



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: **0000028765**

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

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

## 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 Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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>FAIRFIELD COUNTY (001), CT</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 14860</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             | 1                                                       | 250           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 40-50%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 50-60%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 60-70%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 70-80%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 80-90%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 90-100%      | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 100-110%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 110-120%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income ≥ 120%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income Not Known    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                      | 0                                        | 0             | 1                                                       | 250           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE          | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE         | 0                                        | 0             | 1                                                       | 250           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                       | 0                                        | 0             | 1                                                       | 250           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: FLORIDA (12)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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>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             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 30-40%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 40-50%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 50-60%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 60-70%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 70-80%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 80-90%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 90-100%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 100-110%      | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 110-120%      | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income ≥ 120%        | 0                                        | 0             | 0                                                       | 0             | 1                                        | 486           | 0                                                            | 0             | 0                              | 0             |
| Median Family Income Not Known     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                       | 0                                        | 0             | 0                                                       | 0             | 1                                        | 486           | 0                                                            | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE          | 0                                        | 0             | 0                                                       | 0             | 1                                        | 486           | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                        | 0                                        | 0             | 0                                                       | 0             | 1                                        | 486           | 0                                                            | 0             | 0                              | 0             |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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>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                              | 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> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 15804</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                       | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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>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                              | 0             |
| Median Family Income 10-20%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                        | 0             | 0                                                       | 0             | 1                                        | 750           | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                        | 0             | 1                                                       | 250           | 1                                        | 1,000         | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                        | 0             | 0                                                       | 0             | 1                                        | 393           | 1                                                            | 393           | 0                              | 0             |
| Median Family Income ≥ 120%    | 3                                        | 240           | 3                                                       | 442           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 3                                        | 240           | 4                                                       | 692           | 3                                        | 2,143         | 1                                                            | 393           | 0                              | 0             |
| <b>MERCER COUNTY (021), NJ</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 45940</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                     | 0                                        | 0             | 0                                                       | 0             | 1                                        | 1,000         | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 0                                        | 0             | 0                                                       | 0             | 1                                        | 1,000         | 0                                                            | 0             | 0                              | 0             |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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>MIDDLESEX COUNTY (023), 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             | 1                                        | 1,000         | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 40-50%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 50-60%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 60-70%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 70-80%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 80-90%       | 0                                        | 0             | 0                                                       | 0             | 1                                        | 386           | 1                                                            | 386           | 0                              | 0             |
| Median Family Income 90-100%      | 0                                        | 0             | 1                                                       | 227           | 1                                        | 1,000         | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 100-110%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 110-120%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income ≥ 120%       | 0                                        | 0             | 1                                                       | 200           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income Not Known    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                      | 0                                        | 0             | 2                                                       | 427           | 3                                        | 2,386         | 1                                                            | 386           | 0                              | 0             |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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>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             | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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>MORRIS COUNTY (027), 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             | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 1                                                          | 205              | 0                                        | 0                | 1                                                                     | 205              | 0                                    | 0                |
| Median Family Income 30-40%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 40-50%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 50-60%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 60-70%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 70-80%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 80-90%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 90-100%     | 0                                        | 0                | 0                                                          | 0                | 1                                        | 673              | 1                                                                     | 673              | 0                                    | 0                |
| Median Family Income 100-110%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 110-120%    | 0                                        | 0                | 1                                                          | 195              | 2                                        | 1,100            | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income ≥ 120%      | 0                                        | 0                | 1                                                          | 250              | 5                                        | 3,000            | 2                                                                     | 930              | 0                                    | 0                |
| Median Family Income Not Known   | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                     | 0                                        | 0                | 3                                                          | 650              | 8                                        | 4,773            | 4                                                                     | 1,808            | 0                                    | 0                |
| <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                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Middle Income                    | 0                                        | 0                | 0                                                          | 0                | 1                                        | 369              | 0                                                                     | 0                | 0                                    | 0                |
| Upper Income                     | 1                                        | 60               | 0                                                          | 0                | 1                                        | 375              | 1                                                                     | 60               | 0                                    | 0                |
| Income Not Known                 | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                     | 1                                        | 60               | 0                                                          | 0                | 2                                        | 744              | 1                                                                     | 60               | 0                                    | 0                |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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>SUSSEX COUNTY (037), NJ</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35084</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             | 1                                                          | 150           | 0                                        | 0             | 1                                                            | 150           | 0                              | 0             |
| Upper Income                   | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 0                                        | 0             | 1                                                          | 150           | 0                                        | 0             | 1                                                            | 150           | 0                              | 0             |
| <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             | 1                                                          | 200           | 1                                        | 1,000         | 1                                                            | 1,000         | 0                              | 0             |
| Median Family Income 40-50%    | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                        | 0             | 1                                                          | 200           | 1                                        | 500           | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income ≥ 120%    | 0                                        | 0             | 0                                                          | 0             | 1                                        | 300           | 0                                                            | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 0                                        | 0             | 2                                                          | 400           | 3                                        | 1,800         | 1                                                            | 1,000         | 0                              | 0             |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WARREN COUNTY (041), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 10900</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                                        | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 1                                        | 537              | 1                                                                     | 537              | 0                                    | 0                |
| Median Family Income 30-40%    | 0                                        | 0                | 0                                                          | 0                | 2                                        | 1,750            | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 40-50%    | 0                                        | 0                | 0                                                          | 0                | 1                                        | 1,000            | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 50-60%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 60-70%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 70-80%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 80-90%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 90-100%   | 0                                        | 0                | 0                                                          | 0                | 1                                        | 500              | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 100-110%  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 110-120%  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income ≥ 120%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income Not Known | 0                                        | 0                | 2                                                          | 450              | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                   | 0                                        | 0                | 2                                                          | 450              | 5                                        | 3,787            | 1                                                                     | 537              | 0                                    | 0                |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income ≥ 120%    | 0                                        | 0             | 0                                                       | 0             | 1                                        | 1,000         | 0                                                            | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                        | 0             | 0                                                       | 0             | 1                                        | 639           | 1                                                            | 639           | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 0                                        | 0             | 0                                                       | 0             | 2                                        | 1,639         | 1                                                            | 639           | 0                              | 0             |

