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OMB No 1545-0047

Form **990-PF****Return of Private Foundation**

or Section 4947(a)(1) Trust Treated as Private Foundation

Department of the Treasury
Internal Revenue Service

- Do not enter social security numbers on this form as it may be made public.
► Go to www.irs.gov/Form990PF for instructions and the latest information.

2019

Open to Public Inspection

For calendar year 2019 or tax year beginning , and ending

Name of foundation KEARNYBANK FOUNDATION, INC.		A Employer identification number 47-3699249
Number and street (or P.O. box number if mail is not delivered to street address) 120 PASSAIC AVE	Room/suite	B Telephone number 973 244-4510
City or town, state or province, country, and ZIP or foreign postal code FAIRFIELD, NJ 07004-3510		C If exemption application is pending, check here <input type="checkbox"/> 6
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization. <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation 04		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 13,896,019.	J Accounting method <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input checked="" type="checkbox"/> Other (specify) MODIFIED CASH (Part I, column (d), must be on cash basis.)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B					
3 Interest on savings and temporary cash investments		7,918.	7,918.		STATEMENT 1
4 Dividends and interest from securities		249,591.	249,591.		STATEMENT 2
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		231,931.			
b Gross sales price for all assets on line 6a 3,842,633.					
7 Capital gain net income (from Part IV, line 2)			231,931.		
8 Net short-term capital gain					
9 Income modifications					
10a Gross sales less returns and allowances					
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income		5,000.	0.		STATEMENT 3
12 Total Add lines 1 through 11		494,440.	489,440.		
13 Compensation of officers, directors, trustees, etc		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees STMT 4		9,000.	0.		9,000.
c Other professional fees STMT 5		46,639.	46,639.		0.
17 Interest					
18 Taxes STMT 6		4,000.	0.		0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses STMT 7		35,700.	0.		35,700.
24 Total operating and administrative expenses Add lines 13 through 23		95,339.	46,639.		44,700.
25 Contributions, gifts, grants paid		719,867.			719,867.
26 Total expenses and disbursements Add lines 24 and 25		815,206.	46,639.		764,567.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		-320,766.			
b Net investment income (if negative, enter -0-)			442,801.		
c Adjusted net income (if negative, enter -0-)				N/A	

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	11,925.	214,600.	214,600.
	2 Savings and temporary cash investments	110,290.	461,956.	461,956.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations STMT 9	572,743.	659,246.	659,246.
	b Investments - corporate stock STMT 10	7,873,599.	9,374,113.	9,374,113.
	c Investments - corporate bonds STMT 11	533,041.	668,921.	668,921.
Liabilities	11 Investments - land, buildings, and equipment, basis ▶			
	Less: accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 12	1,664,077.	2,517,183.	2,517,183.
	14 Land, buildings, and equipment, basis ▶			
	Less: accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	10,765,675.	13,896,019.	13,896,019.
	17 Accounts payable and accrued expenses			
	18 Grants payable			
Net Assets or Fund Balances	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
Net Assets or Fund Balances	23 Total liabilities (add lines 17 through 22)	0.	0.	
	Foundations that follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/> and complete lines 24, 25, 29, and 30			
	24 Net assets without donor restrictions	10,765,675.	13,896,019.	
	25 Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here ▶ <input type="checkbox"/> and complete lines 26 through 30			
	26 Capital stock, trust principal, or current funds			
	27 Paid-in or capital surplus, or land, bldg., and equipment fund			
	28 Retained earnings, accumulated income, endowment, or other funds			
	29 Total net assets or fund balances	10,765,675.	13,896,019.	
	30 Total liabilities and net assets/fund balances	10,765,675.	13,896,019.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 29 (must agree with end-of-year figure reported on prior year's return)	1	10,765,675.
2	Enter amount from Part I, line 27a	2	-320,766.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 8	3	3,451,110.
4	Add lines 1, 2, and 3	4	13,896,019.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	13,896,019.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES			
b CAPITAL GAINS DIVIDENDS			
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 3,832,849.		3,610,702.	222,147.
b 9,784.			9,784.
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			222,147.
b			9,784.
c			
d			
e			

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	231,931.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8	3	N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation doesn't qualify under section 4940(e). Do not complete this part

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2018	555,222.	11,532,385.	.048145
2017	388,518.	12,093,714.	.032126
2016	283,520.	11,231,652.	.025243
2015	156,175.	6,627,397.	.023565
2014	0.	0.	.000000

2 Total of line 1, column (d)	2	.129079
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	.025816
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	12,233,474.
5 Multiply line 4 by line 3	5	315,819.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	4,428.
7 Add lines 5 and 6	7	320,247.
8 Enter qualifying distributions from Part XII, line 4	8	764,567.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate.
See the Part VI instructions

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Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		1	4,428.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations, enter 4% of Part I, line 12, col. (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)		2	0.
3 Add lines 1 and 2		3	4,428.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)		4	0.
5 Tax based on investment income Subtract line 4 from line 3. If zero or less, enter -0-		5	4,428.
6 Credits/Payments.			
a 2019 estimated tax payments and 2018 overpayment credited to 2019	6a	745.	
b Exempt foreign organizations - tax withheld at source	6b	0.	
c Tax paid with application for extension of time to file (Form 8868)	6c	10,000.	
d Backup withholding erroneously withheld	6d	0.	
7 Total credits and payments. Add lines 6a through 6d	7	10,745.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	100.	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	6,217.	
11 Enter the amount of line 10 to be: Credited to 2020 estimated tax	11	0.	
			Refunded

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition. If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ 0. (2) On foundation managers. \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered. See instructions. DE		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2019 or the tax year beginning in 2019? See the instructions for Part XIV. If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

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Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A	X	
14 The books are in care of CRAIG L. MONTANARO Telephone no. 973 244-4510 Located at 120 PASSAIC AVE, FAIRFIELD, NJ ZIP+4 07004-3510		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year 15 N/A		
16 At any time during calendar year 2019, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country N/A		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year, did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception: Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions. Organizations relying on a current notice regarding disaster assistance, check here N/A		X
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2019?		X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a At the end of tax year 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? If "Yes," list the years N/A	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) N/A		
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. N/A		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If "Yes," did it have excess business holdings in 2019 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019.) N/A		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?		X

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(continued)

Yes	No
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- [illegible]

N/A

▶

N/A

☐ Yes ☐ No

☐ Yes ☒ No

6b

☐ Yes ☒ No

N/A

7b

☐ Yes ☒ No

Paid Employees, and Contractors

[illegible][illegible]

▶	0
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(continued)

[illegible]

0

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.		Expenses
1	N/A	
2		
3		
4		

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2		Amount
1	N/A	
2		
All other program-related investments See instructions.		
3		

0.

