Tuesday, August 11, 2026

FOR IMMEDIATE RELEASE

WaFd, Inc. Announces Cash Dividend of 27 cents per share

SEATTLE, WASHINGTON – Today, the Board of Directors of WaFd, Inc. (Nasdaq: WAFD) (the "Company"), announced a regular cash dividend of 27 cents per share. The dividend will be paid September 4, 2026, to common shareholders of record as of August 21, 2026. This will be the Company's 174th consecutive quarterly cash dividend.

WaFd, Inc. is the parent company of WaFd Bank, a federally insured Washington state chartered commercial 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. As of June 30, 2026, the Company operated 210 branches and reported $27.6 billion in assets, $20.9 billion in deposits and $3.0 billion in shareholders' equity.

Important Cautionary Statements

The foregoing information should be read in conjunction with the financial statements, notes and other information contained in the Company's Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K.

Statements in this press release that speak to the Company's future performance or financial condition constitute "forward-looking statements" as defined by federal law. Such statements are based on present information the Company has related to its present business circumstances. Although the Company believes any such statements are based on reasonable assumptions, there is no assurance that actual or future outcomes will not be materially different.

Any such statements are made in reliance on the "safe harbor" protections provided under the Private Securities Litigation Reform Act of 1995. Additional information about risks and additional matters that could lead to material changes in the Company's performance or financial condition are contained in the Company's annual and quarterly reports filed with the SEC, including under "Risk Factors" in Part I, Item 1A of the Company's Annual Report on Form 10-K for the year ended September 30, 2025.

To find out more about WaFd Bank, or to find a copy of our 10-K or our other SEC filings, please visit our website www.wafdbank.com.

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