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                                    | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>QUEENS COUNTY (081), NY</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</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%     | 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> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Inside AA 0001</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                     | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ROCKLAND COUNTY (087), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</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                                        | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WAKE COUNTY (183), NC</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 39580</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                | 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

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: PENNSYLVANIA (42)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MONTGOMERY COUNTY (091), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33874</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                | 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**

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

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

Respondent ID: 0000028765  
Agency: FDIC - 3

| Memo Item: Loans by Affiliates          |              |               |              |               |
|-----------------------------------------|--------------|---------------|--------------|---------------|
|                                         | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| Community Development Loans             |              |               |              |               |
| Originated                              | 93           | 370,559       | 0            | 0             |
| Purchased                               | 0            | 0             | 0            | 0             |
| Total                                   | 93           | 370,559       | 0            | 0             |
| Consortium/Third Party Loans (optional) |              |               |              |               |

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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**ASSESSMENT AREA - 0001****BERGEN COUNTY (003), NJ****MSA: 35614****Median Family Income 50-60%**

0236.02\*

**Median Family Income 60-70%**

0112.00\* 0181.02\* 0213.00\* 0216.00\*

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**0061.02\* 0062.01 0154.02\* 0211.02\* 0302.02\* 0304.01\* 0321.03\* 0362.00\* 0382.00 0411.00\* 0463.00\*  
0572.00\***Median Family Income 100-110%**

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

**Median Family Income 110-120%**0040.01\* 0063.02\* 0111.00\* 0113.00\* 0152.00\* 0191.03\* 0192.02\* 0192.03\* 0192.04\* 0232.02\* 0251.00\*  
0280.01\* 0292.00\* 0313.00\* 0314.00\* 0361.00\* 0381.00 0412.00 0451.01\***Median Family Income >= 120%**0010.01\* 0010.02\* 0021.00\* 0022.00\* 0023.00 0031.00\* 0032.00 0033.00\* 0034.01\* 0034.02\* 0050.00  
0062.02\* 0070.01\* 0070.02\* 0080.01\* 0080.02\* 0091.00 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0120.02\*  
0130.02\* 0130.03\* 0130.04\* 0140.00\* 0151.00\* 0155.00\* 0160.00\* 0171.01\* 0171.02\* 0172.00\* 0173.01\*  
0173.02\* 0174.00\* 0175.01\* 0175.02\* 0191.02\* 0191.04\* 0193.04\* 0193.05\* 0193.06\* 0201.00\* 0202.00  
0221.00\* 0222.00\* 0232.01\* 0233.01\* 0233.04\* 0234.02\* 0241.00\* 0242.00\* 0252.00\* 0261.00\* 0262.00\*  
0270.00\* 0280.02\* 0304.02\* 0311.00\* 0312.00\* 0321.02\* 0321.04 0322.01\* 0322.02\* 0331.00\* 0332.00\*  
0333.00\* 0340.01\* 0340.02\* 0351.00\* 0352.00\* 0371.00\* 0372.01\* 0372.03\* 0383.00\* 0391.00\* 0392.00\*  
0393.00\* 0400.01\* 0400.02\* 0413.02\* 0421.01\* 0421.02\* 0423.01\* 0423.02\* 0424.00\* 0425.00 0430.01\*  
0430.02\* 0441.00\* 0442.01\* 0442.02\* 0451.02\* 0452.00 0461.00\* 0462.00\* 0471.00\* 0472.00\* 0473.00\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income Not Known**