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	11,866,039.
b	Average of monthly cash balances	1b	553,732.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	12,419,771.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	12,419,771.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	186,297.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	12,233,474.
6	Minimum investment return. Enter 5% of line 5	6	611,674.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations, check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	611,674.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	4,428.
b	Income tax for 2019. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	4,428.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	607,246.
4	Recoveries of amounts treated as qualifying distributions	4	5,000.
5	Add lines 3 and 4	5	612,246.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	612,246.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	764,567.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	764,567.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	4,428.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	760,139.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7				612,246.
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only			510,938.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2019:				
a From 2014				
b From 2015				
c From 2016				
d From 2017				
e From 2018	56,371.	*SEE STATEMENT 16		
f Total of lines 3a through e	56,371.			
4 Qualifying distributions for 2019 from Part XII, line 4 ▶ \$ 764,567.				
a Applied to 2018, but not more than line 2a			510,938.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2019 distributable amount				253,629.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a))	56,371.			56,371.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2018. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020				302,246.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2014 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2020 Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2015				
b Excess from 2016				
c Excess from 2017				
d Excess from 2018				
e Excess from 2019				

N/A

- ☐ 4942(1)(3) or ☐ 1842(1)(5)

- (4) Gross investment income

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Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
180 TURNING LIVES AROUND, INC. 1 BETHANY ROAD, BLDG. 3, SUITE 42 HAZLET, NJ 07730	N/A	PC	HOUSING/QUALITY OF LIFE	5,000.
55 KIP CENTER 55 KIP AVENUE RUTHERFORD, NJ 07070	N/A	PC	QUALITY OF LIFE	50,000.
ASBURY PARK HIGH SCHOOL 401 PORT AU PECK AVENUE OCEANPORT, NJ 07757	N/A	PC	EDUCATION	1,000.
BERGEN VOLUNTEER CENTER 64 PASSAIC STREET HACKENSACK, NJ 07601	N/A	PC	COMMUNITY	2,500.
BIG BROTHERS BIG SISTERS OF MONMOUTH & MIDDLESEX COUNTIES 305 BOND STREET ASBURY PARK, NJ 07712	N/A	PC	EDUCATION/COMMUNITY	5,000.
Total			SEE CONTINUATION SHEET(S)	719,867.
b Approved for future payment				
NONE				
Total				0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
	(a) Business code	(b) Amount	(c) ExcLu- sion code	(d) Amount		
1 Program service revenue						
a _____						
b _____						
c _____						
d _____						
e _____						
f _____						
g Fees and contracts from government agencies						
2 Membership dues and assessments						
3 Interest on savings and temporary cash investments			14	7,918.		
4 Dividends and interest from securities			14	249,591.		
5 Net rental income or (loss) from real estate:						
a Debt-financed property						
b Not debt-financed property						
6 Net rental income or (loss) from personal property						
7 Other investment income						
8 Gain or (loss) from sales of assets other than inventory			18	231,931.		
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory						
11 Other revenue						
a RESCINDED GRANTS			01	5,000.		
b _____						
c _____						
d _____						
e _____						
12 Subtotal. Add columns (b), (d), and (e)		0.		494,440.		0.
13 Total. Add line 12, columns (b), (d), and (e)					13	494,440.

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

[illegible]

Part XVII Information Regarding Transfers to and Transactions and Relationships With Noncharitable Exempt Organizations

- | | | Yes | No |
|----------|--|-------|----|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c)(3) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | | |
| | (1) Cash | 1a(1) | X |
| | (2) Other assets | 1a(2) | X |
| b | Other transactions: | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | X |
| | (4) Reimbursement arrangements | 1b(4) | X |
| | (5) Loans or loan guarantees | 1b(5) | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No
- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

**Sign
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Signature of officer or trustee

Date _____

► PRESIDENT

Title

May the IRS discuss this return with the preparer shown below? See instr

☒ Yes ☐ No

**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date _____

Check ☐
self-employed

PTIN

JOSEPH L. ALI, CPA

Joseph F. Allen

11/12/2020

P02093808

Firm's name ► PKF O'CONNOR DAVIES, LLP

Firm's EIN ► 27-1728945

Firm's address ► 665 FIFTH AVENUE
NEW YORK, NY 10022-5342

Phone no. 212 286-2600

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
BOYS & GIRLS CLUB OF CLIFTON 181 COLFAX AVENUE CLIFTON, NJ 07013	N/A	PC	COMMUNITY	5,000.
CHILTON MEDICAL CARE FOUNDATION 97 WEST PARKWAY POMPTON PLAINS, NJ 07444	N/A	PC	QUALITY OF LIFE	27,200.
CLIFTON HIGH SCHOOL 333 COLFAX AVENUE CLIFTON, NJ 07013	N/A	PC	EDUCATION	1,000.
COMMUNITY CHARTER SCHOOL OF PATERSON, INC. 75 SPRUCE STREET PATERSON, NJ 07501	N/A	PC	EDUCATION/COMMUNITY	6,000.
COMMUNITY HOPE, INC. 959 ROUTE 46 EAST, SUITE 402 PARSIPPANY, NJ 07054	N/A	PC	HOUSING/QUALITY OF LIFE	5,000.
CONTACT USA, INC. PO BOX 1121 TOMS RIVER, NJ 08754	N/A	PC	QUALITY OF LIFE	2,500.
CPC BEHAVIORAL HEALTHCARE, INC. 10 INDUSTRIAL WAY EAST, SUITE 108 EATONTOWN, NJ 07724	N/A	PC	QUALITY OF LIFE	2,500.
CROHN'S & COLITIS FOUNDATION, INC. 45 WILSON AVENUE MANALAPAN, NJ 07726	N/A	PC	QUALITY OF LIFE	6,500.
DIFFVELOPMENT 11 ELM STREET, SUITE 12 MONTCLAIR, NJ 07042	N/A	PC	EDUCATION	5,000.
DRESS FOR SUCCESS OF NORTHERN NEW JERSEY 25 COOK AVENUE MADISON, NJ 07940	N/A	PC	COMMUNITY	7,500.
Total from continuation sheets				656,367.

