



Emissions Reduction Claims

Columbia Banking System, Inc., for itself and its subsidiaries, provides this information in connection with California's Voluntary Carbon Markets Disclosures Act (AB 1305), commencing with Section 44475 of Part 10 of Division 26 of the California Health and Safety Code ("VCMDA"). We are not marketing, selling, purchasing, or using voluntary carbon offsets. The reports referenced below include the following statements regarding emissions reductions.

Statement	Explanation
<p>"Our Scope 1 and 2 emissions have decreased 23% since our 2019 baseline."</p> <p>From the 2024 Corporate Citizenship Report published to ColumbiaBank.com/Our-Impact in 2025</p>	<p>To complete our 2024 GHG inventory, we engaged a third-party firm to calculate emissions using the operational control approach as outlined in the GHG Protocol's Corporate Accounting and Reporting Standard. We used modeled data where needed to report on 100% of our owned and leased sites. More details on methodology are available on page 52. We did not seek independent third-party verification of the GHG inventory.</p> <p>In 2025, Umpqua Bank changed its legal name to Columbia Bank.</p>
<p>"Our Scope 1 and 2 emissions have decreased 12% since our 2019 baseline."</p> <p>From the 2023 ESG Report published to UmpquaBank.com/Our-Impact in 2024</p>	<p>To complete our 2023 GHG inventory, we engaged a third-party firm to calculate emissions using the operational control approach as outlined in the GHG Protocol's Corporate Accounting and Reporting Standard. We used modeled data where needed to report on 100% of our owned and leased sites. More details on methodology are available on page 46. We did not seek independent third-party verification of the GHG inventory.</p>
<p>"Our combined emissions have decreased 11% since 2019, and our combined Scopes 1 and 2 emissions intensity has decreased 3% since 2019."</p> <p>From the 2022 ESG Report published to UmpquaBank.com/Our-Impact in 2023</p>	<p>In 2023, Columbia Banking System, Inc. merged with Umpqua Holdings Corporation. The 2022 ESG Report covers both Umpqua Holdings Corporation and Columbia Banking System, Inc. and their subsidiaries for the fiscal year ended December 31, 2022, unless otherwise noted.</p> <p>To complete both Umpqua Bank's and Columbia Bank's GHG inventories, we engaged third party firms to calculate emissions using the operational control approach as outlined in the GHG Protocol's Corporate Accounting and Reporting Standard. More details on methodology are available on page 46. We used modeled data where needed to ensure we report on 100% of our owned and leased sites.</p> <p>We calculated our intensity using calendar normalized square footage of our offices and branches. We did not seek independent third-party verification of the GHG inventories.</p>

This information is disclosed for the sole purpose of complying with the VCMDA; provided, however, that we are not conceding that any specific information, statement, or item is required to be disclosed pursuant to, nor waiving any argument regarding interpretation of, the VCMDA. Further, this information is not intended, nor can it be relied on, to create any legal relations, right, or obligation. The reports or other materials referenced above may include or be subject to qualifications or notes.