0181.01\*

**ESSEX COUNTY (013), NJ****MSA: 35084****Median Family Income 20-30%**

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

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income 80-90%**

0064.00\* 0151.00\* 0158.00\*

**Median Family Income 90-100%**

0100.00\* 0117.00\* 0154.00\* 0175.00\*

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

0167.00\* 0172.00\* 0197.00\* 0216.01 0217.01\*

**Median Family Income >= 120%**

0134.00\* 0135.00\* 0136.00 0138.00\* 0148.00\* 0149.00\* 0160.00\* 0161.00\* 0162.00\* 0163.00\* 0164.00\*  
0165.00\* 0166.00\* 0169.00\* 0170.00\* 0173.01\* 0173.02\* 0174.00 0179.00\* 0180.00 0190.00\* 0191.00\*  
0192.00\* 0193.00\* 0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\* 0202.00\* 0203.00\*  
0204.00\* 0205.00\* 0206.00\* 0207.00\* 0208.00\* 0209.01\* 0209.02 0210.00\* 0211.00 0212.00\* 0213.00\*  
0214.00\* 0216.02\* 0217.02\* 0218.01\* 0218.02 0218.03\*

**Median Family Income Not Known**

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

**HUDSON COUNTY (017), NJ****MSA: 35614****Median Family Income 30-40%**

0044.00\* 0067.00\* 0107.02\*

**Median Family Income 40-50%**

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

**Median Family Income 50-60%**

0043.00\* 0045.00\* 0046.00\* 0055.00\* 0058.01\* 0068.00\* 0106.01\* 0135.00\* 0136.00\* 0150.03\* 0157.00\*  
0161.00\* 0164.00\* 0168.00\* 0169.00\* 0170.00\* 0172.00\* 0174.00\* 0177.00\* 0190.00\*

**Median Family Income 60-70%**

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

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income 70-80%**

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

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

0160.00\* 0180.00\*

**Median Family Income 80-90%**

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

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

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

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

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

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

0193.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\*

**Median Family Income Not Known**

0069.00\* 0077.02\* 9801.00\*

**MIDDLESEX COUNTY (023), NJ****MSA: 35154****Median Family Income 20-30%**

0043.00\* 0058.00\*

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income 50-60%**0018.04\* 0040.00\* 0042.00\* 0045.02\* 0047.00\* 0050.00\* 0069.00\* 0071.03\* 0079.08\* 0082.06\* 0082.07\*  
0090.00\***Median Family Income 60-70%**

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

**Median Family Income 70-80%**0001.01\* 0002.00\* 0003.00\* 0005.01\* 0018.03\* 0018.06\* 0019.03\* 0027.01\* 0027.03\* 0032.03\* 0037.00\*  
0038.01\* 0041.00\* 0061.01\* 0062.04\* 0062.07\* 0075.00\* 0078.01\* 0079.06\***Median Family Income 80-90%**0004.04\* 0005.04\* 0012.00\* 0015.02\* 0019.01\* 0019.02\* 0024.01\* 0025.00 0030.01\* 0034.01\* 0035.00\*  
0051.00\* 0060.01\* 0061.03\* 0068.00\* 0072.03\* 0074.02\* 0076.00\* 0079.10\* 0081.01\* 0082.04\* 0085.01\*  
0092.00\***Median Family Income 90-100%**0001.02\* 0009.02\* 0014.18\* 0014.19\* 0015.05\* 0015.06 0016.00\* 0017.01\* 0017.02\* 0018.05\* 0026.05\*  
0028.05\* 0031.01\* 0062.09\* 0070.00\* 0071.01\* 0078.06\* 0079.05\* 0079.07\* 0080.01\* 0081.03 0094.00\*  
9802.00\***Median Family Income 100-110%**0004.01\* 0006.08\* 0006.09\* 0007.01\* 0008.02\* 0010.01\* 0011.00\* 0013.00\* 0014.10\* 0015.04\* 0026.04\*  
0029.01\* 0030.02\* 0031.02\* 0062.08\* 0063.00\* 0071.02\* 0072.02\* 0073.06\* 0077.02\* 0077.04\* 0079.13\*  
0082.09\* 0083.00\* 0084.04\* 0085.06\* 0086.06\***Median Family Income 110-120%**0005.03\* 0008.01\* 0010.03\* 0010.04\* 0014.14\* 0061.04\* 0066.04\* 0066.08\* 0073.03\* 0077.03\* 0078.04\*  
0079.09\* 0081.02\* 0088.01\* 0091.01\***Median Family Income >= 120%**0004.03\* 0006.03\* 0006.10\* 0007.02\* 0009.01\* 0014.09\* 0014.11\* 0014.12\* 0014.13\* 0014.15\* 0014.17\*  
0020.00\* 0021.01\* 0021.02\* 0022.00\* 0023.01\* 0023.02\* 0024.02\* 0026.03\* 0032.01\* 0062.05\* 0062.06\*  
0064.03\* 0065.00\* 0066.01\* 0066.05\* 0066.06\* 0066.07\* 0067.01\* 0067.03 0073.01\* 0078.05\* 0079.11\*  
0079.14\* 0082.10\* 0082.11\* 0082.12\* 0082.13\* 0082.14\* 0084.03\* 0084.05\* 0084.06\* 0085.02\* 0085.04\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income Not Known**

