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June 2, 2005

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

RE: Notice of Executive Pension Plan
Pursuant to Regulation §2520.104-23

Dear Sir or Madam:

This letter is being filed pursuant to Department of Labor ("Department") Regulations found at 29 CFR §2520.104-23. Such regulations provide an alternative method of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") for unfunded or insured pension plans maintained by an employer for a select group of management or highly compensated employees.

The pertinent information related to the plan being reported herein in accordance with Regulation §2520.104-23 is as follows:

Employer: Kearny Federal Savings Bank
120 Passaic Avenue
Fairfield, New Jersey 07004

TIN#: 22-1032860

Plan Names: Kearny Federal Savings Bank Benefits Equalization Plan Related to the
Employee Stock Ownership Plan.

Effective Date: January 1, 2005

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Purpose: Kearny Federal Savings Bank ("Employer") maintains the plan primarily for the purpose of providing deferred compensation for a select group of management and highly compensated employees. Presently, there exists one (1) plan which covers any employee who participates in the Employer's Employee Stock Ownership Plan and whom the Board of Directors of the Employer determines is one of a "select group of management or highly compensated employees".

Upon request by the Secretary of Labor, a copy of the plan will be furnished pursuant to Section 104(a)(1) of ERISA. Benefits under the plan are to be paid solely from the general assets of the Employer, and/or through insurance contracts on policies, the premiums for which are paid directly by the Employer from its general assets. If you have any questions related to this matter, you may call the undersigned.

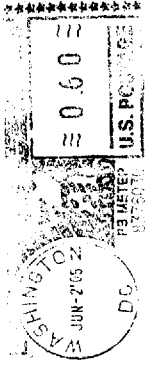
Please date stamp and return the enclosed duplicate copy of this letter as acknowledgment of this filing.

Sincerely,



Evan M. Seigel

cc: Richard Fisch, Esq.



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