

Form **990-PF**
Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ 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.

OMB No. 1545-0052

2020

Open to Public Inspection

For calendar year 2020, or tax year beginning 01-01-2020

, and ending 12-31-2020

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 (see instructions) (973) 244-4510
City or town, state or province, country, and ZIP or foreign postal code FAIRFIELD, NJ 070043510		C If exemption application is pending, check here ▶ <input type="checkbox"/>	
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <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		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) ▶ \$ 12,439,473		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ <input type="checkbox"/>	
J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input checked="" type="checkbox"/> Other (specify) <u>MODIFIED CASH</u> (Part I, column (d) must be on cash basis.)			

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) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check ▶ <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	3,147	3,147		
	4 Dividends and interest from securities	275,899	275,899		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	450,270			
	b Gross sales price for all assets on line 6a				
		5,867,623			
	7 Capital gain net income (from Part IV, line 2)		450,270		
	8 Net short-term capital gain				
	9 Income modifications				
Operating and Administrative Expenses	10a Gross sales less returns and allowances				
	b Less: Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	2,000	0		
	12 Total. Add lines 1 through 11	731,316	729,316		
	13 Compensation of officers, directors, trustees, etc.	0	0		0
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	37,254	0		37,254
	c Other professional fees (attach schedule)	50,519	50,519		0
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	17,500	0		0
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	18,653	13		18,640
	24 Total operating and administrative expenses. Add lines 13 through 23	123,926	50,532		55,894
	25 Contributions, gifts, grants paid	658,699			658,699
	26 Total expenses and disbursements. Add lines 24 and 25	782,625	50,532		714,593
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-51,309			
	b Net investment income (if negative, enter -0-)		678,784		
	c Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	214,600	186,622	186,622
	2 Savings and temporary cash investments	461,956	157,186	157,186
	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 (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ _____ 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 (attach schedule)	659,246	925,138	925,138
	b Investments—corporate stock (attach schedule)	9,374,113	5,426,299	5,426,299
	c Investments—corporate bonds (attach schedule)	668,921	982,706	982,706
	11 Investments—land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)	2,517,183	4,761,522	4,761,522
	14 Land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	13,896,019	12,439,473	12,439,473	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule).			
	22 Other liabilities (describe ▶ _____)			
	23 Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances	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	13,896,019	12,439,473	
	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 (see instructions)	13,896,019	12,439,473	
30 Total liabilities and net assets/fund balances (see instructions) .	13,896,019	12,439,473		

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	13,896,019
2 Enter amount from Part I, line 27a	2	-51,309
3 Other increases not included in line 2 (itemize) ▶ _____	3	0
4 Add lines 1, 2, and 3	4	13,844,710
5 Decreases not included in line 2 (itemize) ▶ _____	5	1,405,237
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	6	12,439,473

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., 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.)
1 a PUBLICLY TRADED SECURITIES			
b CAPITAL GAINS DIVIDENDS	P		
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 5,779,594		5,417,353	362,241
b 88,029			88,029
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) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			362,241
b			88,029
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	450,270
	3	
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) (see instructions). If (loss), enter -0- in Part I, line 8		

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE**

1 Reserved			
(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved
2 Reserved	2		
3 Reserved.	3		
4 Reserved	4		
5 Reserved	5		
6 Reserved	6		
7 Reserved	7		
8 Reserved ,	8		

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	Reserved.	1	9,435
c	All other domestic foundations enter 1.39% 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	9,435
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	9,435
6	Credits/Payments:		
a	2020 estimated tax payments and 2019 overpayment credited to 2020	6a	13,717
b	Exempt foreign organizations—tax withheld at source	6b	0
c	Tax paid with application for extension of time to file (Form 8868)	6c	7,500
d	Backup withholding erroneously withheld	6d	0
7	Total credits and payments. Add lines 6a through 6d.	7	21,217
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached.	8	0
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	11,782
11	Enter the amount of line 10 to be: Credited to 2021 estimated tax 11,782 Refunded	11	0

Part VII-A Statements Regarding Activities

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?	Yes	No
1a			No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition). <i>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.</i>		No
1b			No
c	Did the foundation file Form 1120-POL for this year?		No
1c			No
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? <i>If "Yes," attach a detailed description of the activities.</i>	2	No
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? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	No
4b	If "Yes," has it filed a tax return on Form 990-T for this year?	4b	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5	No
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?	6	Yes
7	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes
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? <i>If "No," attach explanation.</i>	8b	Yes
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 2020 or the taxable year beginning in 2020? See the instructions for Part XIV. <i>If "Yes," complete Part XIV</i>	9	No
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10	No

Part VII-A Statements Regarding Activities (continued)

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.	11		No
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	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	Yes	
14	The books are in care of ► <u>CRAIG L MONTANARO</u> Telephone no. ► <u>(973) 244-4510</u>			

Located at ► 120 PASSAIC AVE FAIRFIELD NJ ZIP+4 ► 070043510

15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —check here	<input type="checkbox"/>		
	and enter the amount of tax-exempt interest received or accrued during the year	► 15		
16	At any time during calendar year 2020, 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?	16	Yes	No
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ►			

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.