9800.00\* 9801.00\*

**MONMOUTH COUNTY (025), NJ****MSA: 35154****Median Family Income 30-40%**

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

**Median Family Income 40-50%**

8058.00 8070.06 8099.03\*

**Median Family Income 50-60%**

8054.00 8060.00 8082.01 8108.00\*

**Median Family Income 60-70%**

8017.00\* 8034.00

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

8105.03\* 8111.01\* 8114.02\* 8115.02\*

**Median Family Income 100-110%**

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

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

**Median Family Income 110-120%**

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

8086.00 8111.02 8113.03\* 8126.00\*

**Median Family Income >= 120%**

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

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

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

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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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**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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**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**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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7173.00\* 7223.00\* 7392.00\*

**Median Family Income Not Known**

7280.03\* 9800.00\* 9801.00\* 9900.00\*

**PASSAIC COUNTY (031), NJ****MSA: 35614****Median Family Income 20-30%**

1759.00 1803.02\* 1818.00\* 1830.02\*

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**1753.02\* 1754.01\* 1754.02\* 1758.01\* 1802.03\* 1802.04\* 1808.00\* 1809.00\* 1815.00\* 1820.00\* 1828.00\*  
2642.00\***Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

1243.23\* 1246.02\* 1337.01\* 1826.00\* 2461.02\* 2568.03

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

1242.01\* 1244.02 1540.06\* 1964.03\* 2463.00\*

**Median Family Income >= 120%**

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

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

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

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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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**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income 70-80%**0307.01\* 0308.02\* 0320.04\* 0323.00\* 0324.02\* 0328.00\* 0338.00\* 0339.00\* 0349.00\* 0355.00\* 0357.00\*  
0388.00\***Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

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

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

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

**Median Family Income Not Known**

9800.00\*

**KINGS COUNTY (047), NY****MSA: 35614****Median Family Income 10-20%**

1210.00\*

**Median Family Income 20-30%**

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

1214.00\*

**Median Family Income 30-40%**

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

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

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

**Median Family Income 40-50%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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

**Median Family Income >= 120%**

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

**Median Family Income Not Known**

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

**RICHMOND COUNTY (085), NY****MSA: 35614****Low Income**

|          |          |          |
|----------|----------|----------|
| 0027.00* | 0040.03* | 0133.01* |
|----------|----------|----------|

**2022 Institution Disclosure Statement - Table 6**

PAGE: 15 OF 17

**Assessment Area(s) by Tract****Respondent ID: 0000028765****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: KEARNY BANK**

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**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

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

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7043.02  
MERCER COUNTY (021), NJ  
MSA: 45940  
Low Income  
0020.00  
SUSSEX COUNTY (037), NJ  
MSA: 35084  
Middle Income  
3723.00  
WARREN COUNTY (041), NJ  
MSA: 10900  
Middle Income  
0324.00  
NASSAU COUNTY (059), NY  
MSA: 35004  
Median Family Income >= 120%  
3010.00  
Median Family Income Not Known  
5172.02  
NEW YORK COUNTY (061), NY  
MSA: 35614  
Median Family Income >= 120%  
0013.00 0082.00  
QUEENS COUNTY (081), NY  
MSA: 35614  
Median Family Income 90-100%  
0954.00  
Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

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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

Respondent ID: 0000028765

Agency: FDIC - 3

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000028765

Institution: KEARNY BANK

Agency: FDIC - 3

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

Footnote:

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

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

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW JERSEY (34)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

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

## Loans by County

## Small Business Loans - Originations

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

State: NEW YORK (36)

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

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

PAGE: 1 OF 1

Respondent ID: 0000028765

Agency: FDIC - 3

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

| Memo Item: Loans by Affiliates          |              |               |              |               |
|-----------------------------------------|--------------|---------------|--------------|---------------|
|                                         | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| Community Development Loans             |              |               |              |               |
| Originated                              | 5            | 6,928         | 0            | 0             |
| Purchased                               | 0            | 0             | 0            | 0             |
| Total                                   | 5            | 6,928         | 0            | 0             |
| Consortium/Third Party Loans (optional) |              |               |              |               |

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

PAGE: 1 OF 16

Respondent ID: 0000028765

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0236.02\*

Median Family Income 60-70%

0112.00\* 0181.02\* 0213.00\* 0216.00\*

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 16

Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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

