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Kearny Financial Corp. Form 8-K November 01, 2005

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934

October 31, 2005

Date of Report

(Date of earliest event reported)

Kearny Financial Corp.
----(Exact name of Registrant as specified in its Charter)

United States			0-51093			2	22-3803741		
 (St	(State or other jurisdiction of incorporation)		(SEC Commission File No.)				(IRS Employer Identification Number)		
120 Passaic Avenue, Fairfield, New Jersey					0	07004			
(Address of principal executive offices)				 (Zi _l	(Zip Code)				
Regi	strant's telephone	number, includin	ıg area cod	le: (973)24	4-4500			
		Not Ap	plicable						
		or former addres					rt)		
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[_]	Written communic	ations pursuant	to Rule 4	25	under	the Secu	urities	Act	
[_]	Soliciting materi	al pursuant to Ru	le 14a-12	unde	r the	Exchange A	Act		
[_]	Pre-commencement Exchange Act	communications	pursuant	to	Rule	14d-2(b)	under	the	
[_]	Pre-commencement Exchange Act	communications	pursuant	to	Rule	13e-4(c)	under	the	

KEARNY FINANCIAL CORP.

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INFORMATION TO BE INCLUDED IN REPORT

Item 2.02 Results of Operation and Financial Condition

On October 31, 2005, the Registrant issued a press release to report earnings for the quarter ended September 30, 2005. A copy of the press release is furnished with this Form 8-K as an exhibit.

(c) Exhibits:

99 Press Release dated October 31, 2005

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

KEARNY FINANCIAL CORP.

Date: October 31, 2005 By: /s/Craig L. Montanaro

Craig L. Montanaro

Senior Vice President and Director of

Strategic Planning