>Median Family Income 70-80%</b>									

2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000028765

Agency: FDIC - 3

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

0002.00*	0005.00*	0006.00*	0018.00*	0020.00*	0042.00*	0049.00*	0056.00*	0061.00*	0063.00*	0101.00*
0134.00*	0142.00*	0150.02*	0155.00*	0158.02*						
<b>Median Family Income 80-90%</b>										
0003.00*	0013.00*	0030.00*	0031.00*	0041.01*	0048.00*	0065.00*	0102.00*	0103.00*	0106.00*	0126.00*
0129.00*	0130.00	0131.00	0132.00*	0133.00	0140.00*	0141.02*	0145.01*	0149.00*	0151.00*	
<b>Median Family Income 90-100%</b>										
0004.00*	0007.00*	0008.00*	0009.02	0010.00*	0014.00*	0019.00*	0028.00*	0071.00*	0113.00*	0116.00*
0128.00*	0137.00*	0143.00*	0167.00*							
<b>Median Family Income 100-110%</b>										
0001.00*	0012.01*	0047.00*	0105.00*	0127.00*	0139.00	0144.00*	0146.00*	0180.00*		
<b>Median Family Income 110-120%</b>										
0011.00*	0040.00*	0059.00*	0078.00*	0104.00*	0108.00*	0112.00*	0123.00*	0138.00*		
<b>Median Family Income &gt;= 120%</b>										
0022.00*	0023.00*	0024.00*	0035.00*	0054.00	0058.02*	0064.00*	0066.00*	0070.00*	0072.00*	0073.00*
0074.00*	0075.00*	0076.00*	0077.00*	0114.00*	0115.00*	0124.00*	0125.00	0141.01*	0150.01*	0152.01*
0158.01*	0179.00*	0181.00*	0182.00*	0183.01*	0183.02*	0184.00*	0185.00*	0186.00*	0187.01*	0187.02*
0188.00*	0189.00*	0191.00*	0192.00*	0193.00*	0194.00*	0198.00*	0199.00*	0200.00*	0201.00*	
<b>Median Family Income Not Known</b>										
0043.00*	0069.00*	9801.00*								
<b>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA: 35154</b>										
<b>Median Family Income 20-30%</b>										
0056.01*	0058.00*									
<b>Median Family Income 30-40%</b>										
0046.00*	0048.00*	0049.00*	0052.00*	0053.00*	0055.00*	0056.02*	0057.00*			
<b>Median Family Income 40-50%</b>										
0050.00*	0093.00									
<b>Median Family Income 50-60%</b>										
0045.00*	0060.02*	0069.00*	0071.03*	0082.06*						
<b>Median Family Income 60-70%</b>										

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

Agency: FDIC - 3

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

0033.00*	0036.00*	0040.00*	0042.00*	0043.00*	0044.00*	0047.00*	0082.05*
<b>Median Family Income 70-80%</b>							
0002.00*	0004.04*	0018.04*	0038.00*	0041.00*	0061.03*	0062.07*	0068.00*
0082.07*	0083.00*						0078.01*
0079.08*	0082.04*						
<b>Median Family Income 80-90%</b>							
0003.00*	0005.01*	0009.02*	0012.00*	0016.00*	0019.02*	0025.00	0027.01*
0027.03*	0029.02*	0030.01*					
0032.03*	0034.01*	0037.00*	0051.00*	0061.01*	0070.00*	0074.02*	0081.03*
0085.01*	0086.06*	0089.00*					
<b>Median Family Income 90-100%</b>							
0005.02*	0006.08*	0008.01*	0014.16*	0015.06	0019.01*	0019.03*	0026.03*
0026.04*	0029.01*	0031.02*					
0035.00*	0060.01*	0061.04*	0072.03*	0073.01*	0073.03*	0075.00*	0076.00*
0079.05*	0079.06*	0080.01*					
0081.01*	0090.00*	0091.00*	0094.00*				
<b>Median Family Income 100-110%</b>							
0004.01*	0006.06*	0009.01*	0010.01*	0011.00*	0015.02*	0017.01*	0017.02*
0018.05*	0023.01*	0026.05*					
0062.04*	0062.05*	0067.01*	0071.01*	0071.02*	0072.02*	0073.04*	0077.02*
0077.03*	0078.04*	0078.06*					
0079.07*	0079.10*	0081.02*	0092.00*				
<b>Median Family Income 110-120%</b>							
0006.03*	0007.01*	0010.02*	0015.04*	0018.03*	0023.02*	0024.01*	0024.02*
0028.05*	0030.02*	0031.01*					
0032.01*	0062.03*	0064.03*	0066.04*	0066.08*	0067.03	0077.04*	0078.05*
0079.12*	0082.09*	0086.04*					
0088.00*							
<b>Median Family Income &gt;= 120%</b>							
0001.00*	0004.03*	0007.02*	0008.02*	0013.00*	0014.09*	0014.10*	0014.11*
0014.12*	0014.13*	0014.14*					
0014.15*	0014.17*	0015.05*	0020.00*	0021.01*	0021.02*	0022.00*	0062.06*
0063.00*	0065.00*	0066.01*					
0066.05*	0066.06*	0066.07*	0079.09*	0079.11*	0082.02*	0082.08*	0084.03*
0084.04*	0084.05*	0084.06*					
0085.02*	0085.03*	0085.04*	0086.01*	0086.02	0086.05*	0087.00*	
<b>MONMOUTH COUNTY (025), NJ</b>							
<b>MSA: 35154</b>							
<b>Median Family Income 20-30%</b>							
8072.00*	8073.00						
<b>Median Family Income 30-40%</b>							



