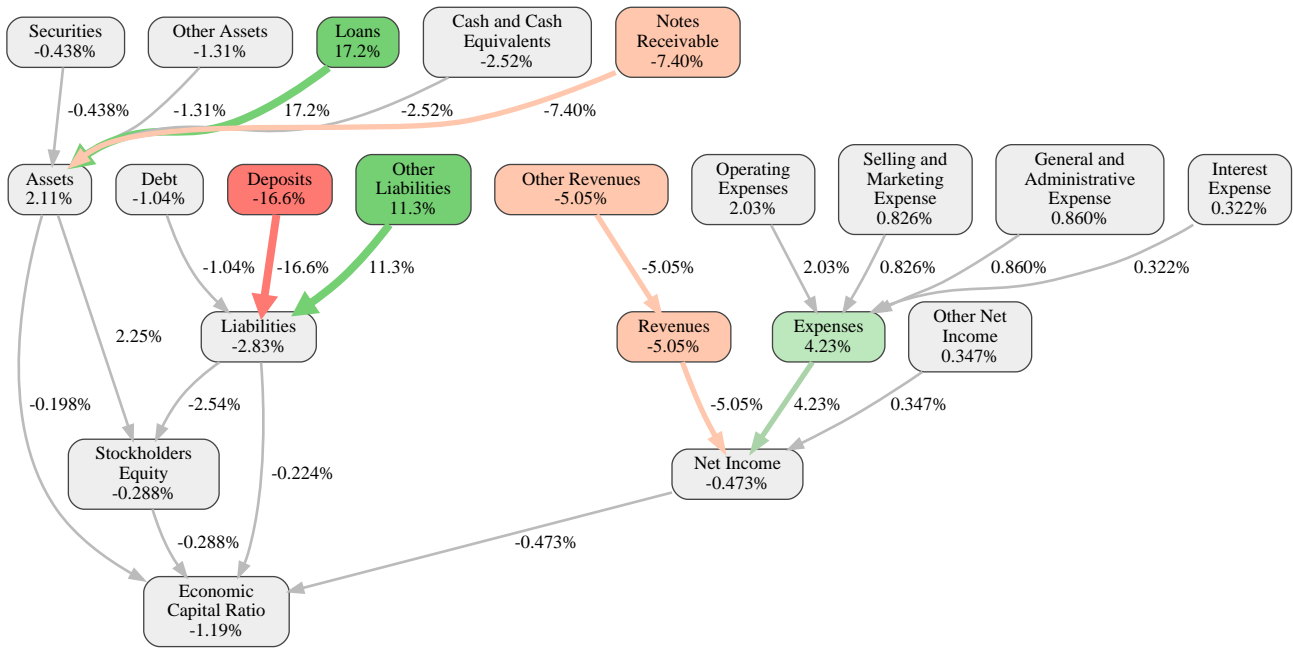




# SAVINGS & CREDIT 2022

Kearny Financial Corp.  
Rank 37 of 104





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Kearny Financial Corp.  
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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 17% points. The greatest weakness of Kearny Financial Corp. is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.6%, being 1.2% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	67,855
Debt	685,876
Deposits	5,485,306
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	68,800
Loans	4,793,229
Notes Receivable	0
Occupancy	12,673
Operating Expenses	0
Other Assets	2,422,651
Other Compr. Net Income	4,887
Other Expenses	63,514
Other Liabilities	69,609
Other Net Income	195,024
Other Revenues	8,018
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,161

Output Variable	Value in 1000 USD
Assets	7,283,735
Liabilities	6,240,791
Expenses	147,148
Revenues	8,018
Stockholders Equity	1,042,944
Net Income	55,894
Comprehensive Net Income	60,781
Economic Capital Ratio	8.6%