1a	During the year did the foundation (either directly or indirectly):		Yes	No
	(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	1b		No
	Organizations relying on a current notice regarding disaster assistance check here. ► <input type="checkbox"/>			
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 2020?	1c		No
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 2020, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2020? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	If "Yes," list the years ► 20____, 20____, 20____, 20____			
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.)	2b		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► 20____, 20____, 20____, 20____			
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 2020 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 Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2020.)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2020?	4b		No

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

5a	During the year did the foundation pay or incur any amount to:		Yes	No
(1)	Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5)	Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions		5b	
	Organizations relying on a current notice regarding disaster assistance check here.	<input type="checkbox"/>		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? If "Yes," attach the statement required by Regulations section 53.4945–5(d).	<input type="checkbox"/> Yes <input type="checkbox"/> No		
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870.		6b	No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?		7b	
8	Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation. See instructions				
(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Additional Data Table				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)
3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
BRANCH BANKING & TRUST CO PO BOX 2907 WILSON, NC 278972907	INVESTMENT MANAGEMENT	50,519
Total number of others receiving over \$50,000 for professional services. ►		0

Part IX-A Summary of Direct Charitable Activities

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	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 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	10,871,821
b	Average of monthly cash balances.	1b	454,766
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	11,326,587
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	11,326,587
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	169,899
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	11,156,688
6	Minimum investment return. Enter 5% of line 5.	6	557,834

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	557,834
2a	Tax on investment income for 2020 from Part VI, line 5.	2a	9,435
b	Income tax for 2020. (This does not include the tax from Part VI.).	2b	
c	Add lines 2a and 2b.	2c	9,435
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	548,399
4	Recoveries of amounts treated as qualifying distributions.	4	2,000
5	Add lines 3 and 4.	5	550,399
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	550,399

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	714,593
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	714,593
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. See instructions.	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	714,593

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 2019	(c) 2019	(d) 2020
1 Distributable amount for 2020 from Part XI, line 7				550,399
2 Undistributed income, if any, as of the end of 2020:				
a Enter amount for 2019 only.			302,246	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2020:				
a From 2015.				
b From 2016.				
c From 2017.				
d From 2018.				
e From 2019.				
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2020 from Part XII, line 4: ► \$ <u>714,593</u>				
a Applied to 2019, but not more than line 2a			302,246	
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 2020 distributable amount.				412,347
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2020. (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:	0			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
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 2019. Subtract line 4a from line 2a. Taxable amount—see instructions.			0	
f Undistributed income for 2021. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020.				138,052
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 2015 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a.	0			
10 Analysis of line 9:				
a Excess from 2016.				
b Excess from 2017.				
c Excess from 2018.				
d Excess from 2019.				
e Excess from 2020.				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2020, enter the date of the ruling. ▶

b Check box to indicate whether the organization is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2020	(b) 2019	(c) 2018	(d) 2017	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . .					
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. to individuals or organizations under other conditions, complete items 2a, b, c, and d. See instructions

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

TARYN CLAUS
120 PASSAIC AVE
FAIRFIELD, NJ 070043510
(973) 244-4503
TCLAUS@KEARNYFEDERALSAVINGS.NET

b The form in which applications should be submitted and information and materials they should include:

FOR AN APPLICATION PLEASE VISIT [HTTPS://WWW.KEARNYBANK.COM/KEARNY-BANK-FOUNDATION.ASPX](https://www.KEARNYBANK.COM/KEARNY-BANK-FOUNDATION.ASPX)

c Any submission deadlines:

NONE

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

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.

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

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			▶ 3a	658,699
b <i>Approved for future payment</i>				
Total			▶ 3b	0

Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
Enter gross amounts unless otherwise indicated.				
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	3,147	
4 Dividends and interest from securities. . . .				
		14	275,899	
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	450,270	
9 Net income or (loss) from special events:				
10 Gross profit or (loss) from sales of inventory				
11 Other revenue:				
a RESCINDED GRANTS				
		01	2,000	
b _____				
c _____				
d _____				
e _____				
12 Subtotal. Add columns (b), (d), and (e). .				
	0		731,316	0
13 Total. Add line 12, columns (b), (d), and (e).				
				731,316

[illegible]

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			Yes	No
a Transfers from the reporting foundation to a noncharitable exempt organization of:				
(1) Cash.		1a(1)		No
(2) Other assets.		1a(2)		No
b Other transactions:				
(1) Sales of assets to a noncharitable exempt organization.		1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization.		1b(2)		No
(3) Rental of facilities, equipment, or other assets.		1b(3)		No
(4) Reimbursement arrangements.		1b(4)		No
(5) Loans or loan guarantees.		1b(5)		No
(6) Performance of services or membership or fundraising solicitations.		1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.		1c		No
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

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.		
	*****	2021-11-02	*****
	_____ Signature of officer or trustee	_____ Date	_____ 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 if self-employed <input type="checkbox"/>	PTIN P02093808
	JOSEPH L ALI CPA				
	Firm's name ▶ PKF O'CONNOR DAVIES LLP				Firm's EIN ▶ 27-1728945
	Firm's address ▶ 500 MAMARONECK AVENUE HARRISON, NY 105281633				Phone no. (914) 381-8900