**2021 Institution Disclosure Statement - Table 6**

**Respondent ID: 0000028765**

**Agency: FDIC - 3**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: KEARNY BANK**

**MSA: 35084**

**Low Income**

0435.00\* 0456.02\*

**Moderate Income**

0417.06\* 0448.00 0449.00\* 0450.00\* 0451.00\*

**Middle Income**

0401.02\* 0402.00\* 0404.00\* 0405.00\* 0411.00\* 0416.03\* 0417.01\* 0417.02\* 0418.01\* 0418.02\* 0418.03\* 0418.04\* 0418.05\* 0418.06\* 0418.07\* 0418.08\* 0418.09\* 0418.10\* 0418.11\* 0418.12\* 0418.13\* 0418.14\* 0418.15\* 0418.16\* 0418.17\* 0418.18\* 0418.19\* 0418.20\* 0418.21\* 0418.22\* 0418.23\* 0418.24\* 0418.25\* 0418.26\* 0418.27\* 0418.28\* 0418.29\* 0418.30\* 0418.31\* 0418.32\* 0418.33\* 0418.34\* 0418.35\* 0418.36\* 0418.37\* 0418.38\* 0418.39\* 0418.40\* 0418.41\* 0418.42\* 0418.43\* 0418.44\* 0418.45\* 0418.46\* 0418.47\* 0418.48\* 0418.49\* 0418.50\* 0418.51\* 0418.52\* 0418.53\* 0418.54\* 0418.55\* 0418.56\* 0418.57\* 0418.58\* 0418.59\* 0418.60\* 0418.61\* 0418.62\* 0418.63\* 0418.64\* 0418.65\* 0418.66\* 0418.67\* 0418.68\* 0418.69\* 0418.70\* 0418.71\* 0418.72\* 0418.73\* 0418.74\* 0418.75\* 0418.76\* 0418.77\* 0418.78\* 0418.79\* 0418.80\* 0418.81\* 0418.82\* 0418.83\* 0418.84\* 0418.85\* 0418.86\* 0418.87\* 0418.88\* 0418.89\* 0418.90\* 0418.91\* 0418.92\* 0418.93\* 0418.94\* 0418.95\* 0418.96\* 0418.97\* 0418.98\* 0418.99\* 0419.00\*

**Upper Income**

0401.01\* 0403.00\* 0406.00\* 0407.01\* 0407.02\* 0408.01\* 0408.02\* 0408.03 0408.04 0408.05\* 0409.00\* 0410.00\* 0412.00\* 0413.00\* 0414.00\* 0415.00\* 0416.01\* 0416.02\* 0416.04\* 0417.04\* 0417.05\* 0418.03\* 0418.04\* 0418.05\* 0418.06\* 0418.07\* 0418.08\* 0418.09\* 0418.10\* 0418.11\* 0418.12\* 0418.13\* 0418.14\* 0418.15\* 0418.16\* 0418.17\* 0418.18\* 0418.19\* 0418.20\* 0418.21\* 0418.22\* 0418.23\* 0418.24\* 0418.25\* 0418.26\* 0418.27\* 0418.28\* 0418.29\* 0418.30\* 0418.31\* 0418.32\* 0418.33\* 0418.34\* 0418.35\* 0418.36\* 0418.37\* 0418.38\* 0418.39\* 0418.40\* 0418.41\* 0418.42\* 0418.43\* 0418.44\* 0418.45\* 0418.46\* 0418.47\* 0418.48\* 0418.49\* 0418.50\* 0418.51\* 0418.52\* 0418.53\* 0418.54\* 0418.55\* 0418.56\* 0418.57\* 0418.58\* 0418.59\* 0418.60\* 0418.61\* 0418.62\* 0418.63\* 0418.64\* 0418.65\* 0418.66\* 0418.67\* 0418.68\* 0418.69\* 0418.70\* 0418.71\* 0418.72\* 0418.73\* 0418.74\* 0418.75\* 0418.76\* 0418.77\* 0418.78\* 0418.79\* 0418.80\* 0418.81\* 0418.82\* 0418.83\* 0418.84\* 0418.85\* 0418.86\* 0418.87\* 0418.88\* 0418.89\* 0418.90\* 0418.91\* 0418.92\* 0418.93\* 0418.94\* 0418.95\* 0418.96\* 0418.97\* 0418.98\* 0418.99\* 0419.00\*

