



Vendor Code of Conduct

Kearny Bank, a wholly owned subsidiary of Kearny Financial Corp. ("Kearny" or the "Bank") is committed to conducting our business in accordance with the highest ethical standards and in compliance with all applicable laws and regulations. This commitment extends to the service standards Kearny expects from its vendors. Prior to providing products and services to the Bank or the Bank's clients, vendors of the Bank are subject to initial assessments and periodic reviews in accordance with the Bank's vendor management program.

As a Kearny Vendor ("Vendor"), it is your responsibility to understand this Vendor Code of Conduct ("Code") and ensure products and services are provided to the Bank and our clients in a manner that aligns with the spirit of this Code. Any reference to "Vendor" in this Code incorporates all Vendors as well as their respective employees, independent contractors, subcontractors or any entity that provides goods or services to Kearny on behalf of the Vendor.

It is Kearny's expectation that any Vendor providing products or services to Kearny will act in accordance with this Code, demonstrate commitment to responsible and ethical business and employment practices, and notify Kearny in the event it violates any practices detailed herein. Failure to comply with this Code may jeopardize the Vendor's relationship with the Bank.

Compliance with Laws and Regulations

Vendors are expected to comply with all applicable federal, state, and local laws and regulations in providing products and services to Kearny. To the extent allowed by applicable regulation or law, it is also expected that Vendors inform Kearny of contact that indicates a regulatory concern by a regulatory agency with respect to goods and services provided to Kearny.

Confidentiality, Privacy and Data Protection

Vendors that provide services involving Bank proprietary and confidential information have a heightened responsibility to comply with all applicable laws, rules, regulations and contractual terms governing the protection, use, storage, and disclosure of Kearny's proprietary and confidential information, as well as those laws regarding the privacy of information belonging to Kearny's clients and employees. Vendors may only access, store, share, or disclose proprietary and confidential Kearny information to perform work on behalf of Kearny, pursuant to the terms and conditions specified in their individual agreement with Kearny. Vendors must maintain processes to provide commercially reasonable protections for personal, proprietary and confidential information, including appropriate physical security, cybersecurity and internal controls.

Communications and Intellectual Property

Vendors shall demonstrate the highest standard of legal and ethical behavior with regard to the intellectual property rights of third parties. Vendors shall not comment publicly about Kearny's business and/or its relationship with Kearny without written authorization from Kearny Bank. Vendors shall take all steps necessary to protect Kearny's property including its intellectual property, brand and client relationships. Kearny's property may only be used for business related purposes connected to supplying Kearny with Vendor's goods or services.

Bribery and Anti-Corruption

In accordance with applicable law, the Bank's Code of Conduct and other applicable policies, Kearny does not tolerate bribery or corruption in any form. Vendors and those acting on their behalf are expected not to directly or indirectly take any action that could induce or reward improper action, affect professional judgement or to obtain an improper advantage for Kearny, the vendor, or a third party. It is expected that all Vendors be aware of and comply with the applicable state and federal bribery and anti-corruption laws in the jurisdictions in which the vendor operates.

Conflicts of Interest

It is expected that Vendors avoid the appearance of or actual conflicts of interest in providing products and services to Kearny. As such, vendors should disclose all actual or potential conflicts of interest due to either personal or business relationships with clients, vendors, business associates, competitors of Kearny or Kearny employees or directors to the Vendor's relationship manager at Kearny.

Environmental Stewardship

Kearny encourages Vendors to support sound environmental management principles and commit to reduce the Vendor's impact on the environment within which the Vendor operates.

Workplace, Employee Health and Safety

Kearny promotes a safe and healthy workplace which fosters an environment of respect and well-being. Vendors shall ensure its employees are authorized to work in their location and will validate their eligibility, background and qualifications. We believe that it is incumbent upon the Vendors to provide a workplace environment that protects human rights in accordance with internationally recognized standards, and demonstrates compliance with applicable safety and health laws and regulations in the jurisdictions where each Vendor operates. It is expected that all Vendors provide employees with fair wages and benefits, reasonable working hours and abide by all local and federal labor laws, as well as comply with all laws related to human trafficking, child labor, or forced labor.

Non-Discrimination and Non-Retaliation

Kearny supports an inclusive working environment free from discrimination, harassment and intimidation, and one in which all employees are valued. Vendors must comply with all applicable anti-discrimination laws and laws prohibiting harassment and retaliation which includes a process whereby employees can raise workplace concerns without fear of retaliation.

Inclusion

Kearny supports an inclusive culture and encourages Vendors to demonstrate their commitment to this principle in their own business practices.

Questions

If you have questions about this Code as it relates to a business practice or compliance concern, please contact your Kearny relationship manager. You may also contact our Office of Vendor Management at 973-244-4500 with any concerns or to report any possible violations. Kearny Bank will not tolerate any retribution or retaliation taken against any individual who has in good faith sought advice or reported questionable behavior or a possible violation.

Approve by the Board of Directors on May 21, 2025.