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation				
(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
CRAIG L MONTANARO	DIRECTOR, PRESIDENT, SECRETARY 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				
ERIC B HEYER	DIRECTOR, TREASURER 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				
JOHN HOPKINS	DIRECTOR 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				
JOHN MAZUR	DIRECTOR 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				
DR JOSEPH MAZZA	DIRECTOR 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				
MATT MCCLANE	DIRECTOR (THRU 01/2020) 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				
CATHERINE MILONE	DIRECTOR 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				
LEO MONTANARO	DIRECTOR 1.00	0	0	0
120 PASSAIC AVE FAIRFIELD, NJ 070043510				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
180 TURNING LIVES AROUND 1 BETHANY ROAD BLDG 3 STE 42 HAZLET, NJ 07730	N/A	PC	HOUSING	5,000
55 KIP CENTER55 KIP AVENUE RUTHERFORD, NJ 07070	N/A	PC	QUALITY OF LIFE	50,000
ASBURY PARK HIGH SCHOOL 1003 SUNSET AVENUE ASBURY PARK, NJ 07712	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
ATLANTICARE FOUNDATION INC 2500 ENGLISH CREEK AVENUE SUITE 601 EGG HARBOR TOWNSHIP, NJ 08234	N/A	PC	CORONAVIRUS/QUALITY OF LIFE	40,000
AXELROD PERFORMING ARTS CENTER 100 GRANT AVENUE DEAL PARK, NJ 07723	N/A	PC	COMMUNITY	10,000
BECTON REGIONAL HIGH SCHOOL 120 PATERSON AVENUE EAST RUTHERFORD, NJ 07073	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
BIG BROTHERS BIG SISTERS OF COASTAL NJ 305 BOND STREET ASBURY PARK, NJ 07712	N/A	PC	COMMUNITY	2,500
BLOOMINGDALE SENIOR CENTER 101 HAMBURG TURNPIKE BLOOMINGDALE, NJ 07403	N/A	PC	QUALITY OF LIFE	2,500
BROOKDALE COMMUNITY COLLEGE FOUNDATION TRUST 765 NEWMAN SPRINGS ROAD LINCROFT, NJ 07738	N/A	PC	EDUCATION	5,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
CENTER FOR FOOD ACTION NJ 192A W DEMAREST AVENUE ENGLEWOOD, NJ 07631	N/A	PC	COMMUNITY	5,000
CENTER FOR FOOD ACTION NJ 192A W DEMAREST AVENUE ENGLEWOOD, NJ 07631	N/A	PC	COMMUNITY/QUALITY OF LIFE	15,000
CENTER FOR HOPE AND SAFETY 12 OVERLOOK AVENUE ROCHELLE PARK, NJ 07662	N/A	PC	HOUSING/QUALITY OF LIFE	5,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
CHILDHOOD LEUKEMIA FOUNDATION INC 807 MANTOLOKING RD STE 202 BRICK, NJ 08723	N/A	PC	QUALITY OF LIFE	7,525
CHILTON MEDICAL CARE FOUNDATION 97 WEST PARKWAY POMPTON PLAINS, NJ 07444	N/A	PC	CORONAVIRUS/QUALITY OF LIFE	50,000
CITY GREEN171 GROVE STREET CLIFTON, NJ 07013	N/A	PC	COMMUNITY	2,500
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
CLIFTON HIGH SCHOOL 333 COLFAX AVENUE CLIFTON, NJ 07013	N/A	PC	EDUCATION	1,000
COMMUNITY MEDICAL CENTER FOUNDATION 99 HIGHWAY 37 WEST TOMS RIVER, NJ 08755	N/A	PC	QUALITY OF LIFE	5,000
CPC BEHAVIORAL HEALTHCARE 10 INDUSTRIAL WAY EAST SUITE 108 EATONTOWN, NJ 07724	N/A	PC	QUALITY OF LIFE	2,500
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
CROHN'S & COLITIS FOUNDATION INC 45 WILSON AVENUE MANALAPAN, NJ 07726	N/A	PC	QUALITY OF LIFE	8,000
EVA'S VILLAGE INC393 MAIN STREET PATERSON, NJ 07501	N/A	PC	COMMUNITY/QUALITY OF LIFE	15,000
EVERSIGHT NEW JERSEY INC 77 BRANT AVENUE CLARK, NJ 07066	N/A	PC	QUALITY OF LIFE/EYE BANK	10,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
FAIR LAWN HIGH SCHOOL 14-00 BERDAN AVENUE FAIR LAWN, NJ 07410	N/A	PC	EDUCATION	1,000
FRANKLIN SCHOOL PTA LYNDHURST DIGITAL SIGN 3650 STUYVESANT AVENUE LYNDHURST, NJ 07071	N/A	PC	COMMUNITY	7,000
GARFIELD HIGH SCHOOL 500 PALISADE AVENUE GARFIELD, NJ 07026	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
GIRL SCOUTS OF THE JERSEY SHORE 242 ADELPHIA ROAD FARMINGDALE, NJ 07727	N/A	PC	COMMUNITY	5,000
GIRLS SCOUTS OF NORTHERN NJ 95 NEWARK POMPTON TURNPIKE RIVERDALE, NJ 07457	N/A	PC	COMMUNITY	10,000
GOOD COUNSEL INCPO BOX 6068 HOBOKEN, NJ 07030	N/A	PC	QUALITY OF LIFE/EDUCATION	5,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
HABCORE INCPO BOX 2361 RED BANK, NJ 07701	N/A	PC	HOUSING	15,000
HABITAT FOR HUMANITY OF BERGEN COUNTY 121 CARVER AVENUE WESTWOOD, NJ 07675	N/A	PC	HOUSING	10,000
HABITAT FOR HUMANITY OF GREATER NEWARK PO BOX 32189 NEWARK, NJ 07102	N/A	PC	HOUSING	50,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
HARRISON EDUCATION FOUNDATION 501 HAMILTON STREET HARRISON, NJ 07029	N/A	PC	EDUCATION	1,000
HOMESHARING INC 120 FINDERNE AVENUE BRIDGEWATER, NJ 08807	N/A	PC	HOUSING	5,000
IN PURPOSE ON PURPOSE COMMUNITY DEVELOPMENT CORPORATION INC 290 SEAVIEW AVENUE JERSEY CITY, NJ 07305	N/A	PC	QUALITY OF LIFE	4,200
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
ISRAEL SPORTS EXCHANGE 100 LANIDEX PLAZA SUITE 100 PARSIPPANY, NJ 07054	N/A	PC	COMMUNITY	5,000
JAMES CALDWELL HIGH SCHOOL 265 WESTVILLE AVENUE WEST CALDWELL, NJ 07006	N/A	PC	EDUCATION	1,000