Median Family Income Not Known

0181.01\*

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 20-30%

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

Median Family Income 30-40%

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

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

2023 Institution Disclosure Statement - Table 6

PAGE: 3 OF 16

Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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|                                |          |          |          |          |          |          |          |          |          |          |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0003.00*                       | 0022.04* | 0130.00* | 0141.00* | 0143.00* | 0145.00* | 0146.00* | 0152.00* | 0153.00* | 0159.00* | 0176.00* |
| 0178.00*                       |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 80-90%    |          |          |          |          |          |          |          |          |          |          |
| 0064.00*                       | 0151.00* | 0158.00* |          |          |          |          |          |          |          |          |
| Median Family Income 90-100%   |          |          |          |          |          |          |          |          |          |          |
| 0100.00*                       | 0117.00* | 0154.00* | 0175.00* |          |          |          |          |          |          |          |
| Median Family Income 100-110%  |          |          |          |          |          |          |          |          |          |          |
| 0139.00*                       | 0140.00* | 0142.00* | 0150.00* | 0155.00* | 0156.00* | 0168.00* |          |          |          |          |
| Median Family Income 110-120%  |          |          |          |          |          |          |          |          |          |          |
| 0167.00*                       | 0172.00* | 0197.00* | 0216.01  | 0217.01* |          |          |          |          |          |          |
| Median Family Income >= 120%   |          |          |          |          |          |          |          |          |          |          |
| 0134.00*                       | 0135.00* | 0136.00  | 0138.00* | 0148.00* | 0149.00* | 0160.00* | 0161.00* | 0162.00* | 0163.00* | 0164.00* |
| 0165.00*                       | 0166.00* | 0169.00* | 0170.00* | 0173.01* | 0173.02* | 0174.00  | 0179.00* | 0180.00* | 0190.00* | 0191.00* |
| 0192.00*                       | 0193.00* | 0194.00* | 0195.00* | 0196.00* | 0198.00  | 0199.00* | 0200.00* | 0201.00* | 0202.00* | 0203.00* |
| 0204.00*                       | 0205.00* | 0206.00* | 0207.00* | 0208.00* | 0209.01* | 0209.02  | 0210.00  | 0211.00* | 0212.00* | 0213.00* |
| 0214.00*                       | 0216.02* | 0217.02  | 0218.01* | 0218.02* | 0218.03* |          |          |          |          |          |
| Median Family Income Not Known |          |          |          |          |          |          |          |          |          |          |
| 0015.00*                       | 0054.00* | 0082.00* | 0089.00* | 0107.00* | 9801.00* | 9802.00* |          |          |          |          |
| HUDSON COUNTY (017), NJ        |          |          |          |          |          |          |          |          |          |          |
| MSA: 35614                     |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 30-40%    |          |          |          |          |          |          |          |          |          |          |
| 0044.00*                       | 0067.00* | 0107.02* |          |          |          |          |          |          |          |          |
| Median Family Income 40-50%    |          |          |          |          |          |          |          |          |          |          |
| 0002.00*                       | 0018.00* | 0052.00* | 0145.02* | 0153.00* | 0162.00* |          |          |          |          |          |
| Median Family Income 50-60%    |          |          |          |          |          |          |          |          |          |          |
| 0043.00*                       | 0045.00* | 0046.00* | 0055.00* | 0058.01* | 0068.00* | 0106.01* | 0135.00* | 0136.00* | 0150.03* | 0157.00* |
| 0161.00*                       | 0164.00* | 0168.00* | 0169.00* | 0170.00* | 0172.00* | 0174.00* | 0177.00* | 0190.00* |          |          |
| Median Family Income 60-70%    |          |          |          |          |          |          |          |          |          |          |
| 0012.02*                       | 0027.00* | 0048.00* | 0060.00* | 0061.02* | 0106.02* | 0111.00* | 0116.00* | 0128.00* | 0134.00* | 0137.00* |

