



Whistleblower Policy

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1. Whistleblower Policy Objectives

1.1. Introduction

This Whistleblower Policy (this “Policy”) sets forth the policy of WaFd, Inc. and its wholly owned banking subsidiary Washington Federal Bank (together, the “Company”), doing business as WaFd Bank, that open and effective communication should be encouraged throughout the organization. All managers, officers, and employees are expected to conduct themselves in their daily activities in such a way as to ensure the integrity of the Company’s operations and financial reporting process.

This Policy establishes procedures designed to achieve the policy objectives. These procedures shall be reviewed annually by the Audit Committee of the Board of Directors (the “Committee”). In addition, these procedures shall be communicated to all employees at the start of their employment with the Company and periodically thereafter.

1.2. Covered Activities

In compliance with Sections 301 and 806 of the Sarbanes-Oxley Act of 2002 and related U.S. Securities and Exchange Commission (the “SEC”) requirements, the Committee hereby establishes the procedures set forth below for the reporting and treatment of violations or possible violations of federal anti-fraud or securities laws as well as rules or regulations promulgated by the SEC. These requirements focus on weaknesses in internal controls and questionable accounting and auditing matters (collectively known as “Covered Activities”) that have occurred, are ongoing, or are about to occur. Covered Activities may include fraud, embezzlement, and/or misstatements or misrepresentations of the Company’s financial records.

2. Responsibilities and Authorizations

2.1. Responsibilities

The Committee is responsible for maintaining procedures for the confidential and/or anonymous reporting of questionable accounting or auditing practices. The Committee is also responsible for oversight and determination of the appropriate resolution of each complaint. The Committee will be advised of all complaints received regarding Covered Activities that have occurred, are ongoing, or are about to occur. The Committee is vested with the sole authority to determine the merits and the appropriate resolution of each complaint in consultation with the Chief Audit Executive.

2.2. Whistleblower Protection

Any employee of the Company who reports a complaint or concern based upon his or her reasonable belief that a Covered Activity has occurred may do so without fear of discharge, demotion, suspension, threat, harassment, or other discrimination in employment of any kind.

3. Complaint Procedures

Any concern on the part of an employee regarding a Covered Activity should be reported. Employee complaints should be submitted to the Chief Audit Executive. Written complaints should be marked “Confidential” and addressed to:

WaFd, Inc.
425 Pike Street
Seattle, WA 98101
ATTN: Justin Hendrickson, Chief Audit Executive

Complaints may also be reported by calling the Chief Audit Executive directly at (206) 204-3452 or via e-mail at justin.hendrickson@wafd.com.

If the purported Covered Activity involves the Internal Audit Department, complaints should be marked “Confidential” and submitted in writing to:

Audit Committee Chairman
c/o WaFd, Inc.
425 Pike Street
Seattle, WA 98101

Submissions may also be reported anonymously via the same procedures. All submissions will be kept confidential. Any externally submitted complaints received by the Committee will be handled in the same manner.

The Chief Audit Executive will advise the Committee of complaints received at the earliest appropriate time based on the urgency of the complaint and no later than the next regularly scheduled Committee meeting. Once the Chief Audit Executive has been notified of a concern, he/she will assess the merits of the complaint and make a recommendation to the Committee with regard to its resolution.

The Chief Audit Executive will also respond to the individual(s) who filed the complaint, if known, as to the progress and ultimate outcome. The Chief Audit Executive will report to the Committee on the status of whistleblower complaints on a quarterly basis and will maintain copies of complaints regarding financial records for a period of seven years.