JONATHAN DAYTON HIGH SCHOOL 139 MOUNTAIN AVENUE SPRINGFIELD, NJ 07081	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
LACEY BRANCH OF THE OCEAN COUNTY LIBRARY 10 E LACEY ROAD FORKED RIVER, NJ 08731	N/A	PC	COMMUNITY	5,000
LACEY TOWNSHIP HIGH SCHOOL 73 HAINES STREET LANOKA HARBOR, NJ 08734	N/A	PC	EDUCATION	1,000
LAKELAND REGIONAL HIGH SCHOOL 205 CONKLINTOWN ROAD WANAQUE, NJ 07465	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
LITERACY NEW JERSEY INC 100 MENLO PARK DRIVE SUITE 314 EDISON, NJ 08837	N/A	PC	EDUCATION	7,000
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	COMMUNITY/QUALITY OF LIFE	5,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
LUPUS FOUNDATION OF AMERICA 315 WEST 36TH STREET NEW YORK, NY 10018	N/A	PC	FUNDRAISER	10,000
LYNDHURST HIGH SCHOOL 400 WEART AVENUE LYNDHURST, NJ 07071	N/A	PC	EDUCATION	1,000
MEADOWLANDS YMCA 390 MURRAY HILL PARKWAY EAST RUTHERFORD, NJ 07073	N/A	PC	COMMUNITY	50,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
MONMOUTH MEDICAL CENTER FOUNDATION INC 600 RIVER AVENUE ANNEX BLDG E LAKEWOOD, NJ 08701	N/A	PC	QUALITY OF LIFE	5,000
MONMOUTH MEDICAL CENTER FOUNDATION INC 600 RIVER AVENUE ANNEX BLDG E LAKEWOOD, NJ 08701	N/A	PC	CORONAVIRUS/QUALITY OF LIFE	5,400
MONTCLAIR SCHOLARSHIP FUND 100 CHESTNUT STREET MONTCLAIR, NJ 07042	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
MONTVILLE HIGH SCHOOL 100 HORSENECK ROAD MONTVILLE, NJ 07045	N/A	PC	EDUCATION	1,000
MORE THAN BOOTSTRAPS 421 HIGHLAND AVENUE WESTFIELD, NJ 07090	N/A	PC	EDUCATION/COMMUNITY	2,500
NATIONAL COUNCIL JEWISH WOMEN ESSEX COUNTY 70 S ORANGE AVE SUITE 120 LIVINGSTON, NJ 07039	N/A	PC	COMMUNITY/EDUCATION	15,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
NEW CITY KIDS INC 511 EAST 22ND STREET PATERSON, NJ 07514	N/A	PC	COMMUNITY	5,500
NORTH ARLINGTON HIGH SCHOOL 222 RIDGE ROAD NORTH ARLINGTON, NJ 07031	N/A	PC	EDUCATION	1,000
NORTHERN NJ COUNCIL - BOY SCOUTS OF AMERICA 25 RAMAPO VALLEY ROAD OAKLAND, NJ 07436	N/A	PC	COMMUNITY	5,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
NORTHERN VALLEY REGIONAL HIGH SCHOOL 100 CENTRAL AVENUE OLD TAPPAN, NJ 07675	N/A	PC	EDUCATION	1,000
OCEAN TOWNSHIP HIGH SCHOOL 550 WEST PARK AVENUE OAKHURST, NJ 07755	N/A	PC	EDUCATION	1,000
OLD BRIDGE HIGH SCHOOL 4209 ROUTE 516 MATAWAN, NJ 07747	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
PASCACK VALLEY 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	COMMUNITY/QUALITY OF LIFE	3,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a Paid during the year				
PROJECT GRADUATION OF WAYNE VALLEY HIGH SCHOOL 35 WOODLOT ROAD WAYNE, NJ 07470	N/A	PC	COMMUNITY	3,000
PROJECT LITERACY OF GREATER BERGEN COUNTY 355 MAIN STREET HACKENSACK, NJ 07601	N/A	PC	EDUCATION	3,500
RAMAPO HIGH SCHOOL 331 GEORGE STREET FRANKLIN LAKES, NJ 07417	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
ROBESON CLASSIC FOOTBALL ALL-STARS INC PO BOX 252 ROSELAND, NJ 07068	N/A	PC	COMMUNITY	10,000
RUTHERFORD HIGH SCHOOL 176 PARK AVENUE RUTHERFORD, NJ 07070	N/A	PC	EDUCATION	1,000
SPOTSWOOD HIGH SCHOOL 105 SUMMERHILL ROAD SPOTSWOOD, NJ 08884	N/A	PC	EDUCATION	1,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
ST JOSEPH'S HEALTH INC 703 MAIN STREET PATERSON, NJ 07503	N/A	PC	CORONAVIRUS/QUALITY OF LIFE	50,000
ST PAUL'S COMMUNITY DEVELOPMENT CORPORATION 456 VAN HOUTEN STREET PATERSON, NJ 07501	N/A	PC	COMMUNITY/FOOD PANTRY	10,000
THE ARC OCEAN COUNTY CHAPTER 815 CEDARBRIDGE AVENUE LAKEWOOD, NJ 08701	N/A	PC	COMMUNITY	2,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
THE JILLIAN FUNDPO BOX 582 MONTVALE, NJ 07645	N/A	PC	QUALITY OF LIFE	5,000
THE LACEY FOOD BANK INC 102 STATION DRIVE FORKED RIVER, NJ 08731	N/A	PC	QUALITY OF LIFE	3,000
THE OASIS HAVEN FOR WOMEN & CHILDREN INC 59 MILL STREET PATERSON, NJ 08753	N/A	PC	CORONAVIRUS/QUALITY OF LIFE	10,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
TOMS RIVER FIELD OF DREAMS INC 37 HARPERS FERRY ROAD TOMS RIVER, NJ 08753	N/A	PC	COMMUNITY	1,700
TOMS RIVER HIGH SCHOOL SOUTH 55 HYERS STREET TOMS RIVER, NJ 08753	N/A	PC	EDUCATION	1,000
URBAN LEAGUE OF ESSEX COUNTY 508 CENTRAL AVENUE NEWARK, NJ 07107	N/A	PC	CORONAVIRUS/QUALITY OF LIFE	10,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
WALLINGTON HIGH SCHOOL 234 MAIN AVENUE WALLINGTON, NJ 07057	N/A	PC	EDUCATION	1,000
WAYNE BOARD ED50 NELLIS DRIVE WAYNE, NJ 07470	N/A	PC	EDUCATION	2,000
WAYNE D ZITT JR CIVIC ASSOCIATION 407 79TH STREET NORTH BERGEN, NJ 07047	N/A	PC	COMMUNITY	16,874
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
WAYNE HILLS HIGH SCHOOL 272 BERDAN AVENUE WAYNE, NJ 07470	N/A	PC	EDUCATION	1,000
WAYNE VALLEY HIGH SCHOOL 551 VALLEY ROAD WAYNE, NJ 07470	N/A	PC	EDUCATION	1,000
WOMEN'S CENTER FOR ENTREPRENEURSHIP 311 MAIN STREET CHATHAM, NJ 07928	N/A	PC	COMMUNITY/EDUCATION	10,000
Total ▶ 3a				658,699

