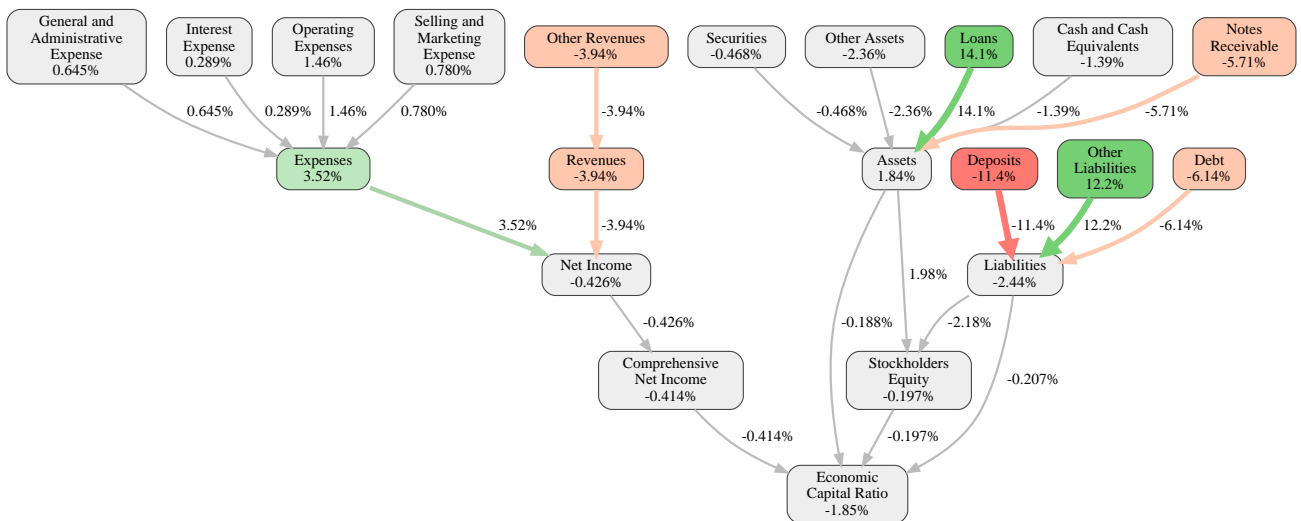




SAVINGS & CREDIT 2021

Kearny Financial Corp.
Rank 28 of 90





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 Loans, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Kearny Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 1.8% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	180,967
Debt	1,173,165
Deposits	4,430,282
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	62,015
Loans	4,461,070
Notes Receivable	0
Occupancy	11,424
Operating Expenses	0
Other Assets	2,116,138
Other Compr. Net Income	-1,582
Other Expenses	43,684
Other Liabilities	70,551
Other Net Income	150,565
Other Revenues	6,419
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,788

Output Variable	Value in 1000 USD
Assets	6,758,175
Liabilities	5,673,998
Expenses	119,911
Revenues	6,419
Stockholders Equity	1,084,177
Net Income	37,073
Comprehensive Net Income	35,491
Economic Capital Ratio	9.3%