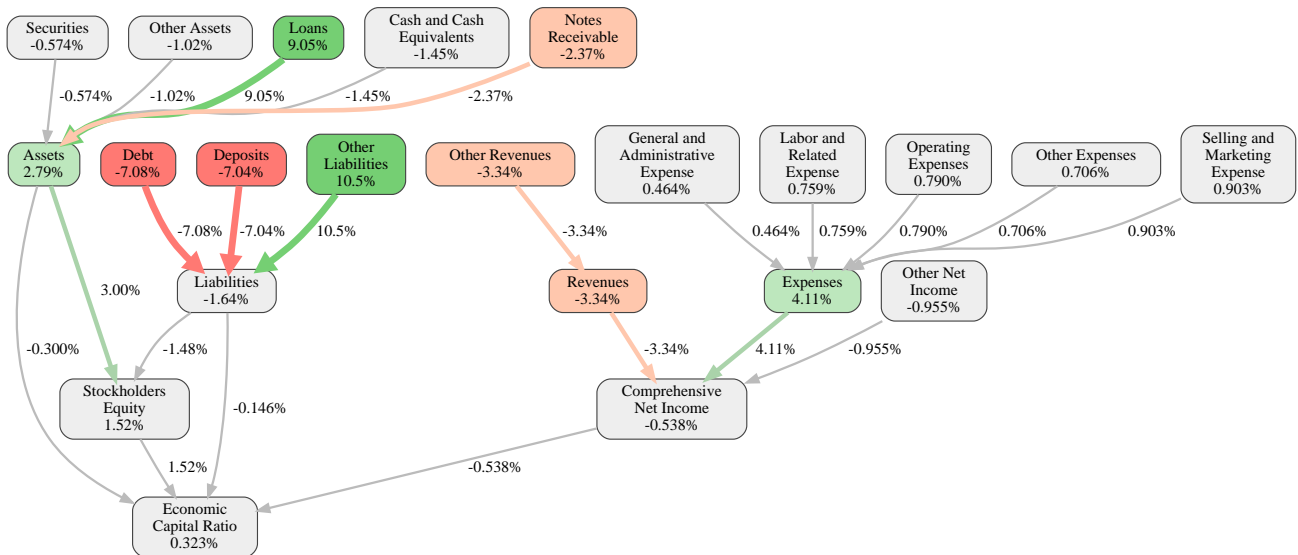




SAVINGS & CREDIT 2020

Kearny Financial Corp.
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RealRate

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The relative strengths and weaknesses of Kearny Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Kearny Financial Corp. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Kearny Financial Corp. is the variable Debt, reducing the Economic Capital Ratio by 7.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 0.32% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	38,935
Debt	1,321,982
Deposits	4,147,610
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	4,645,654
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,950,240
Other Compr. Net Income	-15,696
Other Expenses	13,927
Other Liabilities	38,078
Other Net Income	56,069
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	6,634,829
Liabilities	5,507,670
Expenses	13,927
Revenues	0
Stockholders Equity	1,127,159
Net Income	42,142
Comprehensive Net Income	26,446
Economic Capital Ratio	9.7%