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
WOOD-RIDGE MEMORIAL FOUNDATION PO BOX 166 WOOD RIDGE, NJ 07075	N/A	PC	COMMUNITY	1,500
WOUNDED WARRIOR PROJECT 4899 BELFORT ROAD SUITE 300 JACKSONVILLE, FL 32256	N/A	PC	QUALITY OF LIFE	10,000
YOUTH CONSULTATION SERVICE 25 EAST SALEM STREET 3RD FL HACKENSACK, NJ 07601	N/A	PC	QUALITY OF LIFE/GOLF OUTING SPONSOR	8,000
Total ► 3a				658,699

TY 2020 Accounting Fees Schedule**Name:** KEARNYBANK FOUNDATION INC**EIN:** 47-3699249

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FINANCIAL STATEMENT AUDIT AND TAX RETURN PREPARATION	37,254	0		37,254

TY 2020 Investments Corporate Bonds Schedule

Name: KEARNYBANK FOUNDATION INC
EIN: 47-3699249

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
ABBVIE INC DTD 4.250% DUE 11/14/28 15,000.000 FACE VALUE	17,984	17,984
ADVANCE AUTO PARTS DTD 1.750% DUE 10/1/27 20,000.000 FACE VALUE	20,312	20,312
AMERICAN ELECTRIC POWER DTD 3.200% DUE 11/13/27 17,000.000 FACE VALUE	19,039	19,039
APPLE INC DTD 3.450% DUE 5/6/24 17,000.000 FACE VALUE	18,720	18,720
AT&T INC DTD 4.500% DUE 5/15/35 13,000.000 FACE VALUE	15,775	15,775
BANK OF AMERICA CORP DTD 2.831% DUE 10/24/51 9,000.000 FACE VALUE	9,388	9,388
BANK OF AMERICA CORP DTD 3.300% DUE 1/11/23 17,000.000 FACE VALUE	18,024	18,024
BANK OF MONTREAL DTD 2.500% DUE 6/28/24 18,000.000 FACE VALUE	19,185	19,185
BERKSHIRE HATHAWAY INC DTD 3.125% DUE 3/15/26 13,000.000 FACE VALUE	14,525	14,525
BOSTON PROPERTIES LP DTD 3.400% DUE 6/21/29 16,000.000 FACE VALUE	17,860	17,860
BP CAPITAL MARKETS DTD 3.017% DUE 1/16/27 13,000.000 FACE VALUE	14,062	14,062
CAPITAL ONE FIN CO DTD 3.200% DUE 2/5/25 17,000.000 FACE VALUE	18,550	18,550
CISCO SYSTEMS INC DTD 5.500% DUE 1/15/40 6,000.000 FACE VALUE	8,980	8,980
CITIGROUP INC DTD 5.875% DUE 1/30/42 12,000.000 FACE VALUE	18,226	18,226
COCA-COLA CO DTD 2.125% DUE 9/6/29 18,000.000 FACE VALUE	19,261	19,261
COMCAST CORP DTD 4.150% DUE 10/15/28 16,000.000 FACE VALUE	19,260	19,260
CONOCOPHILLIPS DTD 6.500% DUE 2/1/39 5,000.000 FACE VALUE	7,735	7,735
CONSTELLATION BRANDS INC DTD 4.650% DUE 11/15/28 15,000.000 FACE VALUE	18,277	18,277
CROWN CASTLE INTL CORP DTD 3.300% DUE 7/1/30 17,000.000 FACE VALUE	19,028	19,028
CVS DTD 2.700% DUE 8/21/40 19,000.000 FACE VALUE	19,221	19,221

