Umpqua Holdings Corporation

3rd Quarter 2020 Earnings Conference Call Presentation

October 22nd, 2020

Umpqua Holdings Corporation

Forward-looking Statements

This press release includes forward-looking statements within the meaning of the “Safe-Harbor” provisions of the Private Securities Litigation Reform Act of 1995, which management believes are a benefit to shareholders. These statements are necessarily subject to risk and uncertainty and actual results could differ materially due to various risk factors, including those set forth from time to time in our filings with the SEC. You should not place undue reliance on forward-looking statements and we undertake no obligation to update any such statements. Forward-looking statements can be identified by words such as “anticipates,” “intends,” “plans,” “seeks,” “believes,” “estimates,” “expects,” “target,” “projects,” “outlook,” “forecast,” “will,” “may,” “could,” “should,” “can” and similar references to future periods. In this press release we make forward-looking statements about the projected impact on our business operations of the COVID-19 global pandemic. Risks that could cause results to differ from forward-looking statements we make are set forth in our filings with the SEC and include, without limitation: current and future economic and market conditions, including the effects of declines in housing and commercial real estate prices, high unemployment rates, and any slowdown in economic growth particularly in the western United States; the effect of the COVID-19 pandemic, including on our credit quality, deferral programs, and business operations, as well as its impact on general economic and financial market conditions; economic forecast variables that are either materially worse or better than end of quarter projections and deterioration in the economy that exceeds current consensus estimates; our ability to effectively manage problem credits; our ability to successfully implement efficiency and operational excellence initiatives; our ability to successfully develop and market new products and technology; and changes in laws or regulations. We also caution that the amount and timing of any future common stock dividends or repurchases will depend on the earnings, cash requirements and financial condition of the Company, market conditions, capital requirements, applicable law and regulations (including federal securities laws and federal banking regulations), and other factors deemed relevant by the Company’s Board of Directors, and may be subject to regulatory approval or conditions.

UMPQUA BANK

Introducing Next Gen 2.0

Continuing to modernize the bank, advance technology initiatives, and improve operating leverage.

Next Gen 2.0 – Balanced Growth

Business Line Alignment To Unlock Future Growth:

- Targeting 8-12% growth (excluding PPP) in C&I and OOCRE balances by end of 2022

Small Business Banking	Business & Commercial Banking	Corporate Banking
Continue to serve via stores with assistance from digital tools such as mobile banking enhancements, Go To for businesses, and automating credit requests.	Personalization approach while leveraging technology with business online banking upgrades, scoring model enhancements, and product bundle enhancements	Added over 30 FTE in the past two years specific to supporting our growth in full middle market relationships that come with associated deposit and treasury management opportunities.

Fee Based Product Enhancements:

- Executing on a product roadmap to match much larger peers including adding integrated payments, implementing integrated receivables, and enhancing our merchant services offering with a strategic partnership.

Home Lending:

- Aligned production goals to drive a higher share of production (75%-80%) in our saleable, agency products.
- Added resources to sustain excellent service levels and meet volume demands.

Next Gen 2.0 – Technology Initiatives

Ways We Work

Agile – the agile method of development allows us a faster speed of delivery and ability to iterate on customer feedback quickly.

Open API ecosystem – enables us to partner, seek new revenue opportunities, and allows us to develop personalized experiences for our customers.

Strategic Partnerships – our relationships with *Microsoft*, *Docusign*, *nCino*, *Snowflake*, and *MineralTree* allow us to leverage technology expertise quickly and efficiently.

Key Initiatives

nCino - Implementing industry leading commercial loan origination and treasury management onboarding system in 2021

Cloud first strategy – our cloud first strategy enables us to reduce physical footprint and costs of traditional data centers and provides us the opportunity to be scalable at will.

Data & Analytics - Umpqua Smart Leads and Credit Insights uses transactional data, analytics, and custom algorithms to provide bankers with next best offer leads and assists in risk management activities.

Umpqua Go-To™ For Business – in order to serve our business relationships we are evolving Go-To™ so customers can be served by teams of bankers through this digital platform

NextGen 2.0: Operational Efficiency Initiatives

The following initiatives will be completed over a two-year period (2021-2022) and have full NIE realization by 2023.

1) Sale of Umpqua Investments

- Sale to strategic partner with referral partnership structure being finalized

2) Store Consolidations

- 30-50 store reduction over two-year period
- 7 stores completed by YE 2020
- Target store count by beginning of 2023: 180 - 200

3) Facility Rationalization

- Utilize remote work adoption to reduce back office square footage
- 50% reduction in back office sq. footage (2023 target)

4) Additional Back-Office Simplification

- $10-$15mm opportunity
- Includes automating manual processes, aligning teams of like functions, and exiting small/niche business lines

