



CRA PUBLIC FILE

In accordance with the Community Reinvestment Act (CRA) regulations, WaFd Bank (Bank) must maintain a public file with the information described below. Upon request, the Bank must provide copies, either on paper or in digital form acceptable to the person making the request, of the information in its public file. The Bank may charge a reasonable fee not to exceed the cost of copying and mailing (if not provided in digital form).

A. Public Comments

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the Bank's performance in helping to meet community credit needs, and any responses to the comments by the Bank.

Comments or responses containing statements that reflect adversely the good name or reputation of any person's other than the Bank or publication of which would violate specific provisions of law, are NOT to be placed in the public file.

See Exhibit A – Public Comments

B. Public Section of the CRA Public Disclosure Performance Evaluation

A copy of the public section of the Bank's most recent CRA Public Disclosure Performance Evaluation (PE) prepared by the FDIC must be placed in the public file within 30 days after receipt.

See Exhibit B – CRA Public Disclosure Performance Evaluation

C. Branch Information

A list of the Bank's branches, their street addresses, and geographies.

See Exhibit C – Branch and ATM Locations

A list of branches opened or closed by the Bank during the current year and each of the prior two calendar years, their street addresses and geographies.

See Exhibit C.1 – Opened and Closed Branches



D. List of Services

A list of services generally offered at the Bank's branches and descriptions of material differences in the availability or cost of services at branches, if any. At the Bank's, provide information regarding the availability of alternative systems for delivering retail banking services, including mobile or online banking. For hours of operation, see Branch and ATM Locations

See Exhibit D – Services and Exhibit D.1 – Fees

E. Assessment Areas

A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list, the census tracts contained within the assessment areas.

A general description of the assessment areas may be found as

See Exhibit E – Assessment Area Description

A map of the assessment areas, showing boundaries, may be found as:

See Exhibit E.1 – Assessment Area Maps

The geographies contained within the assessment areas may be found as

See Exhibit E.2 – Assessment Area Census Tracts

F. CRA Disclosure Statement Notice

See Exhibit F – CRA Disclosure Statement

G. HMDA Disclosure Statements and Data Notice

As a HMDA reporter, the CRA Public File must include a written notice that the Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website. The Bank must include the written notice in the public file within three (3) business days after receiving notification from the FFIEC of the availability of the HMDA Disclosure Statements.

See Exhibit G – HMDA Disclosure Statements and Data Notice

In addition to the above required contents, the Bank may include any other information the Bank chooses in the Bank's CRA Public File.

Any questions or comments regarding the Bank's CRA Public File should be directed to the Bank's CRA & Fair Lending Officer.