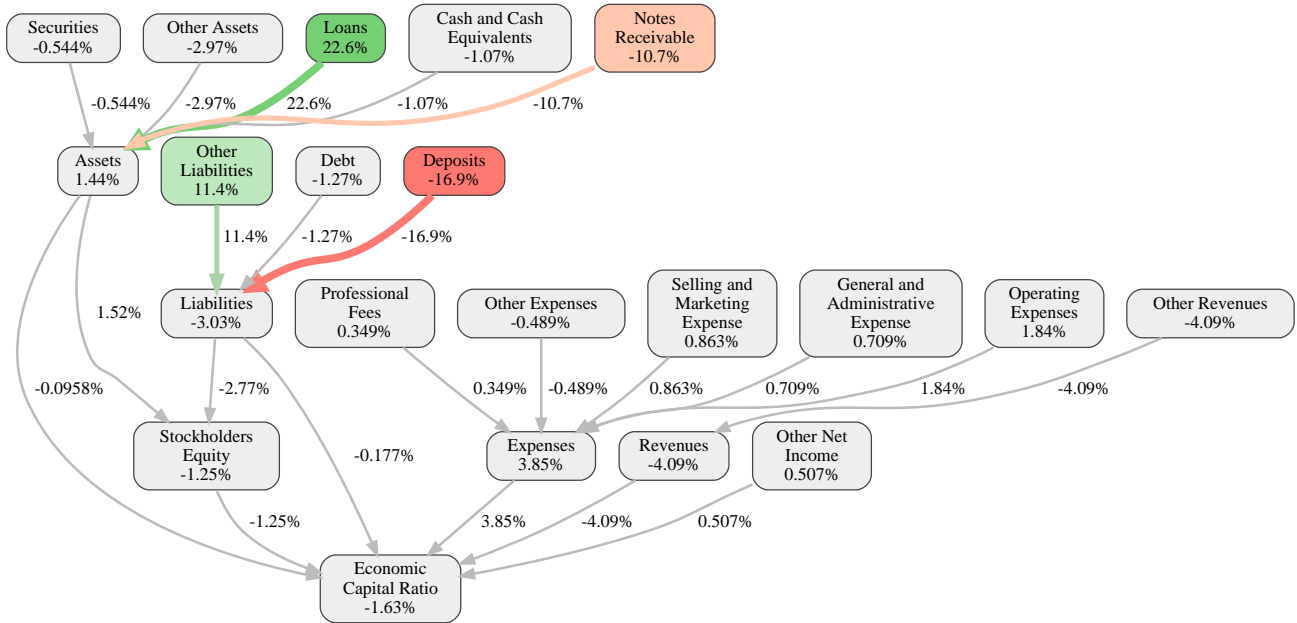




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Kearny Financial Corp.
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The relative strengths and weaknesses of Kearny Financial Corp. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables 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 23% 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 6.2%, being 1.6% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	101,615
Debt	901,337
Deposits	5,862,256
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	76,264
Loans	5,370,787
Notes Receivable	0
Occupancy	14,114
Operating Expenses	0
Other Assets	2,247,481
Other Compr. Net Income	-61,871
Other Expenses	58,071
Other Liabilities	62,290
Other Net Income	207,732
Other Revenues	10,323
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,059

Output Variable	Value in 1000 USD
Assets	7,719,883
Liabilities	6,825,883
Expenses	150,508
Revenues	10,323
Stockholders Equity	894,000
Net Income	67,547
Comprehensive Net Income	5,676
Economic Capital Ratio	6.2%