	NIE Impact	Operating Efficiency Ratio Impact
1) Sale of Umpqua Investments	$12 - $14mm	(2.0% – 3.0%)
2) Store Consolidations	$12 - $20mm	(1.1% - 1.9%)
3) Facilities Rationalizations	$5 - $7mm	(0.5% - 0.7%)
4) Additional Back-Office Simplification	$10 - $15mm	(0.9% - 1.4%)
Totals	**$39mm - $56mm**	**(4.5% - 7.0%)**

<u>Projected Realized Savings</u>: 50% in 2021, 70% in 2022, 100% in 2023

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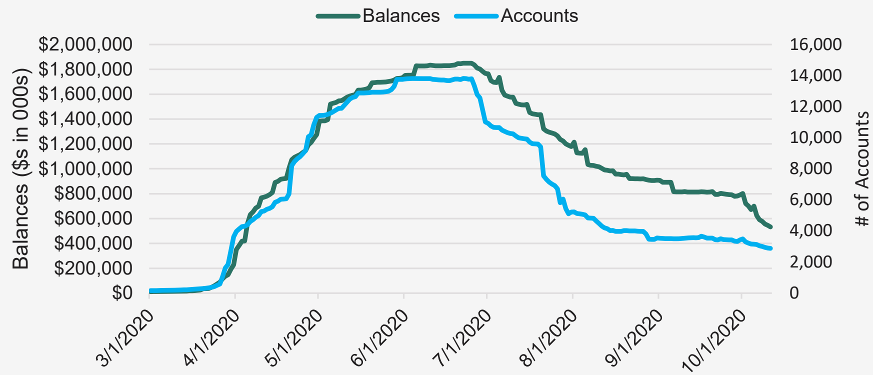
Q3 Earnings Presentation

COVID-19 Response – Loan Deferrals

Summary of Current Deferrals (as of 10/15/2020):

	Current Round 1 Deferrals (%)	Current Round 2 Deferrals (%)	Current Total (%)	Current Round 1 Deferrals (Dollars and Counts)	Current Round 2 Deferrals (Dollars and Counts)	Current Total (Dollars and Counts)
Balances	1.1%	1.2%	2.3%	$247mm	$271mm	$518mm
Accounts	0.6%	1.1%	1.7%	999	1,861	2,860

Deferral Trends (as of 10/15/2020):



Category	Current Deferrals[1] ($'s in 000)	Q3 2020 Total Balances ($'s in 000's)	Current Deferrals (%)
Commercial Real Estate	**$142,710**	**$10,254,770**	**1.4%**
Non-owner CRE	$127,498	$3,533,776	3.6%
Owner occupied CRE	$11,989	$2,411,098	0.5%
Multifamily	$3,223	$3,389,034	0.1%
Construction and Development	$-	$757,462	N/A
Residential Development	$-	$163,400	N/A
Commercial	**$98,253**	**$6,637,661**	**1.5%**
Term	$30,878	$4,246,229	0.7%
Commercial LOCs	$1,636	$894,782	0.2%
Leases & equipment finance (e.g. FinPac)	$65,739	$1,496,650	4.4%
Residential	**$272,988**	**$5,882,886**	**4.6%**
Mortgage	$260,318	$4,710,189[2]	5.5%
Home equity loans and lines	$12,670	$1,172,697	1.1%
Consumer & other	**$3,611**	**$318,929**	**1.1%**

[1] As of 10/15/2020 [2] Includes RRE LHFS

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Portfolios of Interest – Potential COVID-19 Impacts

Hospitality

Hotels & Motels[1]:

- $520mm outstanding balance **(2.4% of portfolio)**
- Deferrals: $84mm (16%) currently on deferral
- Weighted Avg. LTV: 50%
- Avg. Loan Size: $2.3mm
- Geographic distribution: 34% California, 31% Oregon, 23% Washington, and 12% Other
- Portfolio consists of seasoned established operators and 90% of the portfolio are flagged hotel properties.

Air Transportation

Air Transportation and Related Companies Supporting Air Transportation[2]:

- $113mm outstanding balance **(0.5% of portfolio)**
- No current deferrals in this portfolio
- Avg. Loan Size: $3.5mm
- Portfolio consists of scheduled freight & passenger air transportation as well as companies directly supporting the air transportation sector (e.g. engine lessors and aircraft lessors)

Oil & Gas

Oil & Gas including support activities for Oil & Gas Industry[3]:

- $25k outstanding balance **(<0.001% of portfolio)**
- No current deferrals in this portfolio
- Average Loan Size: $5.0k
- Portfolio consists of small business loans to companies identified as support activities for oil and gas operations such as site development and surveying services.