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
EGER HEALTH CARE AND REHABILITATION CENTER 140 MEISNER AVENUE STATEN ISLAND, NY 10306	N/A	PC	QUALITY OF LIFE/COMMUNITY	10,000.
FAIR LAWN HIGH SCHOOL 14-00 BERDAN AVENUE FAIR LAWN, NJ 07410	N/A	PC	EDUCATION	1,000.
GARFIELD HIGH SCHOOL 500 PALISADE AVENUE GARFIELD, NJ 07026	N/A	PC	EDUCATION	1,000.
GERIATRIC SERVICES, INC. 300 TEANECK ROAD TEANECK, NJ 07666	N/A	PC	HOUSING/QUALITY OF LIFE	5,000.
GREENPOINT YMCA 99 MESEROLE AVENUE BROOKLYN, NY 11222	N/A	PC	COMMUNITY	10,000.
HABITAT FOR HUMANITY OF GREATER NEWARK 58 PARK PLACE, 4TH FLOOR NEWARK, NJ 07102	N/A	PC	HOUSING	50,000.
HARRISON EDUCATION FOUNDATION 50 UNION AVENUE HARRISON, NY 10528	N/A	PC	EDUCATION	1,000.
HENRY P. BECTON REGIONAL HIGH SCHOOL 120 PATERSON AVENUE EAST RUTHERFORD, NJ 07073	N/A	PC	EDUCATION	1,000.
HISTORICAL SOCIETY OF OCEAN GROVE 50 PITMAN AVENUE OCEAN GROVE, NJ 07756	N/A	PC	COMMUNITY	20,000.
HOMESHARING, INC. 120 FINDERNE AVENUE BRIDGEWATER, NJ 08807	N/A	PC	HOUSING	5,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
HUGS FOR BRADY FOUNDATION 4 QUENTIN ROAD KENDALL PARK, NJ 08824	N/A	PC	QUALITY OF LIFE/COMMUNITY	1,000.
INTERFAITH HOSPITALITY NETWORK OF OCEAN COUNTY 407 LEXINGTON AVE TOMS RIVER, NJ 08753	N/A	PC	HOUSING	7,500.
ISRAEL SPORTS EXCHANGE 100 LANIDEX PLAZA PARSIPPANY, NJ 07054	N/A	PC	COMMUNITY	6,000.
JAMES CALDWELL HIGH SCHOOL 265 WESTVILLE AVENUE WEST CALDWELL, NJ 07006	N/A	PC	EDUCATION	1,000.
JERSEY SHORE DREAM CENTER, INC. PO BOX 94 BELMAR, NJ 07719	N/A	PC	COMMUNITY	2,500.
JONATHAN DAYTON HIGH SCHOOL 139 MOUNTAIN AVENUE SPRINGFIELD TOWNSHIP, NJ 07081	N/A	PC	EDUCATION	1,000.
JUNIOR ACHIEVEMENT OF NEW JERSEY 360 PEAR BLOSSOM DRIVE EDISON, NJ 08837	N/A	PC	EDUCATION	65,167.
JUNIOR ACHIEVEMENT OF NEW JERSEY 360 PEAR BLOSSOM DRIVE EDISON, NJ 08837	N/A	PC	EDUCATION	140,000.
KEARNY HIGH SCHOOL 336 DEVON STREET KEARNY, NJ 07032	N/A	PC	EDUCATION	1,000.
LACEY TOWNSHIP HIGH SCHOOL 73 HAINES STREET LANOKA HARBOR, NJ 08734	N/A	PC	EDUCATION	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
LAKELAND HIGH SCHOOL 1349 EAST MAIN STREET SHRUB OAK, NY 10588	N/A	PC	EDUCATION	1,000.
LITERACY VOLUNTEERS OF MORRIS COUNTY 16 ELM STREET MORRISTOWN, NJ 07960	N/A	PC	EDUCATION	2,500.
LONG BRANCH HIGH SCHOOL 404 INDIANA AVENUE LONG BRANCH, NJ 07740	N/A	PC	EDUCATION	1,000.
LUNCH BREAK, INC. 121 DRS. JAMES PARKER BLVD RED BANK, NJ 07701	N/A	PC	QUALITY OF LIFE/COMMUNITY	5,000.
LUPUS FOUNDATION OF AMERICA NORTHEAST REGION OFFICE, WE WORK, 315 WEST 36TH ST NEW YORK, NY 10038	N/A	PC	QUALITY OF LIFE	10,000.
LYNDHURST HIGH SCHOOL 400 WEART AVENUE LYNDHURST, NJ 07071	N/A	PC	EDUCATION	1,000.
MAIN STREET COUNSELING CENTER 8 MARCELLA AVENUE WEST ORANGE, NJ 07052	N/A	PC	QUALITY OF LIFE/COMMUNITY	10,000.
MANASQUAN HIGH SCHOOL 167 BROAD STREET MANASQUAN, NJ 08736	N/A	PC	EDUCATION	1,000.
MCCLOUD CARES 30 MONTGOMERY STREET, SUITE 940 JERSEY CITY, NJ 07302	N/A	PC	COMMUNITY	5,000.
MEADOWLANDS TRANSPORTATION BROKERAGE CORP 144 PARK PLACE EAST WOOD RIDGE, NJ 07075	N/A	PC	COMMUNITY	2,500.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
MEALS WITH A MISSION 63 HARRISON AVENUE GARFIELD, NJ 07026	N/A	PC	QUALITY OF LIFE	5,000.
MENTAL HEALTH CLINIC OF PASSAIC, INC. 1451 VAN HOUTEN AVENUE CLIFTON, NJ 07013	N/A	PC	QUALITY OF LIFE	100,000.
MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS FOUNDATION, INC. 600 RIVER AVENUE LAKEWOOD, NJ 08701	N/A	PC	QUALITY OF LIFE	2,500.
MONTCLAIR SCHOLARSHIP FUND, INC. 100 CHESTNUT STREET MONTCLAIR, NJ 07042	N/A	PC	EDUCATION	1,000.
MONTVILLE HIGH SCHOOL 86 RIVER ROAD MONTVILLE, NJ 07045	N/A	PC	EDUCATION	1,000.
MUSEUM OF MARITIME NAVIGATION AND COMMUNICATION 1208 BAY STREET STATEN ISLAND, NY 10305	N/A	PC	COMMUNITY	2,500.
NEW JERSEY HISTORICAL SOCIETY 52 PARK PLACE NEWARK, NJ 07102	N/A	PC	COMMUNITY	4,000.
NORTH ARLINGTON HIGH SCHOOL 222 RIDGE ROAD NORTH ARLINGTON, NJ 07031	N/A	PC	EDUCATION	1,000.
NORTH JERSEY FRIENDSHIP HOUSE, INC. 125 ATLANTIC STREET HACKENSACK, NJ 07601	N/A	PC	QUALITY OF LIFE/COMMUNITY	5,000.
NORTH VALLEY REGIONAL HIGH SCHOOL 150 KNICKERBOCKER ROAD BERGEN COUNTY, NJ 07627	N/A	PC	EDUCATION	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
NORTHFIELD COMMUNITY LDC OF STATEN ISLAND INC. 160 HEBERTON AVENUE STATEN ISLAND, NY 10302	N/A	PC	HOUSING	10,000.
OCEAN TOWNSHIP HIGH SCHOOL 550 WEST PARK AVENUE OAKHURST, NJ 07755	N/A	PC	EDUCATION	1,000.
OLD BRIDGE HIGH SCHOOL 4209 COUNTY ROAD 516 MATAWAN, NJ 07747	N/A	PC	EDUCATION	1,000.
PASCACK HIGH SCHOOL 200 PIERMONT AVENUE HILLSDALE, NJ 07642	N/A	PC	EDUCATION	1,000.
POINT PLEASANT BOROUGH HIGH SCHOOL 808 LAURA HERBERT DRIVE POINT PLEASANT, NJ 08742	N/A	PC	EDUCATION	1,000.
PRESCHOOL ADVANTAGE, INC. 25 LINDSLEY DRIVE, SUITE 307 MORRISTOWN, NJ 07960	N/A	PC	EDUCATION	3,000.
PROJECT LITERACY OF GREATER BERGEN COUNTY 355 MAIN STREET HACKENSACK, NJ 07601	N/A	PC	EDUCATION	3,500.
PUSH TO WALK 100 BAUER DRIVE OAKLAND, NJ 07436	N/A	PC	QUALITY OF LIFE	5,000.
RAMAPO HIGH SCHOOL 331 GEORGE STREET FRANKLIN LAKES, NJ 07417	N/A	PC	EDUCATION	1,000.
ROBESON CLASSIC FOOTBALL ALL-STARS, INC. PO BOX 582 MAPLEWOOD, NJ 07040	N/A	PC	COMMUNITY	10,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
RUTHERFORD COUNTY SCHOOLS EDUCATION FOUNDATION, INC. PO BOX 87 RUTHERFORD, NJ 07070	N/A	PC	EDUCATION	1,000.
SAINT VINCENT ACADEMY 228 WEST MARKET STREET NEWARK, NJ 07103	N/A	PC	EDUCATION	5,000.
SPOTSWOOD HIGH SCHOOL 105 SUMMERHILL ROAD SPOTSWOOD, NJ 08884	N/A	PC	EDUCATION	1,000.
STATEN ISLAND ECONOMIC DEVELOPMENT CORPORATION 900 SOUTH AVENUE, SUITE 400 STATEN ISLAND, NY 10314	N/A	PC	COMMUNITY/BUSINESS DEVELOPMENT	11,000.
SUMMIT SPEECH SCHOOL 705 CENTRAL AVENUE NEW PROVIDENCE, NJ 07974	N/A	PC	QUALITY OF LIFE	5,000.
THE MARY THERESE ROSE FUND, INC. 33 WOLFE DRIVE WANAQUE, NJ 07465	N/A	PC	QUALITY OF LIFE	10,000.
TOMS RIVER HIGH SCHOOL 1245 OLD FREEHOLD ROAD TOMS RIVER, NJ 08753	N/A	PC	EDUCATION	1,000.
TRI-BORO FIRST AID SQUAD, INC. 51 MORSE AVENUE BUTLER, NJ 07405	N/A	PC	COMMUNITY	2,500.
WALLINGTON HIGH SCHOOL 234 MAIN AVENUE WALLINGTON, NJ 07057	N/A	PC	EDUCATION	1,000.
WAYNE BOARD OF EDUCATION 50 NELLIS DRIVE WAYNE, NJ 07470	N/A	PC	EDUCATION	2,000.
Total from continuation sheets				

