ESG Encompasses Columbia's Do RIGHT Values



When we Do RIGHT by our people and our clients, shareholders invest and communities prosper.

E nvironment			Social			Governance		
Climate Change	Stewardship	Investment	Valuing our People	Charitable Activities	Investing in our Community	Board Independence & Diversity	Structure	Oversight

- Joined the Risk Management Association's national Regional Bank Climate Risk Consortium for banks between \$10 - \$100 billion in assets, dedicated to advancing best practices in climate risk management
- Appointed a Director of Business Resilience to lead oversight of, amongst other things, a roadmap for climate risk management
- 2021 Puget Sound Business Journal Environmental Award based on Columbia's response to the 2020 and 2021 wildfires that devastated forests across the Pacific Northwest and Northern California
- 44 employees competed in The People's Ecochallenge in 2022. Columbia Bank finished in 21st place out of 191 team and was the top placing financial institution.
- Green bond investments of \$477 million as of 12/31/22, which represents 7.1% of Columbia's total investment portfolio
- Provided underserved communities with affordable technology in 2021 through donations of 460 computers and other devices to *Interconnection*
- Select locations participating in the 2021 Strategic Energy Management program generated an electric energy savings of 28.1% and a gas energy savings of 13.9%
- Core Sustainability Team developed best practices for branches and standards of conservation
- Surveyed employees to recruit for the Sustainability Champion Network and collect their sustainability-related ideas for improvement

- Market-competitive compensation with a starting wage of at least \$18 per hour in all markets
- Comprehensive benefits include up to 40 hours of paid volunteer time for employees working at least half time, and a matching charitable donation program
- Donated \$3.4 million to more than 850 charitable partners in 2022
- In 2022 we distributed \$115,000 via our Equity and Inclusivity Grant Program, which awards grant to nonprofits organizations serving women and girls, the BIPOC community, people with disabilities, and the LBGTQIA+ community across the Northwest
- In 2021 and 2022, expanded our "Pass It on Project" committing an additional \$500,000 to Northern California small business paying them for services on behalf of people whose lives have been impacted by the economic downturn. Pass it On began in 2020, where over \$600,000 was paid with businesses owned by women and people of color receiving 44% and 17% of those funds, respectively.
- CRA investments of over \$700 million as of 12/31/22 with an additional \$248 million out of footprint that supports low-moderate income housing though state and local housing finance agencies.
- The Bank's Foundation Account is nationally certified by Bank On. The account has been successful throughout our geography, meeting the needs of consumers and promoting financial inclusion in our communities.
- #18 SBA Lender Nationally in 2021 only bank in the top 20 based in Washington, Oregon or Idaho; #1 SBA Lender - Portland and #1 SBA Lender - Seattle

- ESG Oversight is a stated responsibility of the Board Governance and Nominating Committee
- 11 of 12 Board members are independent, including Board Chair and all committee chairs
- 50% of Board members are women and 25% are people of color with women in leadership positions as chairs of two committees
- Women and people of color comprise 68% and 16% of management roles, respectively
- Comprehensive information security and cybersecurity processes and oversight by the Board Enterprise Risk Management Committee
- CRA rating of 'Outstanding' on our most recent examination by the FDIC.