(1) Includes NAICS code of 721110 (2) Includes NAICS codes of 481111, 481112, 481211 (3) Includes NAICS 211111,213112, 213111, 221210, 211112 (4) PPP loans are not included in % of portfolio calculations

Portfolios of Interest – Potential COVID-19 Impacts

Restaurants

Restaurants[1]:

- $129mm outstanding balance **(0.6% of portfolio)**
- Deferrals: $1mm (1%) currently on deferral
- Avg. Loan Size: $260k
- 64% of portfolio is limited service restaurants (e.g. fast food) and 26% is full-service restaurants.
- Geographic distribution: 44% California, 32% Oregon, 17% Washington, 5% Nevada, and 2% Other

Gaming

Casinos, Casino Hotels, and Other Gambling Industries[2]:

- $350mm outstanding balance **(1.6% of portfolio)**
- Deferrals: $49mm (14%) currently on deferral
- Avg. Loan Size: $4.8mm
- Geographic distribution: 38% California, 23% Nevada, 19% Washington, 13% Oregon, and 7% Other

(1) Restaurants segment includes NAICS codes of 722410, 722511, 722513, 722514, 722515 (2) Includes NAICS 721120, 713210, 713290 (3) PPP loans are not included in the % of portfolio calculations

Current Expected Credit Loss ("CECL")

Allowance For Credit Losses ($ in 000's)

Loan Segment	6/30/2020[3]	Q3 2020 Net Charge-offs	Reserve build	9/30/2020[3]	% of loans and leases outstanding
Commercial	$60,363	$(1,021)	$(2,302)	$57,040	1.11%
Lease & Equipment Finance	$95,193	$(12,360)	$26,687	$109,520	7.32%
CRE	$173,737	$61	$(19,275)	$154,523	1.51%
Residential/Home Equity	$42,640	$288	$(6,161)	$36,767	0.71%
Consumer	$11,340	$(447)	$711	$11,604	3.64%
Total	**$383,273[1]**	**$(13,481)**	**$(338)**	**$369,454[2]**	**1.65%**
% of loans and leases outstanding	**1.69%**			**1.65%**	
% of loans and leases outstanding – ex PPP loans	**1.85%**			**1.81%**	

CECL Notes:

- Used Moody's August consensus economic forecast
- Key Components of the Moody's economic forecast include:
  - US Economy experiences a very strong recovery, sustained growth, then slow growth thereafter
  - Includes GDP growth of 6.6% from Q2 – Q4 2020
  - Unemployment rate of 10.7% in Q3 2020 with a return to < 5% unemployment by 2024

[1]Total includes $26.4 mm for *Reserve for Unfunded Commitments* included in Other Liabilities on the balance sheet
[2]Total includes $24.3 mm for *Reserve for Unfunded Commitments* included in Other Liabilities on the balance sheet
[3]Totals include an allowance on accrued interest and fees related to loans currently on deferral due to COVID-19

Q3 2020 Highlights (compared to Q2 2020)

- Net interest income increased by $4.1 million on a quarter to quarter basis primarily driven by lower costs of interest-bearing deposits.
- Provision for credit losses decreased by $87.4 million due to changes in loan portfolio mix and balances as well as the stabilization of credit quality metrics and economic forecasts used in credit models.
- Net charge-offs decreased by five basis points to 0.24% of average loans and leases (annualized).
- Non-interest income increased by $16.4 million, driven primarily by an increase in net mortgage banking revenue and the sale of three store locations completed during the quarter.
- Non-interest expense increased by $8.3 million, primarily due to an increase in group insurance costs, lower deferred origination costs, higher mortgage commissions due to strong mortgage production, and higher other expenses, partially offset by lower FDIC assessment costs.
- Non-performing assets to total assets increased two basis points to 0.27% from 0.25%.
- Estimated total risk-based capital ratio of 14.9% and estimated Tier 1 common to risk weighted assets ratio of 11.6%.
- Paid a quarterly cash dividend of $0.21 per common share on August 31, 2020 to shareholders of record as of August 20, 2020.

Selected Ratios

		For the quarter ended				
		Q3 2020	**Q2 2020**	**Q1 2020**	**Q4 2019**	**Q3 2019**
Performance	Return on average assets	1.68%	0.73%	-25.82%	1.15%	1.18%
	Return on average tangible assets	1.68%	0.73%	-27.53%	1.22%	1.26%
	Return on average common equity	19.48%	8.46%	-174.94%	7.70%	7.87%
	Return on average tangible common equity	19.62%	8.53%	-301.30%	13.24%	13.67%
	Efficiency ratio - consolidated	54.52%	55.40%	756.29%	59.00%	57.76%
	Net interest margin - consolidated	3.08%	3.09%	3.41%	3.51%	3.63%
Credit Quality	Non-performing loans and leases to loans and leases	0.34%	0.32%	0.41%	0.30%	0.31%
	Non-performing assets to total assets	0.27%	0.25%	0.32%	0.23%	0.25%
	Net charge-offs to average loans and leases (annualized)	0.24%	0.29%	0.41%	0.28%	0.34%
Capital	Tangible common equity to tangible assets (1)	8.8%	8.5%	9.0%	9.3%	9.2%
	Tier 1 common to risk-weighted asset ratio (2)	11.6%	11.2%	10.7%	11.2%	10.9%
	Total risk-based capital ratio (2)	14.9%	14.5%	13.7%	14.0%	13.6%

(1) Non-GAAP financial measure. A reconciliation to the comparable GAAP measurement is provided at the end of this slide presentation.
(2) Capital ratio estimated for current quarter, pending completion and filing of regulatory reports.