47-3699249

3 Grants and Contributions Paid During the Year (Continuation)**Total from continuation sheets**

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
BRANCH BANKING AND TRUST CO	7,918.	7,918.	
TOTAL TO PART I, LINE 3	7,918.	7,918.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
BRANCH BANKING AND TRUST CO	259,375.	9,784.	249,591.	249,591.	
TO PART I, LINE 4	259,375.	9,784.	249,591.	249,591.	

FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
RESCINDED GRANTS	5,000.	0.	
TOTAL TO FORM 990-PF, PART I, LINE 11	5,000.	0.	

FORM 990-PF ACCOUNTING FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FINANCIAL STATEMENT AUDIT AND TAX RETURN PREPARATION	9,000.	0.		9,000.
TO FORM 990-PF, PG 1, LN 16B	9,000.	0.		9,000.

FORM 990-PF

OTHER PROFESSIONAL FEES

STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MANAGEMENT	46,639.	46,639.		0.
TO FORM 990-PF, PG 1, LN 16C	46,639.	46,639.		0.

FORM 990-PF

TAXES

STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAX	4,000.	0.		0.
TO FORM 990-PF, PG 1, LN 18	4,000.	0.		0.

FORM 990-PF

OTHER EXPENSES

STATEMENT 7

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INSURANCE	3,605.	0.		3,605.
SOFTWARE	19,595.	0.		19,595.
FINANCIAL LITERACY PROGRAM PARTNERS	10,000.	0.		10,000.
OFFICE AND OTHER EXPENSES	2,500.	0.		2,500.
TO FORM 990-PF, PG 1, LN 23	35,700.	0.		35,700.

FORM 990-PF OTHER INCREASES IN NET ASSETS OR FUND BALANCES STATEMENT 8

<u>DESCRIPTION</u>	<u>AMOUNT</u>
UNREALIZED APPRECIATION ON INVESTMENTS	1,218,319.
REALIZED GAIN NOT RECOGNIZED ON CONTRIBUTED SECURITIES TO GRANTEES	13,297.
ASSETS RECEIVED FROM KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION MERGER	2,219,494.
 TOTAL TO FORM 990-PF, PART III, LINE 3	 3,451,110.

FORM 990-PF

U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS

STATEMENT 9

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
LEXINGTON CNTY JT MUNI WTR & SWR DTD 2.066% DUE 6/1/23 30,000.000 FACE VALUE		X	30,027.	30,027.
LOS ANGELES CA TXBL SOCIAL DTD 3.500% DUE 9/1/26 20,000.000 FACE VALUE		X	21,230.	21,230.
NYC FIN AUTH REV TXBL DTD 3.040% DUE 8/1/27 35,000.000 FACE VALUE		X	36,147.	36,147.
NYS URBAN DEV CORP DTD 3.080% DUE 3/15/24 40,000.000 FACE VALUE		X	41,614.	41,614.
PA HGR EDUCTNL FACS DTD 3.500% DUE 6/15/25 25,000.000 FACE VALUE		X	26,482.	26,482.
PORTLAND OR CMNTY CLG DIST DTD 4.160% DUE 6/1/29 30,000.000 FACE VALUE		X	33,607.	33,607.
US TREASURY BOND DTD 2.625% DUE 2/15/29 12,000.000 FACE VALUE	X		12,727.	12,727.
US TREASURY BOND DTD 2.875% DUE 5/15/43 42,000.000 FACE VALUE	X		45,854.	45,854.
US TREASURY BOND DTD 3.000% DUE 11/15/45 40,000.000 FACE VALUE	X		44,853.	44,853.
US TREASURY BOND DTD 3.000% DUE 2/15/47 34,000.000 FACE VALUE	X		38,295.	38,295.
US TREASURY BOND DTD 4.500% DUE 2/15/36 24,000.000 FACE VALUE	X		31,862.	31,862.
US TREASURY NOTE DTD 1.500% DUE 8/15/26 33,000.000 FACE VALUE	X		32,362.	32,362.
US TREASURY NOTE DTD 1.625% DUE 8/15/22 22,000.000 FACE VALUE	X		22,021.	22,021.
US TREASURY NOTE DTD 1.750% DUE 5/15/23 41,000.000 FACE VALUE	X		41,159.	41,159.
US TREASURY NOTE DTD 2.000% DUE 2/28/21 22,000.000 FACE VALUE	X		22,090.	22,090.
US TREASURY NOTE DTD 2.125% DUE 5/15/25 34,000.000 FACE VALUE	X		34,701.	34,701.
US TREASURY NOTE DTD 2.250% DUE 2/15/27 11,000.000 FACE VALUE	X		11,309.	11,309.
US TREASURY NOTE DTD 2.375% DUE 5/15/29 17,000.000 FACE VALUE	X		17,682.	17,682.
US TREASURY NOTE DTD 2.375% DUE 8/15/24 34,000.000 FACE VALUE	X		35,041.	35,041.
US TREASURY NOTE DTD 2.750% DUE 2/15/24 46,000.000 FACE VALUE	X		47,982.	47,982.
WASHINGTON TXBL SER T DTD 3.450% DUE 8/1/29 30,000.000 FACE VALUE		X	32,201.	32,201.