**OCEAN COUNTY (029), NJ**

**MSA: 35154**

**Median Family Income 20-30%**

7153.02\* 7154.02\*

**Median Family Income 30-40%**

7153.01\*

**Median Family Income 40-50%**

7152.00\* 7155.00\* 7156.00\* 7159.02\* 7201.02\* 7201.03\* 7201.03\* 7312.01\* 7312.03\* 7312.05\* 7312.06\*

**Median Family Income 50-60%**

7150.00\* 7157.00 7158.00 7160.00\* 7201.01\* 7222.00\* 7312.02\* 7312.04\* 7391.00\*

**Median Family Income 60-70%**

7141.00\* 7159.01\* 7202.02\* 7210.00\* 7235.00\* 7280.00\* 7311.01\*

**Median Family Income 70-80%**



2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000028765

Agency: FDIC - 3

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

7132.03*	7134.02*	7138.00*	7154.01*	7200.01*	7202.03*	7202.05*	7202.06*	7228.00*	7229.00*	7230.00*
7233.00*	7240.00*	7250.02*	7270.02*	7310.02*	7320.02*	7340.01*	7340.03*	7350.01*	7351.01*	7361.01*
7361.02*	7361.05*	7370.00*								
<b>Median Family Income 80-90%</b>										
7130.00	7132.02*	7139.00	7170.02	7175.01*	7202.04*	7220.01*	7220.02*	7226.00*	7227.02*	7234.00*
7250.01*	7251.00*	7260.00*	7270.01*	7290.00*	7321.01*	7321.04*	7330.00*	7340.02*	7350.02*	7351.03*
7351.04*	7360.01*									
<b>Median Family Income 90-100%</b>										
7133.00*	7134.01*	7135.00*	7140.00*	7142.00*	7171.02*	7221.00*	7224.01*	7231.00*	7236.00*	7310.01*
7311.03*	7360.02*	7390.00*								
<b>Median Family Income 100-110%</b>										
7101.00	7113.00*	7131.00*	7136.00	7172.00	7174.00*	7175.02*	7180.00*	7225.00*	7311.02*	7321.03*
7380.01*	7381.00									
<b>Median Family Income 110-120%</b>										
7111.00*	7132.01*	7137.00*	7143.00*	7170.01*	7224.02*	7232.00*	7300.00*	7320.01		
<b>Median Family Income &gt;= 120%</b>										
7112.00*	7114.00	7120.00*	7144.00*	7171.01*	7173.00*	7223.00*	7227.01*	7380.02*		
<b>Median Family Income Not Known</b>										
9800.00*	9801.00*	9900.00*								
<b>PASSAIC COUNTY (031), NJ</b>										
<b>MSA: 35614</b>										
<b>Median Family Income 20-30%</b>										
2642.00*										
<b>Median Family Income 30-40%</b>										
1752.00*	1753.01*	1754.02*	1758.02*	1759.00*	1807.00*	1815.00*	1818.00*	1823.01*		
<b>Median Family Income 40-50%</b>										
1753.02*	1754.01	1755.00*	1802.02*	1806.00*	1808.00	1809.00	1812.00*	1814.00*	1817.02*	1821.00*
1822.00*	1823.02*	1828.00*	1829.00*	1832.00*						
<b>Median Family Income 50-60%</b>										

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000028765

Agency: FDIC - 3

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

1758.01*	1803.00*	1813.00*	1820.00*	1827.00*	1830.00*				
<b>Median Family Income 60-70%</b>									
1251.00*	1756.02*	1802.01*	1810.00*	1811.00*	1819.00*	1831.02*			
<b>Median Family Income 70-80%</b>									
1250.00*	1824.00*	1825.00*							
<b>Median Family Income 80-90%</b>									
1757.01*	2036.00*								
<b>Median Family Income 90-100%</b>									
1246.01*	1249.00*	1757.03*	1826.00*	2641.01*					
<b>Median Family Income 100-110%</b>									
1246.02*	1337.01*	1337.02*	1831.01*	2463.00*					
<b>Median Family Income 110-120%</b>									
1248.00*	2238.01*	2461.02*							
<b>Median Family Income &gt;= 120%</b>									
1165.00*	1242.00*	1243.11*	1243.12*	1243.21*	1243.22*	1243.23*	1244.01	1244.02	1245.00
1432.00	1433.00*	1434.00	1540.01*	1540.02*	1635.00*	1756.01*	1757.04*	1801.00*	1964.01*
2167.01*	2167.02*	2238.02*	2366.01*	2366.02*	2460.01*	2460.02*	2460.03	2461.01*	2461.04*
2462.01*	2462.02*	2462.03*	2568.01*	2568.02*	2568.03	2568.04*	2568.05*	2641.02	
<b>Median Family Income Not Known</b>									
2239.00*									
<b>SOMERSET COUNTY (035), NJ</b>									
<b>MSA: 35154</b>									
<b>Moderate Income</b>									
0502.00*	0504.00*	0511.00*	0512.00*	0515.00*	0516.00*	0517.00	0520.02*	0533.00	
<b>Middle Income</b>									
0501.00*	0503.00*	0505.00*	0506.00*	0510.00	0513.00*	0514.00*	0518.00*	0519.00*	0520.01*
0529.03*	0530.00*	0531.02*	0531.05*	0532.00*	0534.03*	0534.04*	0535.01*	0537.05*	0538.04*
<b>Upper Income</b>									
0507.01*	0507.03*	0507.04*	0508.01*	0508.02*	0509.01*	0509.02*	0509.03*	0521.00*	0522.01*
0522.04*	0523.00*	0524.00*	0526.01*	0527.00	0528.00	0529.01*	0529.04*	0531.03*	0534.02*