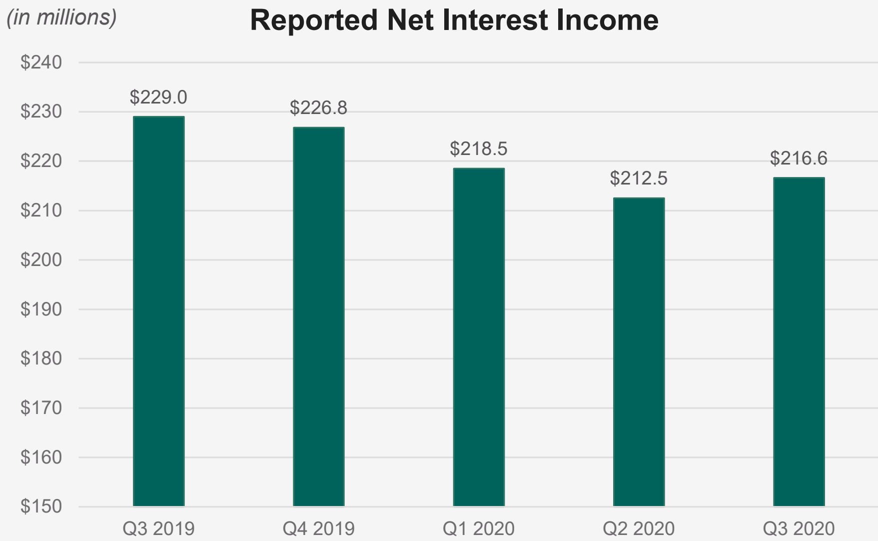
Summary Income Statement

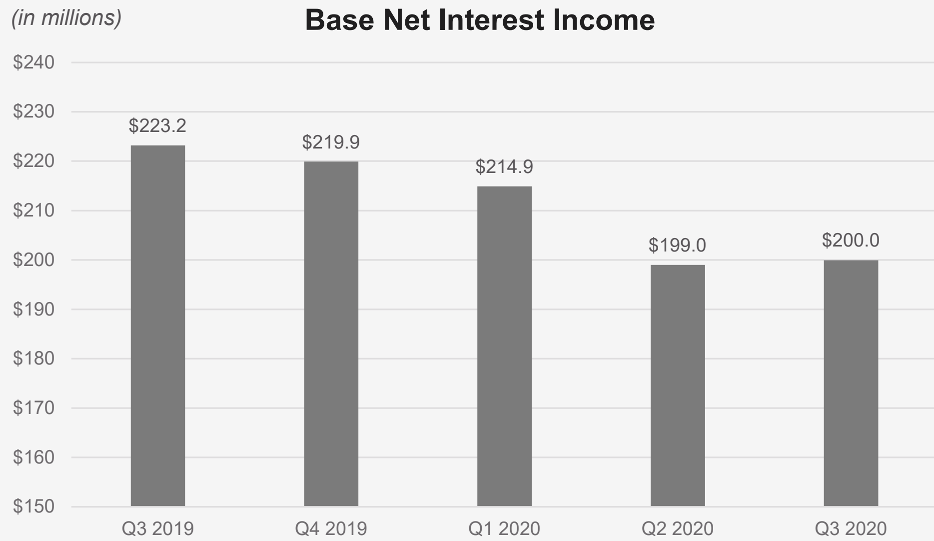
(in millions)

	For the quarter ended				
	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Net interest income before provision	$216.6	$212.5	$218.5	$226.8	$229.0
Provision for credit losses	(0.3)	87.1	118.1	16.3	23.2
Net interest income after provision	**216.9**	**125.4**	**100.4**	**210.6**	**205.7**
Non-interest income	131.9	115.5	40.6	83.7	88.5
Non-interest expense	190.2	181.9	1,962.7	183.4	183.6
Income (loss) before provision for income taxes	**158.6**	**59.0**	**(1,821.6)**	**110.9**	**110.7**
Provision for income taxes	33.8	6.1	30.4	27.1	26.2
Net income (loss)	**124.9**	**$52.9**	**$(1,851.9)**	**$83.8**	**$84.5**
Earnings (loss) per share, diluted	**$0.57**	**$0.24**	**$(8.41)**	**$0.38**	**$0.38**

Note: tables may not foot due to rounding.