TOTAL U.S. GOVERNMENT OBLIGATIONS	437,938.	437,938.
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS	221,308.	221,308.
TOTAL TO FORM 990-PF, PART II, LINE 10A	659,246.	659,246.

FORM 990-PF	CORPORATE STOCK	STATEMENT 10
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
3M COMPANY (MMM) 130.000 SHARES	22,935.	22,935.
ABBVIE INC (ABBV) 455.000 SHARES	40,286.	40,286.
ACCENTURE PLC IRELAND (ACN) 365.000 SHARES	76,858.	76,858.
ALPHABET INC CL A (GOOGL) 27.000 SHARES	36,164.	36,164.
AMC NETWORKS INC-A (AMCX) 105.000 SHARES	4,148.	4,148.
APPLE INC (AAPL) 410.000 SHARES	120,397.	120,397.
AVERY DENNISON CORP (AVY) 375.000 SHARES	49,058.	49,058.
BIOGEN INC (BIIB) 145.000 SHARES	43,026.	43,026.
BLACKROCK INC (BLK) 120.000 SHARES	60,324.	60,324.
BOOT BARN HOLDINGS INC (BOOT) 210.000 SHARES	9,351.	9,351.
BROADRIDGE FIN SOLUTIONS LLC (BR) 135.000 SHARES	16,678.	16,678.
BROWN & BROWN INC (BRO) 600.000 SHARES	23,688.	23,688.
CADENCE DESIGN SYSTEMS INC (CDNS) 595.000 SHARES	41,269.	41,269.
CARLISLE (CSL) 65.000 SHARES	10,520.	10,520.
CARTERS INC (CRI) 90.000 SHARES	9,841.	9,841.
CH ROBINSON WORLDWIDE INC (CHRW) 595.000 SHARES	46,529.	46,529.
CHARLES RIV LABORATORIES INTL (CRL) 95.000 SHARES	14,512.	14,512.
CHEESECAKE FACTORY (CAKE) 100.000 SHARES	3,886.	3,886.
CHURCH & DWIGHT CO INC (CHD) 110.000 SHARES	7,737.	7,737.
CIRRUS LOGIC (CRUS) 140.000 SHARES	11,537.	11,537.
CISCO SYSTEMS INC (CSCO) 1,005.000 SHARES	48,200.	48,200.
COLGATE PALMOLIVE COMPANY (CL) 680.000 SHARES	46,811.	46,811.
COMCAST CORP (CMCSA) 930.000 SHARES	41,822.	41,822.
COMMERCE BANCSHARES INC (CBSH) 277.000 SHARES	18,819.	18,819.
CRACKER BARREL OLD COUNTRY STORE (CBRL) 55.000 SHARES	8,456.	8,456.
CRANE CO (CR) 80.000 SHARES	6,910.	6,910.
CURTISS WRIGHT CORP (CW) 95.000 SHARES	13,385.	13,385.
DELUXE CORP (DLX) 195.000 SHARES	9,734.	9,734.
DISCOVER FINANCIAL SVCS (DFS) 520.000 SHARES	44,106.	44,106.
EAST WEST BANCORP INC (EWBC) 150.000 SHARES	7,305.	7,305.
ELECTRONIC ARTS INC (EA) 205.000 SHARES	22,040.	22,040.
EXXON MOBIL CORP (XOM) 235.000 SHARES	16,398.	16,398.
FACEBOOK INC (FB) 265.000 SHARES	54,391.	54,391.
FACTSET RESEARCH SYSTEMS INC (FDS) 45.000 SHARES	12,074.	12,074.
FLIR SYSTEMS INC (FLIR) 130.000 SHARES	6,769.	6,769.
GALLAGHER ARTHUR J (AJG) 135.000 SHARES	12,856.	12,856.
GENTEX CORP (GNTX) 385.000 SHARES	11,157.	11,157.
HEALTHEQUITY INC (HQY) 135.000 SHARES	9,999.	9,999.
HELEN OF TROY CORP LTD (HELE) 45.000 SHARES	8,091.	8,091.
HOLLYFRONTIER CORP (HFC) 105.000 SHARES	5,325.	5,325.
HORMEL FOODS CORP (HRL) 205.000 SHARES	9,248.	9,248.

KEARNYBANK FOUNDATION, INC.

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HUBBELL INC (HUBB) 60.000 SHARES	8,869.	8,869.
INTEL CORP (INTC) 1,390.000 SHARES	83,192.	83,192.
J2 GLOBAL INC (JCOM) 135.000 SHARES	12,651.	12,651.
JABIL INC (JBL) 130.000 SHARES	5,373.	5,373.
JOHNSON & JOHNSON (JNJ) 210.000 SHARES	30,633.	30,633.
JONES LANG LA SALLE INC (JLL) 30.000 SHARES	5,223.	5,223.
KEARNY FINANCIAL CORP (KRNY) 490,513.000 SHARES	6,783,795.	6,783,795.
LAM RESEARCH CORP (LRCX) 185.000 SHARES	54,094.	54,094.
LUMENTUM HOLDINGS INC (LITE) 150.000 SHARES	11,895.	11,895.
MANPOWER INC WIS (MAN) 85.000 SHARES	8,254.	8,254.
MARSH & MCLENNAN COS INC (MMC) 620.000 SHARES	69,074.	69,074.
MAXIMUS INC (MMS) 60.000 SHARES	4,463.	4,463.
MCDONALDS CORP (MCD) 305.000 SHARES	60,271.	60,271.
MERCK & CO INC (MRK) 640.000 SHARES	58,208.	58,208.
MICROSOFT CORP (MSFT) 775.000 SHARES	122,217.	122,217.
NATL INSTRUMENTS CORP (NATI) 140.000 SHARES	5,928.	5,928.
NATUS MEDICAL INC (NTUS) 170.000 SHARES	5,608.	5,608.
OMEGA HEALTHCARE SERVICES (OHI) 335.000 SHARES	14,187.	14,187.
PAYPAL HLDGS INC (PYPL) 535.000 SHARES	57,871.	57,871.
PEPSICO INC (PEP) 470.000 SHARES	64,235.	64,235.
PFIZER INC (PFE) 545.000 SHARES	21,353.	21,353.
PRESTIGE CONSUMER HEALTHCARE (PBH) 170.000 SHARES	6,885.	6,885.
PROCTER & GAMBLE CO (PG) 250.000 SHARES	31,225.	31,225.
RAYTHEON COMPANY (RTN) 310.000 SHARES	68,119.	68,119.
RPM INC (RPM) 240.000 SHARES	18,422.	18,422.
SEI INVESTMENTS CO (SEIC) 135.000 SHARES	8,840.	8,840.
SONOCO PRODUCTS (SON) 110.000 SHARES	6,789.	6,789.
TARGET CORP (TGT) 430.000 SHARES	55,130.	55,130.
TJX COMPANIES (TJX) 1,485.000 SHARES	90,674.	90,674.
TORO COMPANY (TTC) 145.000 SHARES	11,552.	11,552.
UGI CORP (UGI) 200.000 SHARES	9,032.	9,032.
UNION PACIFIC CORP (UNP) 390.000 SHARES	70,508.	70,508.
UNITEDHEALTH GROUP INC (UNH) 270.000 SHARES	79,375.	79,375.
URBAN OUTFITTERS INC (URBN) 240.000 SHARES	6,665.	6,665.
US BANCORP (USB) 1,105.000 SHARES	65,515.	65,515.
V F CORP (VFC) 660.000 SHARES	65,776.	65,776.
VALERO ENERGY CORP (VLO) 520.000 SHARES	48,698.	48,698.
VARIAN MED SYS INC (VAR) 285.000 SHARES	40,473.	40,473.
VERIZON COMMUNICATIONS INC (VZ) 805.000 SHARES	49,427.	49,427.
WALGREENS BOOTS ALLIANCE (WBA) 460.000 SHARES	27,120.	27,120.
WALT DISNEY COMPANY (DIS) 305.000 SHARES	44,112.	44,112.
WATSCO INC (WSO) 85.000 SHARES	15,313.	15,313.
WORTHINGTON INDUSTRIES INC (WOR) 105.000 SHARES	4,429.	4,429.
TOTAL TO FORM 990-PF, PART II, LINE 10B	9,374,113.	9,374,113.