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

|                                |          |          |          |          |          |          |          |          |          |          |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0145.01*                       | 0151.00* | 0156.00* | 0158.02* | 0163.00* | 0166.00* | 0167.00* | 0171.00* | 0175.00* | 0176.00* | 0324.00* |
| Median Family Income 70-80%    |          |          |          |          |          |          |          |          |          |          |
| 0001.02*                       | 0014.00* | 0017.01* | 0019.00* | 0020.01* | 0028.00* | 0029.00* | 0031.02* | 0041.04* | 0047.00* | 0053.00* |
| 0056.00*                       | 0062.00* | 0115.00* | 0129.00* | 0130.00* | 0131.00* | 0148.01  | 0149.00* | 0150.04* | 0152.02* | 0159.00* |
| 0160.00*                       | 0180.00* |          |          |          |          |          |          |          |          |          |
| Median Family Income 80-90%    |          |          |          |          |          |          |          |          |          |          |
| 0003.00*                       | 0007.00* | 0010.00* | 0011.00* | 0020.02* | 0030.00* | 0042.00* | 0049.00* | 0101.00* | 0107.01* | 0109.00* |
| 0110.00*                       | 0113.00* | 0132.00* | 0133.00  | 0140.00* | 0142.00* | 0155.00* | 0165.00* | 0173.00* |          |          |
| Median Family Income 90-100%   |          |          |          |          |          |          |          |          |          |          |
| 0005.00*                       | 0008.00* | 0012.01* | 0040.00* | 0061.01* | 0063.00* | 0143.00* | 0144.01* | 0178.00* | 0194.00* |          |
| Median Family Income 100-110%  |          |          |          |          |          |          |          |          |          |          |
| 0004.00*                       | 0006.00* | 0108.00* | 0123.00* | 0127.00* | 0141.02* | 0146.00* |          |          |          |          |
| Median Family Income 110-120%  |          |          |          |          |          |          |          |          |          |          |
| 0009.02                        | 0066.00* | 0104.00* | 0105.00* | 0114.00* | 0126.00* | 0147.00* | 0148.02* |          |          |          |
| Median Family Income >= 120%   |          |          |          |          |          |          |          |          |          |          |
| 0001.01*                       | 0013.00* | 0022.00* | 0023.00* | 0024.00* | 0031.01* | 0035.00* | 0041.02* | 0041.03* | 0054.00* | 0058.02* |
| 0059.01*                       | 0059.02* | 0064.00* | 0065.00* | 0070.01* | 0070.02* | 0071.00* | 0072.00* | 0073.00* | 0074.00* | 0075.00* |
| 0076.01*                       | 0076.02* | 0077.01* | 0077.03* | 0078.00* | 0102.00* | 0103.00* | 0112.00* | 0124.00* | 0125.00  | 0138.00* |
| 0139.00                        | 0141.01* | 0144.02* | 0150.01* | 0152.01* | 0158.01* | 0179.00* | 0181.00* | 0182.00* | 0183.01* | 0183.02* |
| 0184.01*                       | 0184.02* | 0185.01* | 0185.02* | 0186.00* | 0187.01* | 0187.02* | 0188.00* | 0189.00* | 0191.00* | 0192.00* |
| 0193.00*                       | 0198.00* | 0199.00* | 0200.00* | 0201.00* |          |          |          |          |          |          |
| Median Family Income Not Known |          |          |          |          |          |          |          |          |          |          |
| 0069.00*                       | 0077.02* | 9801.00* |          |          |          |          |          |          |          |          |
| MIDDLESEX COUNTY (023), NJ     |          |          |          |          |          |          |          |          |          |          |
| MSA: 35154                     |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 20-30%    |          |          |          |          |          |          |          |          |          |          |
| 0043.00*                       | 0058.00* |          |          |          |          |          |          |          |          |          |
| Median Family Income 30-40%    |          |          |          |          |          |          |          |          |          |          |
| 0045.01*                       | 0048.00* | 0053.00* | 0055.00* | 0056.02* | 0060.02* |          |          |          |          |          |
| Median Family Income 40-50%    |          |          |          |          |          |          |          |          |          |          |

## Institution: KEARNY BANK

Agency: FDIC - 3

|                               |          |          |          |          |          |          |          |          |          |          |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0044.00*                      | 0046.00* | 0049.00* | 0052.00* | 0056.01* | 0057.00* | 0093.00* |          |          |          |          |
| Median Family Income 50-60%   |          |          |          |          |          |          |          |          |          |          |
| 0018.04*                      | 0040.00* | 0042.00* | 0045.02* | 0047.00* | 0050.00* | 0069.00* | 0071.03* | 0079.08* | 0082.06* | 0082.07* |
| 0090.00*                      |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 60-70%   |          |          |          |          |          |          |          |          |          |          |
| 0029.02*                      | 0033.00* | 0036.01* | 0038.02* | 0073.05* | 0082.05* |          |          |          |          |          |
| Median Family Income 70-80%   |          |          |          |          |          |          |          |          |          |          |
| 0001.01*                      | 0002.00* | 0003.00* | 0005.01* | 0018.03* | 0018.06* | 0019.03* | 0027.01* | 0027.03* | 0032.03* | 0037.00* |
| 0038.01*                      | 0041.00* | 0061.01* | 0062.04* | 0062.07* | 0075.00* | 0078.01* | 0079.06* |          |          |          |
| Median Family Income 80-90%   |          |          |          |          |          |          |          |          |          |          |
| 0004.04*                      | 0005.04* | 0012.00* | 0015.02* | 0019.01* | 0019.02* | 0024.01* | 0025.00* | 0030.01* | 0034.01* | 0035.00* |
| 0051.00*                      | 0060.01* | 0061.03* | 0068.00* | 0072.03* | 0074.02* | 0076.00* | 0079.10* | 0081.01* | 0082.04* | 0085.01* |
| 0092.00*                      |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 90-100%  |          |          |          |          |          |          |          |          |          |          |
| 0001.02*                      | 0009.02* | 0014.18* | 0014.19* | 0015.05* | 0015.06  | 0016.00* | 0017.01* | 0017.02* | 0018.05* | 0026.05* |
| 0028.05*                      | 0031.01* | 0062.09* | 0070.00* | 0071.01* | 0078.06* | 0079.05* | 0079.07* | 0080.01* | 0081.03* | 0094.00* |
| 9802.00*                      |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 100-110% |          |          |          |          |          |          |          |          |          |          |
| 0004.01*                      | 0006.08* | 0006.09* | 0007.01* | 0008.02* | 0010.01* | 0011.00* | 0013.00* | 0014.10* | 0015.04* | 0026.04* |
| 0029.01*                      | 0030.02* | 0031.02* | 0062.08* | 0063.00* | 0071.02* | 0072.02* | 0073.06* | 0077.02* | 0077.04* | 0079.13* |
| 0082.09*                      | 0083.00* | 0084.04* | 0085.06* | 0086.06* |          |          |          |          |          |          |
| Median Family Income 110-120% |          |          |          |          |          |          |          |          |          |          |
| 0005.03*                      | 0008.01* | 0010.03* | 0010.04* | 0014.14* | 0061.04* | 0066.04* | 0066.08* | 0073.03* | 0077.03* | 0078.04* |
| 0079.09*                      | 0081.02* | 0088.01* | 0091.01* |          |          |          |          |          |          |          |
| Median Family Income >= 120%  |          |          |          |          |          |          |          |          |          |          |
| 0004.03*                      | 0006.03* | 0006.10* | 0007.02* | 0009.01* | 0014.09* | 0014.11* | 0014.12* | 0014.13* | 0014.15* | 0014.17* |
| 0020.00                       | 0021.01* | 0021.02* | 0022.00* | 0023.01* | 0023.02* | 0024.02* | 0026.03* | 0032.01* | 0062.05* | 0062.06* |
| 0064.03*                      | 0065.00* | 0066.01* | 0066.05* | 0066.06* | 0066.07* | 0067.01* | 0067.03* | 0073.01* | 0078.05* | 0079.11* |
| 0079.14*                      | 0082.10* | 0082.11* | 0082.12* | 0082.13* | 0082.14* | 0084.03* | 0084.05* | 0084.06* | 0085.02* | 0085.04* |