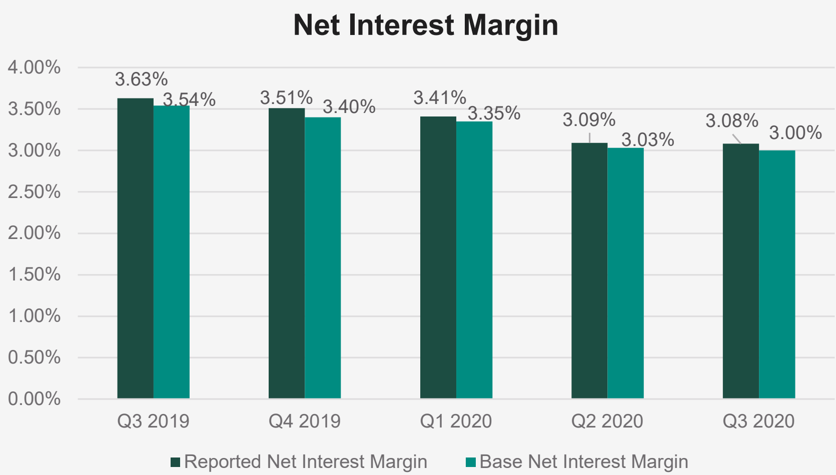
Net Interest Income





	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Reported Net Interest Income	**$229.0**	**$226.8**	**$218.5**	**$212.5**	**$216.6**
Accretion Related to Acquired Loans	(5.8)	(6.9)	(3.6)	(3.1)	(3.4)
PPP Accrued Interest				(3.5)	(5.1)
PPP Processing Fees				(6.9)	(8.1)
Base Net Interest Income	**$223.2**	**$219.9**	**$214.9**	**$199.0**	**$200.0**

Net Interest Margin



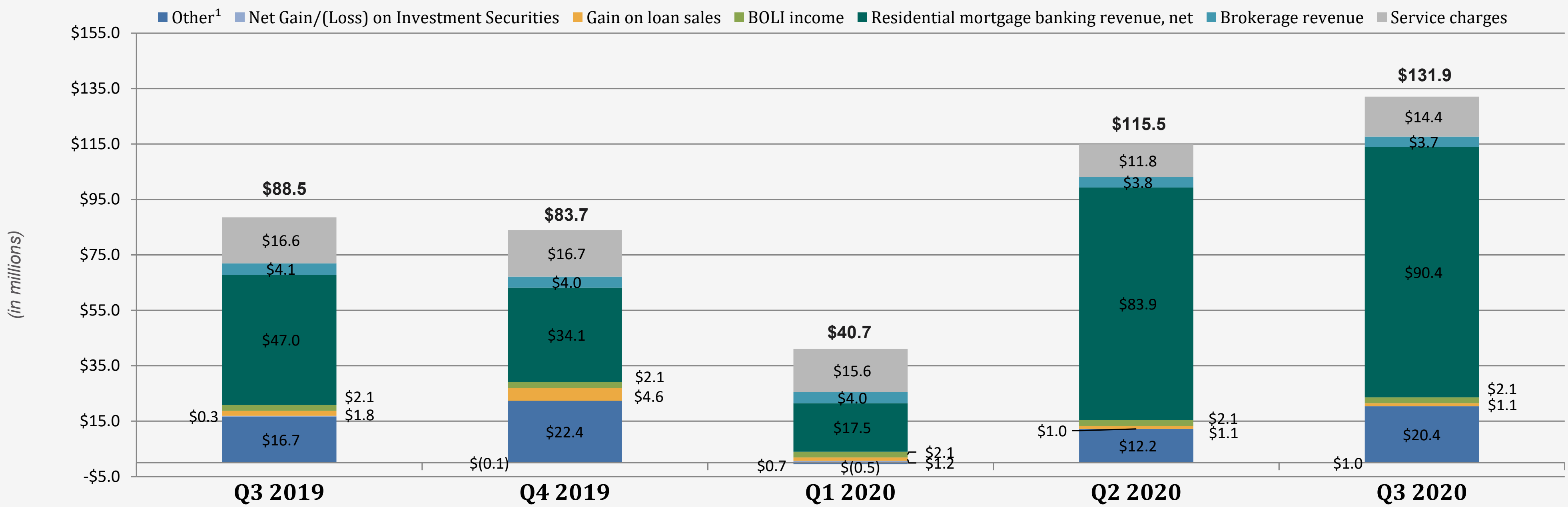
	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Reported Net Interest Margin	**3.63%**	**3.51%**	**3.41%**	**3.09%**	**3.08%**
Accretion Related to Acquired Loans	(0.09)%	(0.11%)	(0.06%)	(0.05%)	(0.05%)
PPP Accrued Interest Dilution	-	-	-	(0.11%)	(0.14%)
Accretion Related to PPP Processing Fee	-	-	-	0.10%	0.11%
Base Net Interest Margin	**3.54%**	**3.40%**	**3.36%**	**3.03%**	**3.00%**