2021 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

0536.03*	0536.04*	0537.03*	0537.04*	0537.06*	0537.07*	0538.01*	0538.03	0538.05*	0539.01*	0539.04*
0539.05*	0541.00*	0542.01*	0542.02*	0543.00*						
UNION COUNTY (039), NJ										
MSA: 35084										
Median Family Income 20-30%										
0319.04*										
Median Family Income 30-40%										
0304.00*										
0314.00*										
0393.00*										
0399.00*										
Median Family Income 40-50%										
0302.00*										
0306.00*										
0309.00*										
0310.00*										
0311.00*										
0312.00*										
0313.00*										
0316.01										
0316.02*										
0317.00*										
0318.02*										
0319.03*										
0389.00*										
0394.00*										
0398.00*										
Median Family Income 50-60%										
0305.00*										
0307.01*										
0307.02*										
0308.02*										
0315.00*										
0318.01*										
0320.01*										
0323.00*										
0340.00*										
0390.00*										
0392.00*										
0395.00*										
Median Family Income 60-70%										
0324.00*										
0326.00*										
0328.00*										
0339.00*										
0342.00*										
0344.00*										
0351.00*										
0352.00*										
0353.00*										
0360.00*										
0388.00*										
Median Family Income 70-80%										
0338.00*										
0341.00*										
0345.00*										
0346.00*										
0347.00*										
0354.00*										
0355.00*										
0361.00*										
Median Family Income 80-90%										
0320.02*										
0322.00*										
0343.00*										
0357.00*										
0358.00*										
0359.00*										
Median Family Income 90-100%										
0321.00*										
0325.00*										
0327.00*										
0329.02*										
0349.00*										
0396.00*										
0397.00*										
Median Family Income 100-110%										
0330.00*										
0331.00*										
0332.00*										
0335.00										
0348.00*										
0363.01*										
0369.00*										
Median Family Income 110-120%										
0329.01*										
0333.00										
0336.00										
0337.00*										
0350.00*										
0356.00*										
0375.00*										
0384.00*										
Median Family Income >= 120%										
0334.00*										
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*										
0381.02*										
0382.01*										