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
DISCOVERY COMMUNICATIONS DTD 3.950% DUE 3/20/28 17,000.000 FACE VALUE	19,512	19,512
DUKE ENERGY CORP DTD 3.950% DUE 10/15/23 17,000.000 FACE VALUE	18,481	18,481
ENTERGY LOUISIANA LLC DTD 2.900% DUE 3/15/51 8,000.000 FACE VALUE	8,541	8,541
FISERV INC DTD 3.200% DUE 7/1/26 17,000.000 FACE VALUE	19,043	19,043
GOLDMAN SACHS GROUP INC DTD 2.600% DUE 2/7/30 18,000.000 FACE VALUE	19,362	19,362
GOLDMAN SACHS NOTE DTD 6.250% DUE 2/1/41 7,000.000 FACE VALUE	10,963	10,963
HCP INC DTD 3.875% DUE 8/15/24 17,000.000 FACE VALUE	18,807	18,807
HERSHEY CO DTD 2.650% DUE 6/1/50 10,000.000 FACE VALUE	10,595	10,595
HOLLYFRONTIER CORP DTD 5.875% DUE 4/1/26 8,000.000 FACE VALUE	8,934	8,934
HOME DEPOT INC DTD 5.875% DUE 12/16/36 8,000.000 FACE VALUE	12,129	12,129
INVESCO FINANCE PLC DTD 3.125% DUE 11/30/22 15,000.000 FACE VALUE	15,754	15,754
JPMORGAN CHASE & CO DTD 3.200% DUE 1/25/23 17,000.000 FACE VALUE	17,996	17,996
KEYCORP DTD 2.550% DUE 10/1/29 18,000.000 FACE VALUE	19,495	19,495
KIMCO REALTY CORP DTD 4.250% DUE 4/1/45 14,000.000 FACE VALUE	15,838	15,838
KINDER MORGAN INC DTD 4.300% DUE 3/1/28 8,000.000 FACE VALUE	9,382	9,382
MCDONALDS CORRP DTD 2.125% DUE 3/1/30 16,000.000 FACE VALUE	16,869	16,869
MERCK & CO INC DTD 2.450% DUE 6/24/50 9,000.000 FACE VALUE	9,318	9,318
METLIFE INC DTD 4.875% DUE 11/13/43 11,000.000 FACE VALUE	15,649	15,649
MITSUBISHI UJF FIN GRP DTD 2.998% DUE 2/22/22 18,000.000 FACE VALUE	18,539	18,539
MORGAN STANLEY DTD 4.000% DUE 7/23/25 25,000.000 FACE VALUE	28,609	28,609

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
NATIONAL RURAL UTILITIES DTD 3.700% DUE 3/15/29 16,000.000 FACE VALUE	18,709	18,709
NIKE INC DTD 2.400% DUE 3/24/25 16,000.000 FACE VALUE	17,243	17,243
NORFOLK SOUTHERN CORP DTD 3.050% DUE 5/15/50 10,000.000 FACE VALUE	10,895	10,895
NUCOR CORP DTD 3.950% DUE 5/1/28 17,000.000 FACE VALUE	19,998	19,998
PEPSICO INC DTD 3.450% DUE 10/6/46 9,000.000 FACE VALUE	10,882	10,882
PFIZER INC DTD 3.900% DUE 3/15/39 7,000.000 FACE VALUE	8,795	8,795
PHILIP MORRIS INTL IC DTD 1.500% DUE 5/1/25 17,000.000 FACE VALUE	17,608	17,608
PUBLIC SERV ELEC & GAS DTD 2.700% DUE 5/1/50 10.000 FACE VALUE	10,571	10,571
SHELL INTERNATIONAL FIN DTD 4.550% DUE 8/12/43 8.000 FACE VALUE	10,629	10,629
SHERWIN WILLIAMS CO DTD 3.450% DUE 6/1/27 17,000.000 FACE VALUE	19,206	19,206
SUMITOMO MITSUI FINL GRP DTD 3.364% 7/12/27 17,000.000 FACE VALUE	19,243	19,243
TARGET CORP DTD 3.375% DUE 4/15/29 9,000.000 FACE VALUE	10,550	10,550
TORONTO DOMINION BANK DTD 0.750% DUE 9/11/25 19,000.000 FACE VALUE	19,071	19,071
UNITED TECHNOLOGIES CORP DTD 4.125% DUE 11/16/28 16,000.000 FACE VALUE	19,075	19,075
US BANCORP DTD 4.125% DUE 5/24/21 18,000.000 FACE VALUE	18,209	18,209
VENTAS REALTY LP DTD 3.750% DUE 5/1/24 15,000.000 FACE VALUE	16,353	16,353
VERIZON COMMUNICATIONS DTD 4.862% DUE 8/21/46 14,000.000 FACE VALUE	18,920	18,920
VIACOM INC DTD 4.375% DUE 3/15/43 9,000.000 FACE VALUE	10,633	10,633
WASTE MANAGEMENT INC DTD 4.100% DUE 3/1/45 7,000.000 FACE VALUE	8,780	8,780
WELLS FARGO & CO DTD 3.000% DUE 10/23/26 17,000.000 FACE VALUE	18,835	18,835

