

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available online.

Kearny Banks HMDA Disclosure Statement may be obtained from the CFPBs website.

2023 HMDA Data is available as of 3/26/24. Access here: <u>HMDA Data Publication (cfpb.gov)</u>

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2022 HMDA Data is available as of 3/20/23. Access here: <u>HMDA Data Publication (cfpb.gov)</u>

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