

**WAFD BANK
CAPITAL RATIOS**

DECEMBER 2024

	TIER I (CORE) LEVERAGE (5%)*	COMMON EQUITY TIER I RISK-BASED (6.5%)*	TIER I RISK- BASED (8%)*	TOTAL RISK- BASED (10%)*
03/31/21	9.04	12.58	12.58	13.83
06/30/21	8.95	11.87	11.87	13.12
09/30/21	8.92	11.28	11.28	12.53
12/31/21	8.98	11.79	11.79	13.04
03/31/22	8.80	11.52	11.52	12.77
06/30/22	8.86	11.08	11.08	12.33
09/30/22	8.86	10.89	10.89	12.14
12/31/22	8.61	10.70	10.70	11.94
03/31/23	8.69	11.09	11.09	12.31
06/30/23	8.84	11.41	11.41	12.62
09/30/23	9.10	11.63	11.63	12.81
12/31/23	9.12	12.10	12.10	13.31
03/31/24	9.91	11.78	11.78	12.87
06/30/24	8.37	12.79	12.79	13.96
09/30/24	8.94	12.94	12.94	14.08
12/31/24	9.12	12.95	12.95	14.10
Well Capitalized Requirement	5.00	6.50	8.00	10.00
Excess (Shortfall)	4.12	6.45	4.95	4.10
Current capital levels exceed the regulatory capital requirements as of 12/31/2024				

TIER I (CORE) LEVERAGE

Capital is reduced by goodwill and investments in "nonincludable subsidiaries"; assets are reduced by goodwill and "nonincludable subsidiary" assets.

COMMON EQUITY TIER I RISK-BASED

Capital is reduced by goodwill and investments in "nonincludable subsidiaries"; assets are reduced by goodwill and "nonincludable subsidiary" assets; assets are determined according to risk-weight (0%-100%). New ratio was effective as of 1/1/2015.

TIER I RISK-BASED

Capital is reduced by goodwill and investments in "nonincludable subsidiaries"; assets are reduced by goodwill and "nonincludable subsidiary" assets; assets are determined according to risk-weight (0%-100%).

TOTAL RISK-BASED

Capital is reduced by goodwill, investments in "nonincludable subsidiaries", investments in real property (REHI) not deducted elsewhere and that portion of land loans in excess of 80% LTV; it is increased by general reserves; assets are determined according to risk weight (0%-100%).

* Ratio at which considered well capitalized under prompt corrective action standards