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
WESTLAKE CHEMICAL CORP DTD 4.375% DUE 11/15/47 10,000.000 FACE VALUE	11,888	11,888
WESTPAC BANKING CORP DTD 4.322% DUE 11/23/31 17,000.000 FACE VALUE	19,385	19,385

TY 2020 Investments Corporate Stock Schedule

Name: KEARNYBANK FOUNDATION INC
 EIN: 47-3699249

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ABBOTT LABORATORIES (ABT) 25.000 SHARES	2,737	2,737
ABBVIE INC. (ABBV) 32.000 SHARES	3,429	3,429
AIR PRODUCTS AND CHEMICALS INC. (APD) 29.000 SHARES	7,923	7,923
ALPHABET INC CL C (GOOG) 4.000 SHARES	7,008	7,008
ALTRIA GROUP INC. (MO) 100.000 SHARES	4,100	4,100
AMERICAN TOWER CORP (AMT) 3.000 SHARES	673	673
AMGEN INC (AMGN) 5.000 SHARES	1,150	1,150
APPLE INC. (AAPL) 68.000 SHARES	9,023	9,023
AUTOMATIC DATA PROCESSING (ADP) 17.000 SHARES	2,995	2,995
BERKSHIRE HATHAWAY INC. CL B (BRK.B) 36.000 SHARES	8,347	8,347
BLACKROCK INC. (BLK) 11.000 SHARES	7,937	7,937
BRISTOL-MYERS SQUIBB CO (BMY) 34.000 SHARES	2,109	2,109
BROADCOM INC. (AVGO) 8.000 SHARES	3,503	3,503
CARMAX INC. COM (KMX) 42.000 SHARES	3,967	3,967
CHARLES SCHWAB CORP (SCHW) 100.000 SHARES	5,304	5,304
CHEVRON CORP (CVX) 25.000 SHARES	2,111	2,111
CISCO SYSTEMS INC. (CSCO) 141.000 SHARES	6,310	6,310
CITRIX SYSTEMS INC. (CTXS) 27.000 SHARES	3,513	3,513
COMCAST CORP CLASS A (CMCSA) 38.000 SHARES	1,992	1,992
CROWN CASTLE INTL CORP (CCI) 24.000 SHARES	3,821	3,821
DOLLAR TREE INC. (DLTR) 26.000 SHARES	2,809	2,809
EATON CORP PLC (ETN) 12.000 SHARES	1,442	1,442
ELI LILLY & CO (LLY) 14.000 SHARES	2,364	2,364
EVERSOURCE ENERGY (ES) 6.000 SHARES	519	519
FEDEX CORP (FDX) 20.000 SHARES	5,192	5,192
FOX CORP COMMON CLASS A (FOXA) 88.000 SHARES	2,563	2,563
HOME DEPOT INC. (HD) 36.000 SHARES	9,562	9,562
HONEYWELL INTERNATIONAL INC. (HON) 12.000 SHARES	2,552	2,552
ILLINOIS TOOL WORKS INC. (ITW) 10.000 SHARES	2,039	2,039
JOHNSON & JOHNSON (JNJ) 28.000 SHARES	4,407	4,407

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
JPMORGAN CHASE & CO (JPM) 38.000 SHARES	4,829	4,829
KEARNY FINANCIAL CORP (KRNY) 490,513.000 SHARES	5,179,817	5,179,817
LOCKHEED MARTIN CORP (LMT) 10.000 SHARES	3,550	3,550
LOWE'S COS INC. (LOW) 14.000 SHARES	2,247	2,247
LYONDELLBASELL INDUSTRIES (LYB) 4.000 SHARES	367	367
MARSH & MCLENNAN COS INC. (MMC) 22.000 SHARES	2,574	2,574
MARTIN MARIETTA MATERIALS (MLM) 15.000 SHARES	4,260	4,260
MCDONALDS CORP (MCD) 13.000 SHARES	2,790	2,790
MEDTRONIC PLC (MDT) 24.000 SHARES	2,811	2,811
MERCK & CO INC. (MRK) 52.000 SHARES	4,254	4,254
MICROSOFT CORP (MSFT) 21.000 SHARES	4,671	4,671
MONDELEZ INTERNATIONAL INC. (MDLX) 58.000 SHARES	3,391	3,391
NESTLE SA ADR (NSRGY) 38.000 SHARES	4,482	4,482
NEWMARKET CORP (NEU) 10.000 SHARES	3,983	3,983
NEXTERA ENERGY INC. (NEE) 86.000 SHARES	6,635	6,635
NORFOLK SOUTHERN CORP (NSC) 20.000 SHARES	4,752	4,752
O'REILLY AUTOMOTIVE INC. (ORLY) 9.000 SHARES	4,073	4,073
PAYCHEX INC. (PAYX) 33.000 SHARES	3,075	3,075
PEPSICO INC. (PEP) 30.000 SHARES	4,449	4,449
PFIZER INC. (PFE) 77.000 SHARES	2,834	2,834
PHILLIPS 66 COMMON (PSX) 12.000 SHARES	839	839
PNC FINANCIAL SERVICES GROUP INC. (PNC) 16.000 SHARES	2,384	2,384
PROCTER & GAMBLE CO. (PG) 14.000 SHARES	1,948	1,948
PROGRESSIVE CORP (PGR) 39.000 SHARES	3,856	3,856
PROLOGIS INC. (PLD) 22.000 SHARES	2,193	2,193
QUALCOMM INC. (QCOM) 22.000 SHARES	3,351	3,351
REALTY INCOME CORP (O) 18.000 SHARES	1,119	1,119
SEMPRA ENERGY (SRE) 18.000 SHARES	2,293	2,293
STARBUCKS CORP (SBUX) 35.000 SHARES	3,744	3,744
STORE CAPITAL CORP (STOR) 154.000 SHARES	5,233	5,233