FORM 990-PF

CORPORATE BONDS

STATEMENT 11

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
ABBVIE INC DTD 4.250% DUE 11/14/28 15,000.000 FACE VALUE	16,591.	16,591.
AMERICAN ELECTRIC POWER DTD 3.200% DUE 11/13/27 15,000.000 FACE VALUE	15,479.	15,479.
APACHE CORP DTD 4.375% DUE 10/15/28 11,000.000 FACE VALUE	11,506.	11,506.
APPLE INC DTD 3.450% DUE 5/6/24 14,000.000 FACE VALUE	14,868.	14,868.
AT&T INC DTD 4.500% DUE 5/15/35 11,000.000 FACE VALUE	12,258.	12,258.
BANK OF AMERICA CORP DTD 3.300% DUE 1/11/23 15,000.000 FACE VALUE	15,508.	15,508.
BANK OF MONTREAL DTD 2.500% DUE 6/28/24 15,000.000 FACE VALUE	15,186.	15,186.
BERKSHIRE HATHAWAY INC DTD 3.125% DUE 3/15/26 13,000.000 FACE VALUE	13,702.	13,702.
BOSTON PROPERTIES LP DTD 3.400% DUE 6/21/29 14,000.000 FACE VALUE	14,629.	14,629.
BP CAPITAL MARKETS DTD 3.017% DUE 1/16/27 13,000.000 FACE VALUE	13,174.	13,174.
CAPITAL ONE FIN CO DTD 3.200% DUE 2/5/25 15,000.000 FACE VALUE	15,540.	15,540.
CINTAS CORP NO 2 DTD 3.700% DUE 4/1/27 14,000.000 FACE VALUE	15,189.	15,189.
CISCO SYSTEMS INC DTD 5.500% DUE 1/15/40 6,000.000 FACE VALUE	8,198.	8,198.
CITIGROUP INC DTD 5.875% DUE 1/30/42 10,000.000 FACE VALUE	14,078.	14,078.
COCA-COLA CO DTD 2.125% DUE 9/6/29 16,000.000 FACE VALUE	15,598.	15,598.
COMCAST CORP DTD 4.150% DUE 10/15/28 14,000.000 FACE VALUE	15,769.	15,769.
CONAGRA BRANDS INC DTD 5.300% DUE 11/1/38 7,000.000 FACE VALUE	8,313.	8,313.
CONOCOPHILLIPS DTD 6.500% DUE 2/1/39 5,000.000 FACE VALUE	7,287.	7,287.
CONSTELLATION BRANDS INC DTD 4.650% DUE 11/15/28 15,000.000 FACE VALUE	16,882.	16,882.
CROWN CASTLE INTL CORP DTD 4.875% DUE 4/15/22 14,000.000 FACE VALUE	14,830.	14,830.
DUKE ENERGY CORP DTD 3.950% DUE 10/15/23 14,000.000 FACE VALUE	14,856.	14,856.
FISERV INC DTD 3.200% DUE 7/1/26 15,000.000 FACE VALUE	15,535.	15,535.
GOLDMAN SACHS GROUP INC DTD 2.875% DUE 2/25/21 15,000.000 FACE VALUE	15,149.	15,149.
GOLDMAN SACHS NOTE DTD 6.250% DUE 2/1/41 5,000.000 FACE VALUE	6,992.	6,992.
HCP INC DTD 3.875% DUE 8/15/24 14,000.000 FACE VALUE	14,895.	14,895.
HOLLYFRONTIER CORP DTD 5.875% DUE 4/1/26 6,000.000 FACE VALUE	6,769.	6,769.