NIM – MBS & CMO Premium Amortization & Recapture Details

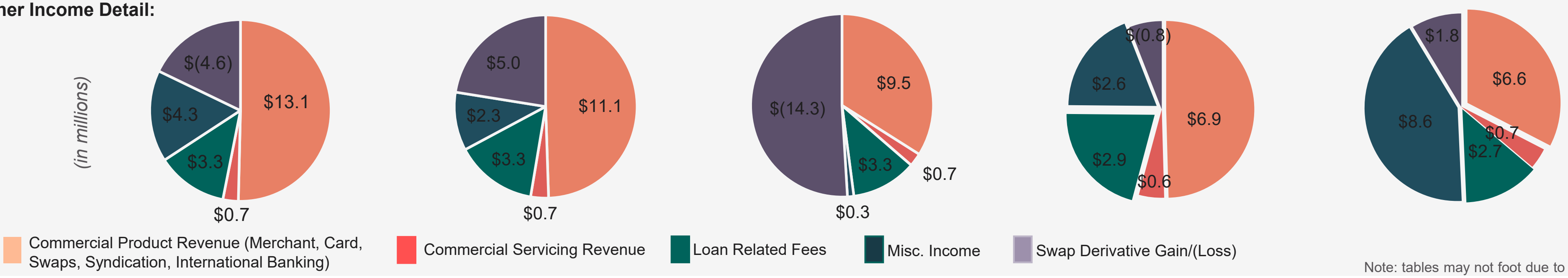
	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
MBS & CMO Premium in $ millions (Amortization)/Recapture	($6.6mm)	($6.0mm)	($2.0mm)	($9.0mm)	($7.4mm)
Net NIM Impact in basis points Accretive/(Dilutive)	(0.11)%	(0.09)%	(0.03)%	(0.13%)	(0.10%)

Note: tables may not foot due to rounding.

Non-Interest Income

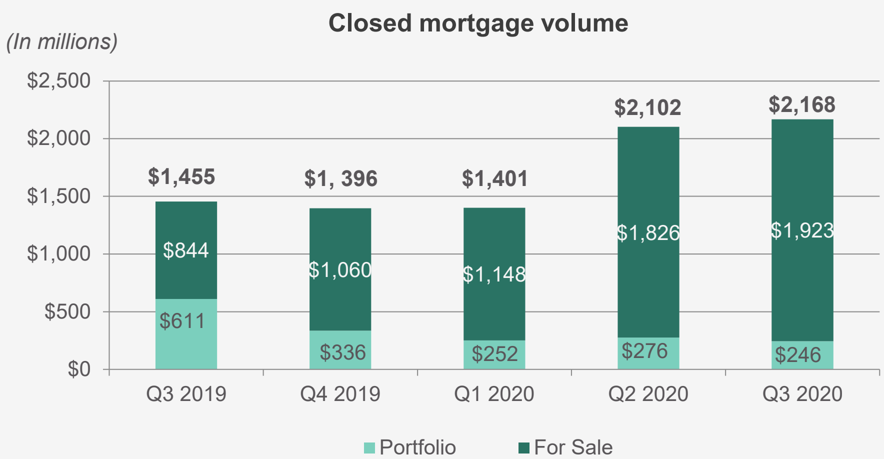


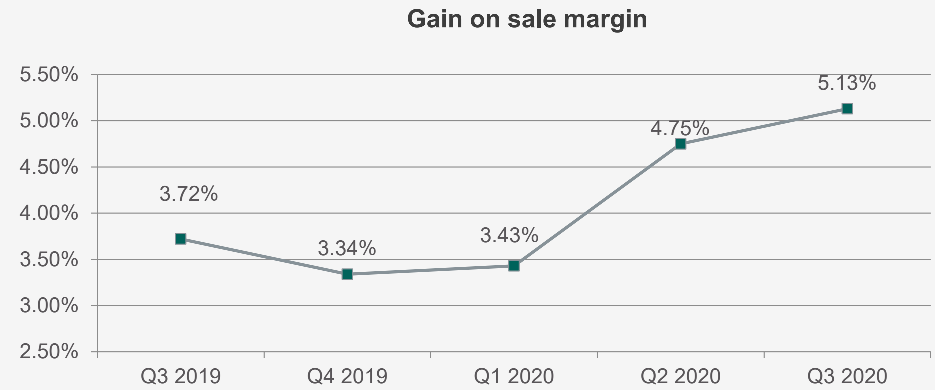
[1]Other Income Detail:



Note: tables may not foot due to rounding.