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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

Median Family Income Not Known

9800.00\* 9801.00\*

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 30-40%

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

Median Family Income 40-50%

8058.00\* 8070.06 8099.03\*

Median Family Income 50-60%

8054.00 8060.00 8082.01 8108.00\*

Median Family Income 60-70%

8017.00\* 8034.00

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

8105.03\* 8111.01\* 8114.02\* 8115.02

Median Family Income 100-110%

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

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

Median Family Income 110-120%

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

8086.00 8111.02\* 8113.03\* 8126.00\*

Median Family Income >= 120%

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

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

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

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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

Median Family Income Not Known

|          |          |          |
|----------|----------|----------|
| 8036.01* | 8074.01* | 9900.00* |
|----------|----------|----------|

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income 50-60%

|          |          |
|----------|----------|
| 0450.00* | 0461.07* |
|----------|----------|

Median Family Income 60-70%

|          |          |          |
|----------|----------|----------|
| 0435.00* | 0448.00* | 0449.00* |
|----------|----------|----------|

Median Family Income 70-80%

|          |
|----------|
| 0451.00* |
|----------|

Median Family Income 80-90%

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

Median Family Income 90-100%

|          |          |          |          |          |
|----------|----------|----------|----------|----------|
| 0405.00* | 0411.00* | 0416.03* | 0453.00* | 0461.04* |
|----------|----------|----------|----------|----------|

Median Family Income 100-110%

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

Median Family Income 110-120%

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

Median Family Income >= 120%

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

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Respondent ID: 0000028765

Agency: FDIC - 3

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 20-30%

7153.04 7154.03\*

Median Family Income 30-40%

7153.03\* 7154.04\* 7157.01 7391.00\*

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

7361.05\* 7361.06\* 7361.07\* 7370.00\*

Median Family Income 70-80%

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

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

7360.01\* 7361.01\*

Median Family Income 80-90%

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

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

7351.06\* 7360.02\* 7380.01\*

Median Family Income 90-100%

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

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

Median Family Income 100-110%

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

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

Median Family Income 110-120%

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

Median Family Income >= 120%

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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7173.00\* 7223.00\* 7392.00\*

Median Family Income Not Known

7280.03\* 9800.00\* 9801.00\* 9900.00\*

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

1759.00\* 1803.02\* 1818.00\* 1830.02\*

Median Family Income 30-40%

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

Median Family Income 40-50%

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

2642.00\*

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

1243.23\* 1246.02\* 1337.01\* 1826.00\* 2461.02\* 2568.03

Median Family Income 100-110%

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

Median Family Income 110-120%

1242.01\* 1244.02 1540.06\* 1964.03\* 2463.00\*

Median Family Income >= 120%

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

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

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

2023 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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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%

