



Environmental Mission Statement

Kearny Bank, a wholly owned subsidiary of Kearny Financial Corp. (“Kearny” or “the Bank”), is committed to managing the environmental impact associated with our operations as well as our investment efforts. Given the non-manufacturing nature of our business, this primarily means that our environmental impact focuses on reducing and recycling the waste that we produce, conducting responsible lending, and employing innovative technologies to reduce our resource consumption and emissions from our business.

Our approach and commitment to managing our environmental footprint focuses on our retail branch network, corporate offices and service areas. We encourage our business partners, and where applicable, our clients, to understand and respect the practices outlined in this statement, with a goal of furthering their own efforts at environmental stewardship.

Applying this objective across our various operating units may prove challenging, but we intend to remain flexible and for our approach to evolve alongside the development of these markets. This commitment represents a key part of our continued efforts to drive the creation of efficient processes across our operations and work to manage our environmental impacts. We endeavor to develop tracking and convey the progress of our environmental performance in a manner which is transparent and reliable.

In furtherance of this ongoing commitment, Kearny has established a Corporate Responsibility (“CR”) Committee of the Bank’s Board of Directors as well as a CR Working Group, which is comprised of management from across the Bank. The CR Working Group is responsible for coordinating the Bank’s CR related efforts, tracking the progress of various environmental initiatives, Board reporting and training, as appropriate.

If you have questions on this document, please contact our CR team at cr@kearnybank.com.