Mortgage Banking





Residential mortgage banking revenue summary *(in millions)*

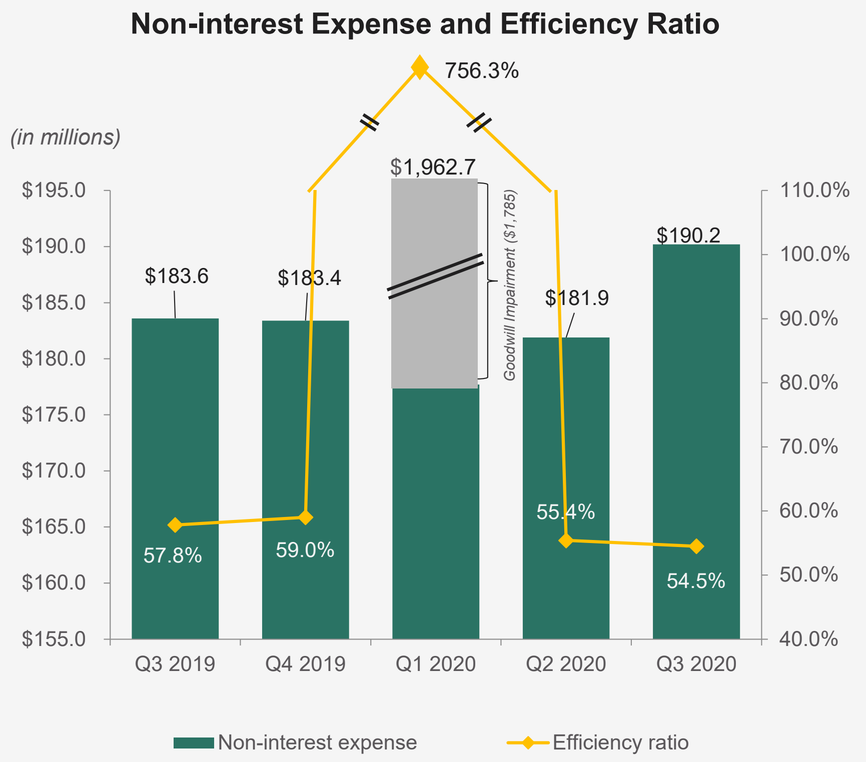
	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020
Origination and Sale	$31.4	$35.4	$39.3	$86.8	$98.7
Servicing	11.4	9.0	8.9	8.5	8.8
Change in fair value of MSR asset:					
Changes due to collection/realization of expected cash flows over time	(6.8)	(5.2)	(5.3)	(5.0)	(4.9)
Changes due to valuation inputs or assumptions	11.0	(5.1)	(25.4)	(6.4)	(12.2)
Total	**$47.0**	**$34.1**	**$17.5**	**$83.9**	**$90.4**

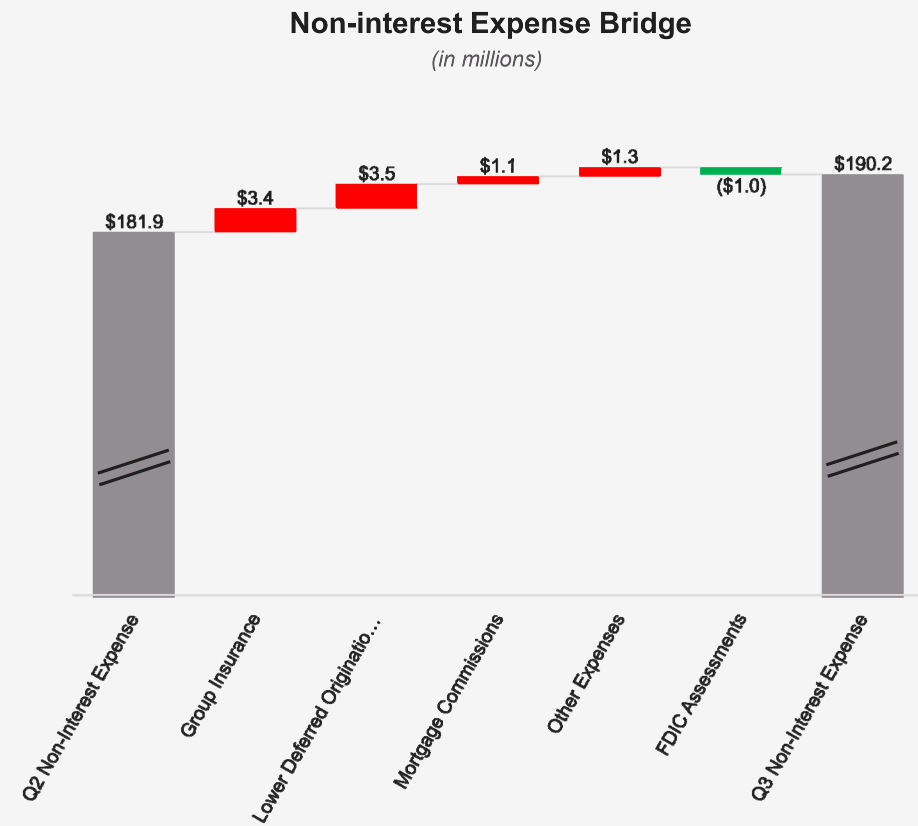
Note: tables may not foot due to rounding.

Mortgage Banking Outlook:

- Mortgage volumes remain elevated due both to refinance demand and strong purchase activity.
- Purchase seasonality trends stronger into the fall than prior years.
- Margins still wider than historical norms, due to constrained industry capacity, and should narrow over time.
- Future volumes may damper due to agency refinance fees and housing affordability.