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

|                                |          |          |          |          |          |          |          |          |          |          |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0319.04*                       | 0320.03* | 0324.01* | 0341.00* | 0344.00  | 0347.00* | 0351.00* | 0389.00* | 0392.00* |          |          |
| Median Family Income 70-80%    |          |          |          |          |          |          |          |          |          |          |
| 0307.01*                       | 0308.02* | 0320.04* | 0323.00* | 0324.02* | 0328.00* | 0338.00* | 0339.00* | 0349.00* | 0355.00* | 0357.00* |
| 0388.00*                       |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 80-90%    |          |          |          |          |          |          |          |          |          |          |
| 0322.00*                       | 0326.00* | 0337.00* | 0343.00* | 0345.00* | 0350.00* | 0352.00* | 0353.00* | 0354.00* | 0361.00* |          |
| Median Family Income 90-100%   |          |          |          |          |          |          |          |          |          |          |
| 0327.02*                       | 0329.01* | 0330.00* | 0331.00* | 0336.00  | 0342.00* | 0358.00* | 0360.00* |          |          |          |
| Median Family Income 100-110%  |          |          |          |          |          |          |          |          |          |          |
| 0327.01*                       | 0332.00* | 0333.00* | 0335.01* | 0359.00* | 0369.00* | 0380.00* | 0397.00* |          |          |          |
| Median Family Income 110-120%  |          |          |          |          |          |          |          |          |          |          |
| 0321.02*                       | 0325.00* | 0329.02* | 0334.00* | 0335.02* | 0348.00* | 0356.00* | 0363.01* | 0375.00  |          |          |
| Median Family Income >= 120%   |          |          |          |          |          |          |          |          |          |          |
| 0321.01*                       | 0362.00* | 0363.02* | 0364.00* | 0365.00* | 0366.00* | 0367.00* | 0368.00* | 0370.00* | 0371.00* | 0372.00* |
| 0373.00*                       | 0374.00* | 0376.01* | 0376.02* | 0377.00* | 0378.00* | 0379.00* | 0381.01* | 0381.03* | 0381.04* | 0382.01* |
| 0382.02*                       | 0383.00* | 0384.00* | 0385.00* | 0386.01* | 0386.02* | 0387.01* | 0387.02* | 0391.00* |          |          |
| Median Family Income Not Known |          |          |          |          |          |          |          |          |          |          |
| 9800.00*                       |          |          |          |          |          |          |          |          |          |          |
| KINGS COUNTY (047), NY         |          |          |          |          |          |          |          |          |          |          |
| MSA: 35614                     |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 10-20%    |          |          |          |          |          |          |          |          |          |          |
| 1210.00*                       |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 20-30%    |          |          |          |          |          |          |          |          |          |          |
| 0023.00*                       | 0085.00* | 0255.00* | 0259.02* | 0382.00* | 0449.01* | 0531.01* | 0539.00* | 0908.00* | 0982.00* | 1156.00* |
| 1214.00*                       |          |          |          |          |          |          |          |          |          |          |
| Median Family Income 30-40%    |          |          |          |          |          |          |          |          |          |          |
| 0029.01*                       | 0092.02* | 0104.02* | 0220.00* | 0234.00* | 0236.00* | 0281.00* | 0326.00* | 0330.00* | 0340.00* | 0342.00* |
| 0347.00*                       | 0349.01* | 0453.00* | 0489.00* | 0493.01* | 0509.00* | 0529.00* | 0533.00* | 0535.00  | 0545.00* | 0572.00* |
| 0906.00*                       | 0910.00* | 0944.02* | 1034.01* | 1058.01* | 1106.00* | 1110.00* | 1178.00* | 1208.02* |          |          |
| Median Family Income 40-50%    |          |          |          |          |          |          |          |          |          |          |

## 2023 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

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

## 2023 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

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|                               |          |          |          |          |          |          |          |          |          |          |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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* |

Institution: KEARNY BANK

Respondent ID: 0000028765

Agency: FDIC - 3

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  $\geq 120\%$

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

### Median Family Income Not Known

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

RICHMOND COUNTY (085), NY

MSA: 35614

Low Income

0027.00\* 0040.03\* 0133.01\*

2023 Institution Disclosure Statement - Table 6

PAGE: 15 OF 16

Assessment Area(s) by Tract

Respondent ID: 0000028765

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KEARNY BANK

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

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

OUTSIDE ASSESSMENT AREA

HUNTERDON COUNTY (019), NJ

MSA: 35084

Upper Income

0106.00 0113.01

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0020.00

Moderate Income

0027.01

WARREN COUNTY (041), NJ

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: KEARNY BANK

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MSA: 10900

Upper Income

0323.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0013.00 0082.00 0109.00

Median Family Income Not Known

0096.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income >= 120%

1265.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0116.02 0119.01 0125.03

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9514.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0110.00

2023 Institution Disclosure Statement - Table E-1  
Error Status Information  
Institution: KEARNY BANK

Respondent ID: 0000028765  
Agency: FDIC - 3

| Record Identifier: <sup>11</sup>        | Total Composite<br>Records on File | Total Composite<br>Records Without<br>Errors | Total Validity <sup>10</sup><br>Errors | Percentage of<br>Validity Errors |
|-----------------------------------------|------------------------------------|----------------------------------------------|----------------------------------------|----------------------------------|
| Transmittal Sheet                       | 1                                  | 1                                            | 0                                      | 0.00%                            |
| Small Business Loans                    | 113                                | 113                                          | 0                                      | 0.00%                            |
| Small Farm Loans                        | 0                                  | 0                                            | 0                                      | 0.00%                            |
| Community Development Loans             | 1                                  | 1                                            | 0                                      | 0.00%                            |
| Consortium/Third Party Loans (Optional) | 0                                  | 0                                            | 0                                      | 0.00%                            |
| Assessment Area                         | 12                                 | 12                                           | 0                                      | 0.00%                            |
| Total                                   | 127                                | 127                                          | 0                                      | 0.00%                            |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.