**2021 Institution Disclosure Statement - Table 6**  
**Assessment Area(s) by Tract**

**Respondent ID: 0000028765**  
**Agency: FDIC - 3**

\* denotes no loans made in specified tracts

**Institution: KEARNY BANK**

0382.02*	0383.00	0385.00*	0386.01*	0386.02*	0387.00*	0391.00*
<b>KINGS COUNTY (047), NY</b>						
<b>MSA: 35614</b>						
<b>Median Family Income 10-20%</b>						
0910.00*						
<b>Median Family Income 20-30%</b>						
0029.01*	0085.00*	0185.01*	0285.02*	0352.00*	0535.00*	0808.00* 0908.00* 1110.00*
<b>Median Family Income 30-40%</b>						
0023.00*	0100.00*	0120.00*	0255.00*	0259.02*	0299.00*	0307.00* 0326.00* 0342.00* 0357.00* 0382.00*
0397.00*	0427.00*	0489.00*	0511.00*	0525.00*	0533.00*	0539.00* 0545.00* 0572.00* 0906.00* 0912.00*
0982.00*	1034.00*	1106.00*	1120.00*	1134.00*	1156.00*	1214.00*
<b>Median Family Income 40-50%</b>						
0076.00*	0082.00*	0094.00*	0096.00*	0098.00*	0106.00*	0108.00* 0112.00* 0118.00* 0212.00* 0220.00*
0222.00*	0228.00*	0230.00*	0233.00*	0234.00*	0236.00*	0240.00* 0281.00* 0303.00* 0309.00* 0330.00*
0340.00*	0349.00*	0351.00*	0359.00*	0373.00*	0381.00*	0387.00* 0391.00* 0395.00* 0403.00* 0409.00*
0431.00*	0478.00*	0505.00*	0507.00*	0508.01*	0509.00	0527.00* 0529.00* 0531.00* 0537.00 0538.00*
0547.00*	0874.01*	0890.00*	0900.00*	0918.00*	0944.02*	1144.00* 1146.00* 1190.00* 1198.00* 1210.00*
<b>1237.00*</b>						
<b>Median Family Income 50-60%</b>						
0002.00	0022.00*	0068.00*	0071.00*	0072.00*	0074.00*	0078.00* 0084.00* 0090.00* 0092.00* 0101.00*
0102.00*	0104.00*	0110.00*	0114.00*	0116.00*	0122.00*	0192.00* 0213.00* 0216.00* 0218.00* 0224.00*
0232.00*	0238.00*	0242.00*	0251.00*	0259.01*	0277.00*	0283.00* 0287.00* 0293.00* 0305.00* 0345.00*
0350.00*	0361.00*	0362.00*	0363.00*	0365.02*	0369.00*	0374.02* 0392.00* 0405.00* 0411.00* 0417.00*
0419.00*	0421.00*	0423.00*	0429.00*	0433.00*	0435.00*	0437.00* 0439.00* 0445.00* 0453.00* 0482.00*
0490.00*	0491.00*	0493.00*	0523.00*	0534.00*	0610.04*	0792.00* 0804.00* 0818.00* 0884.00* 0892.00*
0896.00*	0898.00*	0916.00*	1058.01*	1058.04*	1116.00*	1122.00* 1128.00* 1152.00* 1160.00* 1166.00*
1170.00*	1176.02*	1186.00*	1188.00*	1196.00*	1200.00*	1208.00*
<b>Median Family Income 60-70%</b>						
0070.00*	0126.00*	0127.00*	0142.00*	0182.00*	0190.00*	0210.00* 0226.00* 0229.00* 0235.00* 0249.00*

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

0254.00*	0257.00	0258.00*	0271.00*	0286.00*	0288.00*	0289.00*	0292.00*	0304.00*	0311.00*	0321.00*
0325.00*	0343.00*	0347.00*	0353.00*	0356.01*	0360.01*	0360.02*	0365.01*	0366.00*	0375.00*	0379.00*
0399.00*	0412.00*	0414.02*	0416.00*	0425.00*	0430.00*	0447.00*	0449.00*	0456.00*	0460.00*	0468.00*
0480.00*	0486.00*	0492.00*	0508.03*	0510.01*	0513.00*	0516.01*	0516.02*	0520.00*	0552.00*	0578.00*
0580.00*	0786.00*	0788.00*	0796.02*	0806.00*	0816.00*	0820.00*	0822.00*	0824.00*	0870.00*	0878.00*
0920.00*	0924.00*	0938.00*	1098.00*	1118.00*	1130.00*	1142.02*	1162.00*	1164.00*	1168.00*	1176.01*
1178.00*	1182.02*	1192.00*	1194.00*							

Median Family Income 70-80%

0080.00*	0088.00*	0128.01*	0138.00*	0196.00*	0208.00*	0211.00*	0221.00*	0244.00*	0246.00*	0247.00*
0248.00*	0252.00*	0260.00*	0261.00*	0263.00*	0264.00*	0265.00*	0272.00*	0273.00*	0276.00*	0291.00*
0296.00*	0297.00*	0298.00*	0308.00*	0315.00*	0317.02*	0319.00*	0329.00*	0331.00*	0333.00*	0337.00*
0339.00*	0341.00*	0355.00*	0371.00*	0385.00*	0386.00*	0389.00*	0390.00*	0393.00*	0400.00*	0401.00*
0406.00*	0410.00*	0413.00*	0415.00*	0418.00*	0424.00*	0432.00*	0434.00*	0438.00*	0441.00*	0443.00*
0462.01*	0464.00*	0474.00*	0476.00*	0484.00*	0506.00*	0508.04*	0510.02*	0512.00*	0514.00*	0530.00*
0550.00*	0554.00*	0556.00*	0582.00*	0594.01*	0606.00*	0790.00*	0794.00*	0802.00*	0810.00*	0830.00*
0854.00*	0860.00*	0862.00*	0872.00*	0882.00*	0886.00*	0888.00*	0894.00*	0902.00*	0922.00*	1124.00*
1126.00*	1142.01*	1158.00*	1174.00*	1182.01*	1184.00*	1202.00*				

Median Family Income 80-90%

0062.00*	0117.00*	0130.00*	0178.00*	0179.00*	0188.00*	0194.00*	0200.00*	0214.00*	0227.00*	0245.00*
0250.00*	0253.00*	0256.00*	0268.00*	0269.00*	0278.00*	0279.00*	0284.00*	0290.00*	0294.00*	0301.00*
0313.00*	0328.00*	0348.00*	0364.00*	0367.00*	0377.00*	0398.00*	0402.00*	0404.00*	0414.01*	0420.00*
0426.00*	0428.00*	0440.00*	0446.00*	0462.02*	0470.00*	0472.00*	0488.00*	0494.00*	0542.00*	0546.00*
0560.00*	0590.00*	0610.03*	0626.00*	0680.00*	0750.00*	0760.00*	0762.00*	0774.00*	0826.00*	0828.00*
0846.00*	0866.00*	0880.00*	0928.00*	0930.00*	0964.00*	0974.00*	1132.00*	1150.00*	1172.01*	1172.02*
1220.00*										