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
TEXAS INSTRUMENTS INC. (TXN) 63.000 SHARES	10,340	10,340
THE COCA-COLA CO. (KO) 22.000 SHARES	1,206	1,206
UNITED PARCEL SERVICES (UPS) 3.000 SHARES	505	505
US BANCORP (USB) 38.000 SHARES	1,770	1,770
VERIZON COMMUNICATIONS INC (VZ) 106.000 SHARES	6,228	6,228
VISA INC. CLASS A (V) 25.000 SHARES	5,468	5,468
WEC ENERGY GROUP INC. (WEC) 28.000 SHARES	2,577	2,577

TY 2020 Investments Government Obligations Schedule**Name:** KEARNYBANK FOUNDATION INC**EIN:** 47-3699249**US Government Securities - End
of Year Book Value:**

628,958

**US Government Securities - End
of Year Fair Market Value:**

628,958

**State & Local Government
Securities - End of Year Book
Value:**

296,180

**State & Local Government
Securities - End of Year Fair
Market Value:**

296,180

TY 2020 Investments - Other Schedule

Name: KEARNYBANK FOUNDATION INC
EIN: 47-3699249

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
CONESTOGA SMALL CAP INST (CCALX) 2,320.516 SHARES	FMV	182,578	182,578
DFA US SMALL CAP PORTFOLIO (DFSTX) 6,123.082 SHARES	FMV	235,249	235,249
DOUBLELINE TOTAL RETURN BOND FUND 36,330.700 SHARES	FMV	388,738	388,738
EATON VANCE ATLANTA (ERASX) 8,933.579 SHARES	FMV	338,225	338,225
EDGEWOOD GROWTH FUND INST (EGFIX) 4,833.965 SHARES	FMV	250,254	250,254
FPA CRESCENT FUND INST (FPACX) 3,503.285 SHARES	FMV	126,013	126,013
GOLDMAN SACHS GQG PARTNERS INTL (GSIMX) 7,083.407 SHARES	FMV	126,226	126,226
HARDING LOEVNER INTERNATIONAL EQUITY INST (HLMIX) 10,508.604 SHARES	FMV	298,655	298,655
HARDING LOEVNER INTL SM CO PORT INSTL (HLMRX) 6,433.476 SHARES	FMV	129,313	129,313
INVESCO S&P 500 EQUAL WEIGHT PORTFOLIO (RSP) 1,977.000 SHARES	FMV	252,147	252,147
ISHARES RUSSELL MIDCAP INDEX FUND (IWR) 1,573.000 SHARES	FMV	107,829	107,829
JOHCM INTERNATIONAL SELECT FUND (JOHIX) 4,233.050 SHARES	FMV	128,092	128,092
JP MORGAN US EQUITY FUND CLASS L (JMUEX) 15,5900.183 SHARES	FMV	297,461	297,461
MFS INTERNATIONAL GROWTH FUND (MQGIX) 7,149.378 SHARES	FMV	340,668	340,668
STATE BANK OF INDIA DTD 3/6/18 3.000% DUE 3/6/23 25,000.000 SHARES	FMV	26,569	26,569
VANGUARD DIVIDEND APPRECIATION INDEX FUND (VIG) 1,493.000 SHARES	FMV	210,767	210,767
VANGUARD INST INDEX INST (VINIX) 2,040.789 SHARES	FMV	676,460	676,460
VANGUARD MTG BACKED SEC 18,275.795 SHARES	FMV	395,123	395,123
VANGUARD RUSSELL 1000 GROWTH INDEX FUND (VRGWX) 526.740 SHARES	FMV	251,155	251,155

TY 2020 Other Decreases Schedule

Name: KEARNYBANK FOUNDATION INC

EIN: 47-3699249

Description	Amount
UNREALIZED DEPRECIATION ON INVESTMENTS	1,405,237

TY 2020 Other Expenses Schedule**Name:** KEARNYBANK FOUNDATION INC**EIN:** 47-3699249**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INSURANCE EXPENSE	3,808	0		3,808
SOFTWARE	11,011	0		11,011
OFFICE AND OTHER EXPENSES	3,821	0		3,821
OTHER INVESTMENT EXPENSES	13	13		0

TY 2020 Other Income Schedule

Name: KEARNYBANK FOUNDATION INC

EIN: 47-3699249

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
RESCINDED GRANTS	2,000		2,000

TY 2020 Other Professional Fees Schedule**Name:** KEARNYBANK FOUNDATION INC**EIN:** 47-3699249

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT	50,519	50,519		0

TY 2020 Taxes Schedule**Name:** KEARNYBANK FOUNDATION INC**EIN:** 47-3699249**Taxes Schedule**

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL EXCISE TAX	17,500	0		0