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HOME DEPOT INC DTD 5.875% DUE 12/16/36 5,000.000 FACE VALUE	6,902.	6,902.
INVESCO FINANCE PLC DTD 3.125% DUE 11/30/22 15,000.000 FACE VALUE	15,422.	15,422.
JPMORGAN CHASE & CO DTD 4.250% DUE 10/15/20 12,000.000 FACE VALUE	12,213.	12,213.
KIMCO REALTY CORP DTD 4.250% DUE 4/1/45 14,000.000 FACE VALUE	14,850.	14,850.
KINDER MORGAN INC DTD 4.300% DUE 3/1/28 8,000.000 FACE VALUE	8,723.	8,723.
METLIFE INC DTD 4.875% DUE 11/13/43 11,000.000 FACE VALUE	13,641.	13,641.
MITSUBISHI UJF FIN GRP DTD 2.998% DUE 2/22/22 15,000.000 FACE VALUE	15,288.	15,288.
MORGAN STANLEY DTD 4.000% DUE 7/23/25 20,000.000 FACE VALUE	21,641.	21,641.
NATIONAL RURAL UTILITIES DTD 3.700% DUE 3/15/29 14,000.000 FACE VALUE	15,344.	15,344.
NUCOR CORP DTD 3.950% DUE 5/1/28 15,000.000 FACE VALUE	16,285.	16,285.
PEPSICO INC DTD 3.450% DUE 10/6/46 7,000.000 FACE VALUE	7,431.	7,431.
PFIZER INC DTD 3.900% DUE 3/15/39 7,000.000 FACE VALUE	7,897.	7,897.
SHERWIN WILLIAMS CO DTD 3.450% DUE 6/1/27 15,000.000 FACE VALUE	15,872.	15,872.
SHIRE ACQ INV IRELAND DTD 2.400% DUE 9/32/21 15,000.000 FACE VALUE	15,085.	15,085.
SUMITOMO MITSUI FINL GRP DTD 3.364% 7/12/27 13,000.000 FACE VALUE	13,576.	13,576.
TARGET CORP DTD 3.375% DUE 4/15/29 7,000.000 FACE VALUE	7,610.	7,610.
TORONTO DOMINION BANK DTD 1.800% DUE 7/13/21 15,000.000 FACE VALUE	15,011.	15,011.
UNITED TECHNOLOGIES CORP DTD 4.125% DUE 11/16/28 14,000.000 FACE VALUE	15,751.	15,751.
US BANCORP DTD 4.125% DUE 5/24/21 13,000.000 FACE VALUE	13,383.	13,383.
VENTAS REALTY LP DTD 3.750% DUE 5/1/24 15,000.000 FACE VALUE	15,757.	15,757.
VERIZON COMMUNICATIONS DTD 4.862% DUE 8/21/46 12,000.000 FACE VALUE	14,897.	14,897.
WELLS FARGO & CO DTD 3.000% DUE 10/23/26 15,000.000 FACE VALUE	15,374.	15,374.
WESTLAKE CHEMICAL CORP DTD 4.375% DUE 11/15/47 7,000.000 FACE VALUE	7,085.	7,085.
WESTPAC BANKING CORP DTD 2.650% DUE 1/25/21 15,000.000 FACE VALUE	15,102.	15,102.
TOTAL TO FORM 990-PF, PART II, LINE 10C	668,921.	668,921.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT 12	
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
CONESTOGA SMALL CAP INST (CCALX) 2,845.979 SHARES	FMV	171,470.	171,470.
DFA COMMODITY STRATEGY PORT (DCMSX) 20,363.374 SHARES	FMV	112,813.	112,813.
DFA GLOBAL REAL ESTATE SEC (DFGEX) 9,116.307 SHARES	FMV	107,481.	107,481.
FED HOME LOAN MTG CORP DTD 2.375% DUE 1/13/22 40,000.000 FACE VALUE	FMV	40,617.	40,617.
FED NATL MTG ASSN DTD 2.125% DUE 4/24/26 24,000.000 FACE VALUE	FMV	24,363.	24,363.
FED NATL MTG ASSN DTD 2.375% DUE 1/19/23 40,000.000 FACE VALUE	FMV	40,903.	40,903.
FED NATL MTG ASSN DTD 2.625% DUE 9/6/24 39,000.000 FACE VALUE	FMV	40,602.	40,602.
FED NATL MTG ASSN DTD 6.625% DUE 11/15/30 23,000.000 FACE VALUE	FMV	32,788.	32,788.
FIRST BUSINESS BANK DTD 2.000% DUE 2/19/20 110,000.000 FACE VALUE	FMV	110,055.	110,055.
LAZARD GLOBAL LISTED INF (GLIFX) 9,469.702 SHARES	FMV	149,432.	149,432.
MFS INTL GROWTH FD (MQGIX) 7,479.528 SHARES	FMV	310,026.	310,026.
MFS NEW DISCOVERY VALUE (NDVVX) 4,942.688 SHARES	FMV	82,493.	82,493.
OAKMARK INTL INST (OANIX) 10,572.788 SHARES	FMV	263,474.	263,474.
STATE BANK OF INDIA DTD 3/6/18 3.000% DUE 3/6/23 25,000.000 SHARES	FMV	25,901.	25,901.
T ROWE PRICE INTL (TIDDX) 1,718.919 SHARES	FMV	117,626.	117,626.
VANGUARD MTG BACKED SEC 41,728.067 SHARES	FMV	887,139.	887,139.
TOTAL TO FORM 990-PF, PART II, LINE 13		2,517,183.	2,517,183.

FORM 990-PF

PART VIII - LIST OF OFFICERS, DIRECTORS
TRUSTEES AND FOUNDATION MANAGERS

STATEMENT 13

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
CRAIG L. MONTANARO 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR, PRESIDENT 1.00	0.	0.	0.
ERIC B. HEYER 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR, TREASURER (THRU 03.06.2019) 1.00	0.	0.	0.
WILLIAM C. LEDGERWOOD 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR, SECRETARY (THRU 03.06.2019) 1.00	0.	0.	0.
ERIC B. HEYER 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR, SECRETARY (BEGAN 03.06.2019) 1.00	0.	0.	0.
JOHN HOPKINS 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR (BEGAN 03.06.2019) 1.00	0.	0.	0.
JOHN MAZUR 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR (BEGAN 03.06.2019) 1.00	0.	0.	0.
DR. JOSEPH MAZZA 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR (BEGAN 03.06.2019) 1.00	0.	0.	0.
MATT MCCLANE 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR (BEGAN 03.06.2019) 1.00	0.	0.	0.
CATHERINE MILONE 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR 1.00	0.	0.	0.
LEO MONTANARO 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR (BEGAN 03.06.2019) 1.00	0.	0.	0.

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TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII

<u>0.</u>	<u>0.</u>	<u>0.</u>
<u>0.</u>	<u>0.</u>	<u>0.</u>

FORM 990-PF

GRANT APPLICATION SUBMISSION INFORMATION
PART XV, LINES 2A THROUGH 2D

STATEMENT 14

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

TARYN CLAUS
120 PASSAIC AVE
FAIRFIELD, NJ 07004-3510

TELEPHONE NUMBER

973 244-4503

EMAIL ADDRESS

TCLAUS@KEARNYFEDERALSAVINGS.NET

FORM AND CONTENT OF APPLICATIONS

FOR AN APPLICATION PLEASE VISIT
[HTTPS://WWW.KEARNYBANK.COM/KEARNY-BANK-FOUNDATION.ASPX](https://www.kearnybank.com/kearny-bank-foundation.aspx)

ANY SUBMISSION DEADLINES

NONE

RESTRICTIONS AND LIMITATIONS ON AWARDS

THE ORGANIZATION APPLYING MUST BE A PUBLIC CHARITY AS DEFINED UNDER THE INTERNAL REVENUE CODE AND MEET APPLICATION REGULATIONS. THE ORGANIZATION MUST BE LOCATED IN BERGEN, ESSEX, HUDSON, MIDDLESEX, MORRIS, MONMOUTH, OCEAN, PASSAIC OR UNION COUNTIES IN NEW JERSEY OR KINGS OR RICHMOND COUNTIES IN NEW YORK.