Median Family Income 90-100%

0066.00*	0132.00*	0160.00*	0176.00*	0180.00*	0215.00*	0217.00*	0219.00*	0241.00*	0243.00*	0262.00*
0266.00*	0270.00*	0274.00*	0275.00*	0280.00*	0282.00*	0302.00*	0314.00*	0323.00*	0327.00*	0335.00*
0374.01*	0388.00*	0394.00*	0408.00*	0436.00*	0444.00*	0448.00*	0526.00*	0544.00*	0548.00*	0558.00*

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

0579.00*	0586.00*	0642.00*	0672.00*	0696.01*	0720.00*	0722.00*	0738.00*	0740.00*	0764.00*	0766.00*
0768.00*	0770.00*	0782.00*	0798.02*	0814.00*	0840.00*	0848.00*	0856.00*	0858.00*	0864.00*	0868.00*
0876.00*	0946.00*	0956.00*	1008.00*	1010.00*	1014.00*	1104.00*				
<b>Median Family Income 100-110%</b>										
0054.00*	0059.00*	0064.00*	0134.00*	0143.00*	0193.00*	0198.00*	0204.00*	0267.00*	0300.00*	0317.01*
0336.00*	0354.00*	0356.02*	0383.00	0396.00*	0442.00*	0454.00*	0458.00*	0496.00*	0499.00*	0501.00*
0549.00*	0551.00*	0563.00*	0570.00*	0576.00*	0596.00*	0598.00*	0608.00*	0622.00*	0632.00*	0648.00*
0650.00*	0670.00*	0686.00*	0736.00*	0772.00*	0776.00*	0796.01*	0800.00*	0832.00*	0950.00*	0958.00*
0986.00*	0988.00*	0992.00*	0996.00*	1004.00*	1012.00*	1022.00*	1078.00*			
<b>Median Family Income 110-120%</b>										
0020.00*	0056.02*	0058.00*	0129.01*	0136.00*	0140.00*	0145.00*	0174.00*	0186.00*	0191.00*	0231.00*
0295.00*	0306.00*	0370.00*	0452.00*	0485.00	0498.00*	0503.00*	0532.00*	0562.00*	0569.00*	0571.00*
0584.00*	0592.00*	0593.00*	0600.00*	0628.00*	0638.00*	0690.00*	0728.00*	0742.00*	0748.00*	0834.00*
0836.00*	0838.00*	0850.00*	0934.00*	0936.00*	0944.01*	0954.00*	0962.00*	0966.00*	0984.00*	0994.00*
0998.00*	1024.00*	1026.00*	1028.00*	1070.00*						
<b>Median Family Income &gt;= 120%</b>										
0001.00*	0003.01*	0005.01*	0005.02*	0007.00*	0009.00*	0011.00*	0013.00*	0015.00*	0021.00*	0030.00*
0031.00*	0033.00*	0034.00*	0035.00*	0036.00*	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*	0053.00*	0056.01*	0060.00*
0063.00*	0065.00*	0067.00*	0069.00*	0075.00*	0077.00*	0119.00*	0121.00*	0129.02*	0131.00*	0133.00*
0135.00*	0137.00*	0139.00*	0141.00*	0147.00*	0148.00*	0149.00*	0150.00*	0151.00*	0152.00*	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*	0170.00*	0171.00*	0172.00*	0181.00*	0183.00*	0184.00*	0187.00*	0195.00*	0197.00*	0199.00*
0201.00*	0202.00*	0203.00*	0205.00*	0206.00*	0207.00*	0285.01*	0422.00*	0477.00*	0481.00*	0495.00*
0497.00*	0500.00*	0502.02*	0504.00*	0515.00*	0517.00*	0518.00*	0519.00*	0528.00*	0543.00*	0553.00*
0555.00*	0557.00*	0561.00*	0564.00*	0565.00*	0566.00*	0568.00*	0573.00*	0574.00*	0575.00*	0588.00*
0589.00*	0591.00*	0594.02*	0610.02*	0612.00*	0616.00*	0620.00*	0636.00*	0640.00*	0644.00*	0646.00*
0652.00*	0654.00*	0656.00*	0658.00*	0660.00*	0662.00*	0674.00*	0676.00*	0678.00*	0682.00*	0688.00*
0692.00*	0696.02*	0698.00*	0700.00*	0702.01*	0706.00*	0724.00*	0726.00*	0730.00*	0732.00*	0734.00*

