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LUTHER BURBANK CORPORATION

Proxy for Special Meeting of Shareholders on May 4, 2023

Solicited on Behalf of the Board of Directors

The undersigned hereby appoints Simone Lagomarsino, Laura Tarantino and Greg Smith, and each of them, with full power of substitution and power to act alone, as proxies to vote all the shares of Common Stock that the undersigned would be entitled to vote, if personally present and acting at the Special Meeting of Shareholders of Luther Burbank Corporation, to be held May 4, 2023 at 9:00 a.m., Pacific Time, at our corporate headquarters, which is located at 520 Third Street, 4th Floor, Santa Rosa, CA 95401, and at any adjournments or postponements thereof, as follows:

(Continued and to be signed on the reverse side)

SPECIAL MEETING OF SHAREHOLDERS OF
LUTHER BURBANK CORPORATION

May 4, 2023

GO GREEN

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NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:

The Notice of Meeting, joint proxy statement/prospectus and proxy card are available at <https://ir.lutherburbanksavings.com/shareholder-services/special-meeting>

Please sign, date and mail
your proxy card in the
envelope provided as soon
as possible.

↓ Please detach along perforated line and mail in the envelope provided. ↓

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" PROPOSALS 1, 2 AND 3.
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

- | | |
|--|--|
| 1. Approval of the agreement and plan of reorganization (the "merger agreement"), dated as of November 13, 2022, by and between Washington Federal, Inc. ("Washington Federal") and Luther Burbank Corporation ("Luther Burbank"), pursuant to which Luther Burbank will merge with and into Washington Federal, with Washington Federal as the surviving institution (the "merger"), and the merger (such proposal, the "Luther Burbank merger proposal"). A copy of the merger agreement is attached as Appendix A to the joint proxy statement/prospectus that accompanies this proxy card. | FOR <input type="checkbox"/> AGAINST <input type="checkbox"/> ABSTAIN <input type="checkbox"/> |
| 2. Approval of, on a non-binding, advisory basis, the compensation that certain named executive officers of Luther Burbank may receive that is based on or otherwise relates to the merger. | FOR <input type="checkbox"/> AGAINST <input type="checkbox"/> ABSTAIN <input type="checkbox"/> |
| 3. Approval of the adjournment of the Luther Burbank special meeting to a later date or dates, if necessary, to permit further solicitation of proxies if there are not sufficient votes at the time of the Luther Burbank special meeting to approve the Luther Burbank merger proposal. | FOR <input type="checkbox"/> AGAINST <input type="checkbox"/> ABSTAIN <input type="checkbox"/> |

In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Special Meeting. This proxy when properly executed will be voted as directed herein by the undersigned shareholder. **If no direction is made, this proxy will be voted in accordance with the recommendations of the Board of Directors.**

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

Signature of Shareholder Date: Signature of Shareholder Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

SPECIAL MEETING OF SHAREHOLDERS OF LUTHER BURBANK CORPORATION

May 4, 2023

PROXY VOTING INSTRUCTIONS

INTERNET - Access "www.voteproxy.com" and follow the on-screen instructions or scan the QR code with your smartphone. Have your proxy card available when you access the web page.



TELEPHONE - Call toll-free **1-800-PROXIES** (1-800-776-9437) in the United States or **1-718-921-8500** from foreign countries from any touch-tone telephone and follow the instructions. Have your proxy card available when you call.

Vote online/phone until 11:59 PM EST the day before the meeting.

MAIL - Sign, date and mail your proxy card in the envelope provided as soon as possible.

IN PERSON - You may vote your shares in person by attending the Special Meeting.

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COMPANY NUMBER	
ACCOUNT NUMBER	

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