GENERAL EXPLANATION

STATEMENT 15

FORM/LINE IDENTIFIER

FORM 990-PF, PAGE 11, PART XV, LINE 3A - CONTRIBUTED SECURITIES TO GRANTEE

EXPLANATION:

SCHEDULE OF CONTRIBUTED PROPERTY

RECIPIENT NAME: JUNIOR ACHIEVEMENT OF NEW JERSEY

CONTRIBUTED PROPERTY: 5,187.000 SHARES OF KEARNY FINANCIAL CORP (KARNY)
COMMON STOCK

BOOK VALUE OF CONTRIBUTED PROPERTY: \$51,870

METHOD USED TO DETERMINE BOOK VALUE: FAIR MARKET DATE OF DONATION
RECEIVED

FAIR MARKET VALUE OF CONTRIBUTED PROPERTY: \$65,167.32

METHOD USED TO DETERMINE FAIR MARKET VALUE: AVERAGE PRICE PER SHARE ON
DATE OF DONATION

DATE OF THE GIFT: 08/27/2019

GENERAL EXPLANATION

STATEMENT 16

FORM/LINE IDENTIFIER

FORM 990-PF, PAGE 9, PART XIII, LINE 3E - EXCESS DISTRIBUTIONS CARRYOVER

EXPLANATION:

ON FEBRUARY 22, 2019, THE BOARD OF DIRECTORS OF THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION, A DELAWARE CHARTERED CORPORATION, APPROVED AN AGREEMENT AND PLAN OF MERGER BY AND BETWEEN THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION AND KEARNYBANK FOUNDATION, INC., WHEREIN THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION WOULD MERGE WITH AND INTO THE KEARNYBANK FOUNDATION, INC., WITH THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION AS THE DISAPPEARING ENTITY.

THE BOARD OF DIRECTORS OF THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION DETERMINED THAT IT WAS IN THE BEST INTEREST OF THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION TO DISTRIBUTE ALL ITS NET ASSETS TO THE KEARNYBANK FOUNDATION, INC., OF WHICH THE KEARNYBANK FOUNDATION, INC. WOULD BE UNDER THE EFFECTIVE CONTROL OF ONE OR MORE PERSONS THEN SERVING AS DIRECTORS OF THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION .

DISTRIBUTED ASSETS CONSISTED OF CASH AND CASH EQUIVALENTS AND SECURITIES. SEE STATEMENT 17 FOR A DETAILED LISTING OF ASSETS TRANSFERRED TO KEARNYBANK FOUNDATION, INC.

AS A RESULT OF THE TRANSFER OF ALL ASSETS TO KEARNYBANK FOUNDATION, INC., THE EXCESS DISTRIBUTIONS CARRYOVER OF THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION WILL BECOME EXCESS DISTRIBUTIONS CARRYOVER OF KEARNYBANK FOUNDATION, INC. AS FOLLOWS:

EXCESS FROM 2018 - \$ 56,371

THE TRANSFER OF THE EXCESS DISTRIBUTION CARRYOVER FROM THE KEARNY FEDERAL SAVINGS CHARITABLE FOUNDATION TO KEARNYBANK FOUNDATION, INC. LISTED ABOVE IS SUPPORTED UNDER REVENUE RULING 78-387.

FORM 990-PF

DETAILED LISTING OF ASSETS TRANSFERRED

STATEMENT 17

DESCRIPTION	DATE(S) OF DISTRIBUTIONS	TAX BASIS OF DISTRIBUTIONS	FAIR MARKET VALUE DATE OF DISTRIBUTION
CASH AND CASH EQUIVALENTS	VARIOUS	881,888	881,888
AMERICAN EXPRESS CENTRN CD 2 05000% 11/18/2019 (CUSIP 02587DG93)	7/16/2019		
100,000 000 UNITS		100,010	100,001
CIT BK SALT LAKE CITY UT 2 25000% 12/10/2019 (CUSIP 17284C5G5) 32,000 000 UNITS	7/16/2019	32,028	32,036
CIT BK SALT LAKE CITY UT 2 20000% 12/10/2019 (CUSIP 17284C5K6) 85,000 000 UNITS	7/16/2019	85,075	85,078
DIGITAL RLTY TR INC COM (DLR) 150 000 SHARES	7/16/2019	9,900	17,940
DISCOVER BK CD 2 15000% 09/24/2019 (CUSIP 254672AG3) 100,000 000 UNITS	7/16/2019	100,219	100,029
FIDELITY DIVIDEND ETF FOR RISING RATES (FDRR) 1,850 000 SHARES	7/16/2019	49,467	59,927
FIRST BUSINESS BANK MADISON WIS 2 00000% 02/19/2020 (CUSIP 31938QF25) 110,000 000 UNITS	7/16/2019	110,000	110,030
FIRST PREMIER BK SIOUX FALLS 2 45000% 09/27/2019 (CUSIP 33610RMX8) 100,000 000 UNITS	7/16/2019	100,251	100,091
ISHARES S&P 500 GROWTH ETF (IVW) 670 000 SHARES	7/16/2019	74,785	123,139
ISHARES S&P 500 VALUE ETF (IVE) 635 000 SHARES	7/16/2019	59,885	75,470
ISHARES SELECT DIVIDEND ETF (DIVY) 670 000 SHARES	7/16/2019	51,181	67,576
ISHARES TR S&P SMALL CAP 600 GROWTH ETF (IJT) 290 000 SHARES	7/16/2019	35,186	52,763
ISHARES TRUST ISHARES CORE HIGH DIVIDEND (HDV) 585 000 SHARES	7/16/2019	49,436	55,563
ISHARES TRUST CORE DIVID GWTH (DGRO) 1,560 000 SHARES	7/16/2019	47,892	60,575
JPMORGAN CHASE BK CD 3 25000% 12/21/2021 (CUSIP 48128FA7) 150,000 000 UNITS	7/16/2019	150,253	150,813
PROSHARES TRUST S&P 500 DIVID ARISTOCRATS ETF (NOBL) 900 000 SHARES	7/16/2019	50,609	63,441
SALLIE MAE BK SLT LAKE CITY UT CD 2 00000% 12/09/2019 (CUSIP 795450XF7) 40,000 000 UNITS	7/16/2019	40,000	40,001
SIMON PPTY GRP INC (SPG) 30 000 SHARES	7/16/2019	5,292	4,861
SL GREEN OPER PARTNERSHIP LP COM STK USD 01 (SLG) 65 000 SHARES	7/16/2019	5,074	5,318
STATE BK INDIA NEW YORK NY CD 3 00000% 03/06/2023 (CUSIP 856285JS1) 25,000 000 UNITS	7/16/2019	25,431	25,580
STORE CAP CORP COM (STOR) 180 000 SHARES	7/16/2019	5,057	6,106
SYNCHRONY BANK RETAIL CD 2 35000% 10/25/2019 (CUSIP 36157PTC3) 40,000 000 UNITS	7/16/2019	40,068	40,041
VANGUARD GROUP DIV APP ETF (VIG) 650 000 SHARES	7/16/2019	50,930	76,843
VANGUARD WHITEHALL FDS HIGH DIVIDEND (VYM) 630 000 SHARES	7/16/2019	49,451	55,749
VENTAS INC (VTR) 90 000 SHARES	7/16/2019	5,100	6,135
WELLTOWER INC (WELL) 75 000 SHARES	7/16/2019	5,026	6,349
		2,219,494	2,403,343