2021 Institution Disclosure Statement - Table 6

Respondent ID: 0000028765

Agency: FDIC - 3

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

0744.00\* 0746.00\* 0752.00\* 0754.00\* 0756.00\* 0758.00\* 0780.00\* 0784.00\* 0798.01\* 0932.00\* 0968.00\*

0970.00\* 0990.00\* 1006.00\* 1016.00\* 1018.00\* 1020.00\* 1502.00\* 1522.00\*

Median Family Income Not Known

0018.00\* 0086.00\* 0154.00\* 0175.00\* 0177.00\* 0407.00\* 0450.00\* 0666.00\* 0702.02\* 0702.03\* 0852.00\*

0960.00 1180.00\* 9901.00\*

RICHMOND COUNTY (085), NY

MSA: 35614

Low Income

0027.00\* 0133.01\* 0319.01\* 0319.02\*

Moderate Income

0007.00\* 0011.00\* 0021.00\* 0029.00\* 0040.00\* 0075.00\* 0114.01\* 0207.00\*

Middle Income

0003.00\* 0009.00\* 0017.00\* 0018.00\* 0036.00\* 0064.00\* 0070.00\* 0077.00\* 0081.00\* 0096.01\* 0105.00\*

0128.04\* 0128.05\* 0133.02\* 0141.00\* 0169.01\* 0170.12 0173.00\* 0189.02\* 0213.00\* 0223.00\* 0231.00\*

0239.00\* 0247.00\* 0291.03\* 0303.01\* 0303.02\* 0323.00\*

Upper Income

0006.00\* 0008.00\* 0020.01\* 0020.02\* 0033.00\* 0039.00\* 0047.00\* 0050.00\* 0059.00\* 0067.00\* 0074.00\*

0096.02\* 0097.00\* 0112.01\* 0112.02\* 0114.02\* 0121.00\* 0122.00\* 0125.00\* 0128.06\* 0132.01\* 0132.03\*

0132.04\* 0134.00\* 0138.00\* 0146.04\* 0146.05\* 0146.06\* 0146.07\* 0146.08\* 0147.00\* 0151.00 0156.01\*

0156.02\* 0156.03\* 0170.05\* 0170.07\* 0170.08\* 0170.09\* 0170.10\* 0170.11\* 0176.00\* 0177.00\* 0181.00\*

0187.01\* 0187.02\* 0189.01\* 0197.00\* 0198.00\* 0201.00\* 0208.01\* 0208.03\* 0208.04\* 0226.00 0244.01\*

0244.02\* 0248.00\* 0251.00\* 0273.01\* 0273.02\* 0277.02\* 0277.04\* 0277.05\* 0277.06\* 0279.00\* 0291.02\*

0291.04\*

Income Not Known

0154.00\* 0228.00\* 9901.00\*

OUTSIDE ASSESSMENT AREA

BURLINGTON COUNTY (005), NJ

MSA: 15804

Middle Income

**2021 Institution Disclosure Statement - Table 6**  
**Assessment Area(s) by Tract**

**Respondent ID: 0000028765**  
**Agency: FDIC - 3**

\* denotes no loans made in specified tracts

**Institution: KEARNY BANK**

---

7004.08  
HUNTERDON COUNTY (019), NJ  
MSA: 35084  
Upper Income  
0113.01  
MERCER COUNTY (021), NJ  
MSA: 45940  
Low Income  
0020.00  
NASSAU COUNTY (059), NY  
MSA: 35004  
Median Family Income 90-100%  
4141.00  
NEW YORK COUNTY (061), NY  
MSA: 35614  
Median Family Income >= 120%  
0082.00  
ORANGE COUNTY (071), NY  
MSA: 39100  
Middle Income  
0143.01  
QUEENS COUNTY (081), NY  
MSA: 35614  
Median Family Income 90-100%  
0954.00  
SARATOGA COUNTY (091), NY  
MSA: 10580  
Upper Income



**2021 Institution Disclosure Statement - Table 6**  
**Assessment Area(s) by Tract**

**Respondent ID: 0000028765**

**Agency: FDIC - 3**

\* denotes no loans made in specified tracts

**Institution: KEARNY BANK**

---

0607.02

**ULSTER COUNTY (111), NY**

**MSA: 28740**

**Middle Income**

9514.00

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income 80-90%**

0032.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	142	142	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	156	156	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

Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <=\$1 Million	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)
<b>FAIRFIELD COUNTY (001), CT</b>					
MSA 14860					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	250	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	250	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	250	0	0	0
STATE TOTAL	0	250	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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:	
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <=\$1 Million	Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PALM BEACH COUNTY (099), FL</b>						
<b>MSA 48424</b>						
<b>Outside Assessment Area</b>						
Median Family Income < 10%	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	486	0	0
Median Family Income Not Known	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0
County Total	0	0	1	486	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	486	0	0
STATE TOTAL	0	0	1	486	0	0

