



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 8.7% points. The greatest weakness of Kearny Financial Corp is the variable Debt, reducing the Economic Capital Ratio by 5.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 0.81% points above the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	128,864
Debt	1,198,646
Deposits	4,073,604
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	4,470,483
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,980,527
Other Compr. Net Income	16,110
Other Expenses	14,404
Other Liabilities	38,876
Other Net Income	34,000
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	6,579,874
Liabilities	5,311,126
Expenses	14,404
Revenues	0
Stockholders Equity	1,268,748
Net Income	19,596
Comprehensive Net Income	35,706
BaseVar	5,977,757
ECR before LimitedLiability	11%
Economic Capital Ratio	18%