

**WAFD BANK  
CAPITAL RATIOS**

**DECEMBER 2023**

	<b>TIER I (CORE) LEVERAGE (5%)*</b>	<b>COMMON EQUITY TIER I RISK-BASED (6.5%)*</b>	<b>TIER I RISK- BASED (8%)*</b>	<b>TOTAL RISK- BASED (10%)*</b>
09/30/20	8.94	12.46	12.46	13.71
12/31/20	9.00	12.31	12.31	13.56
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

<b>Well Capitalized Requirement</b>	5.00	6.50	8.00	10.00
-------------------------------------	------	------	------	-------

Excess (Shortfall)	4.12	5.60	4.10	3.31
--------------------	------	------	------	------

**Current capital levels exceed the regulatory capital requirements as of 12/31/2023**

**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