Loans by County

Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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
<b>BERGEN COUNTY (003), NJ</b>										
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
<b>BURLINGTON COUNTY (005), NJ</b>										
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	1,000	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	1,800	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

Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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)	
<b>HUDSON COUNTY (017), NJ</b>									
MSA 35614									
Inside AA 0001									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	0	0	0
Median Family Income >= 120%	3	240	3	442	0	0	1	393	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	3	240	4	692	3	2,143	1	393	0
<b>MERCER COUNTY (021), NJ</b>									
MSA 45940									
Outside Assessment Area									
Low Income	0	0	0	0	1	1,000	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0

Loans by County

Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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



Loans by County  
 Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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
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)		
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  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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)	
<b>PASSAIC COUNTY (031), NJ</b>									
MSA 35614									
Inside AA 0001									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	205	0	0	1	205	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	673	1	673	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	195	2	1,100	0	0	0
Median Family Income >= 120%	0	0	1	250	5	3,000	2	930	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	3	650	8	4,773	4	1,808	0
<b>SOMERSET COUNTY (035), NJ</b>									
MSA 35154									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	369	0	0	0
Upper Income	1	60	0	0	1	375	1	60	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	2	744	1	60	0

Loans by County

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 State: NEW JERSEY (34)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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)	
<b>SUSSEX COUNTY (037), NJ</b>									
MSA 35084									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0

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)	
<b>UNION COUNTY (039), NJ</b>									
MSA 35084									
Inside AA 0001									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	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
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	200	1	500	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	3	1,800	1	1,000	0

Loans by County

Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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
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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item:
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <=\$1 Million	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)
<b>KINGS COUNTY (047), NY</b>					
MSA 35614					
Inside AA 0001					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	1	537	0
Median Family Income 30-40%	0	0	2	1,750	0
Median Family Income 40-50%	0	0	1	1,000	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	1	500	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	2	450	0
Tract Not Known	0	0	0	0	0
County Total	0	0	5	3,787	0
					537

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



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  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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)		
<b>QUEENS COUNTY (081), NY</b>										
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
<b>RICHMOND COUNTY (085), NY</b>										
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  
 Agency: FDIC - 3  
 State: NEW YORK (36)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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
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  
 Small Business Loans - Originations  
 Institution: KEARNY BANK

Respondent ID: 0000028765  
 Agency: FDIC - 3  
 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)		
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  
 Agency: FDIC - 3  
 State: PENNSYLVANIA (42)

Small Business Loans - Originations  
 Institution: KEARNY BANK

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
<b>MONTGOMERY COUNTY (091), PA</b>										
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

PAGE: 1 OF 1  
 Respondent ID: 0000028765  
 Agency: FDIC - 3

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
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  
 Agency: FDIC - 3

\* denotes no loans made in specified tracts

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\*



Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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%										

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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*	0107.00*	0107.00*	0107.00*	0107.00*	0107.00*	0107.00*
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  
 Agency: FDIC - 3

\* denotes no loans made in specified tracts

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*										
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*										
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  
 Agency: FDIC - 3

\* denotes no loans made in specified tracts

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*
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*
Median Family Income 80-90%					
8020.00*	8023.00*	8032.01*	8065.04*	8079.00*	8090.00*
Median Family Income 90-100%					
8005.00*	8006.01*	8006.02*	8026.00*	8031.00*	8061.00*
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*
8083.00*	8085.01	8091.00*	8095.06*	8105.01*	8106.00*
Median Family Income 110-120%					
8008.00*	8009.00*	8010.00*	8021.00*	8028.00*	8030.00*
8086.00	8111.02	8113.03*	8126.00*		
Median Family Income >= 120%					
8001.02*	8002.00*	8007.01*	8007.02*	8011.00	8012.00*
8032.02*	8033.00*	8035.00*	8037.00*	8038.00*	8039.00*
8053.00*	8062.02*	8065.03*	8066.00*	8084.01	8087.01
				8087.02*	8088.00
				8089.01	8089.02*
				8090.04*	8080.01
				8070.05*	8071.00*
				8065.02*	8070.02*
				8113.04*	8120.00*
				8048.02*	8063.00
				8048.02*	8070.04*
				8015.00*	8024.00*
				8014.00*	8015.00*
				8042.00*	8048.01
				8046.00*	8051.00
				8089.02*	8092.00*

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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

Respondent ID: 0000028765

Agency: FDIC - 3

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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  
 Agency: FDIC - 3

\* denotes no loans made in specified tracts

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

\* denotes no loans made in specified tracts

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%									

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*

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*

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*	0828.00*	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  
 Agency: FDIC - 3

\* denotes no loans made in specified tracts

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  
Agency: FDIC - 3

\* denotes no loans made in specified tracts

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

Respondent ID: 0000028765

Agency: FDIC - 3

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

---

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

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> 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%
<b>Total</b>	<b>147</b>	<b>147</b>	<b>0</b>	<b>0.00%</b>

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.