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FOR IMMEDIATE RELEASE

WaFd Bank Approved for SBA Preferred Lender Status

SEATTLE, WASHINGTON – WaFd, Inc. (Nasdaq: WAFD) (the “Company”), parent company of Washington Federal Bank (“WaFd Bank”), today announced that it has been designated as a Preferred Lender with the U.S. Small Business Administration (“SBA”), a significant milestone that allows the bank to deliver faster, more efficient financing solutions to small businesses.

The SBA Preferred Lender Program grants select financial institutions increased authority to approve, close, and service SBA-guaranteed loans. This designation streamlines the lending process, reducing wait times and providing small businesses with faster access to the capital they need to grow and succeed. It is reserved for lenders with a proven track record of success in SBA lending and demonstrated commitment to small business growth, something WaFd Bank is proud to have done.

“Earning Preferred Lender status with the SBA means we can help in a more efficient way without waiting on the SBA to bless our approvals,” said SBA Program Manager, Scott Bossom. “This designation allows us to serve our customers with faster turn times, helping them secure the resources they need to expand, hire, and strengthen our local economies.”

As a Preferred Lender, WaFd Bank can now offer small business customers:

- Faster approvals for SBA-backed loans
- Efficient application process with personalized guidance
- Expanded access to SBA financing programs, including 7(a) and 504 loans
- Comprehensive loan amounts to help businesses of any size
- Access to capital without the collateral required in traditional loans
- Local bankers are ready and able to guide clients through the process

“Small businesses are the backbone of our community, and we are proud to have this status as it’s a reflection of our deep commitment to supporting small businesses and expands our ability to partner with them,” added President and CEO, Brent Beardall.

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About WaFd Bank:

WaFd, Inc. is the parent company of Washington Federal Bank, a federally insured Washington state chartered commercial bank dba WaFd Bank that operates branches in Washington, Oregon, Idaho, Utah, Nevada, Arizona, Texas, New Mexico, and California. Established in 1917, the bank provides consumer and commercial deposit accounts, financing for small- to middle-market businesses, commercial real estate, residential real estate, and insurance products through a subsidiary.

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