Non-interest Expense





Selected Balance Sheet

(in millions)

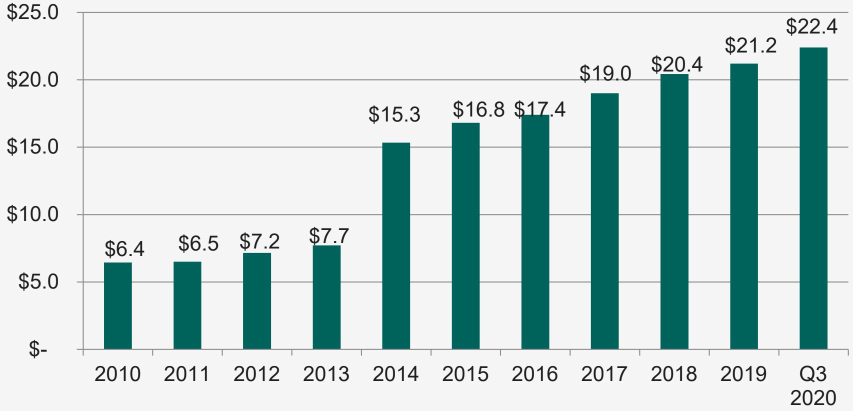
	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Total assets	$29,437.4	$29,645.2	$27,540.4	$28,846.8	$28,930.9
Interest bearing cash and temporary investments	1,849.1	1,853.5	1,251.3	980.2	757.8
Investment securities available for sale, fair value	2,898.7	2,865.7	2,890.5	2,814.7	2,842.1
Loans and leases, gross	22,426.5	22,671.5	21,251.5	21,195.7	21,520.8
Allowance for credit losses on loans and leases	(345.0)	(356.7)	(291.4)	(157.6)	(156.3)
Goodwill and other intangibles, net	$17.3	18.6	19.8	1,806.0	1,807.4
Deposits	24,669.8	24,844.4	22,699.4	22,481.5	22,434.7
Securities sold under agreements to repurchase	388.0	398.4	346.2	311.3	296.7
Borrowings	996.5	1,096.6	1,196.6	906.6	1,106.7
Total shareholders' equity	2,610.2	2,538.3	2,507.6	4,313.9	4,289.5
Ratios:					
Loan to deposit ratio	90.9%	91.3%	93.6%	94.3%	95.9%
Book value per common share	$11.85	$11.53	$11.39	$19.59	$19.48
Tangible book value per common share[1]	$11.77	$11.44	$11.30	$11.39	$11.27
Tangible common equity to tangible assets[1]	8.8%	8.5%	9.0%	9.3%	9.2%

(1) Non-GAAP financial measure. A reconciliation to the comparable GAAP measurement is provided in the appendix of this slide presentation.

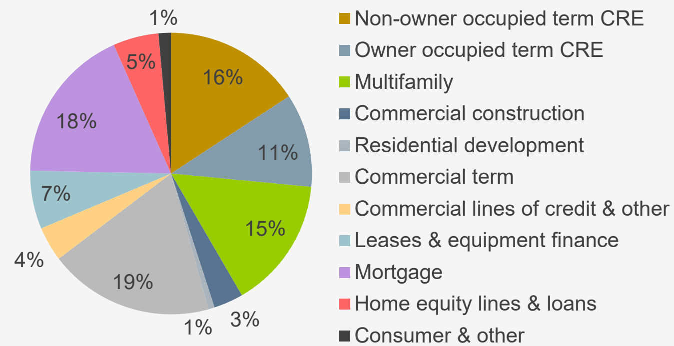
Loan and Deposit Growth

(in billions)

Loans and Leases (Gross)

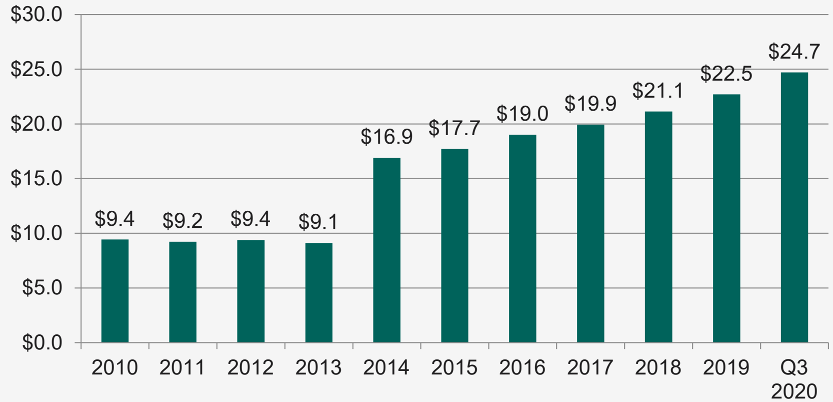


As of Sept 30, 2020

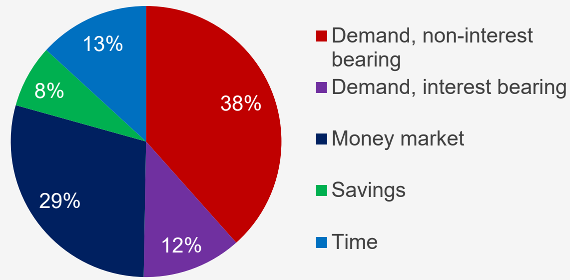


(in billions)

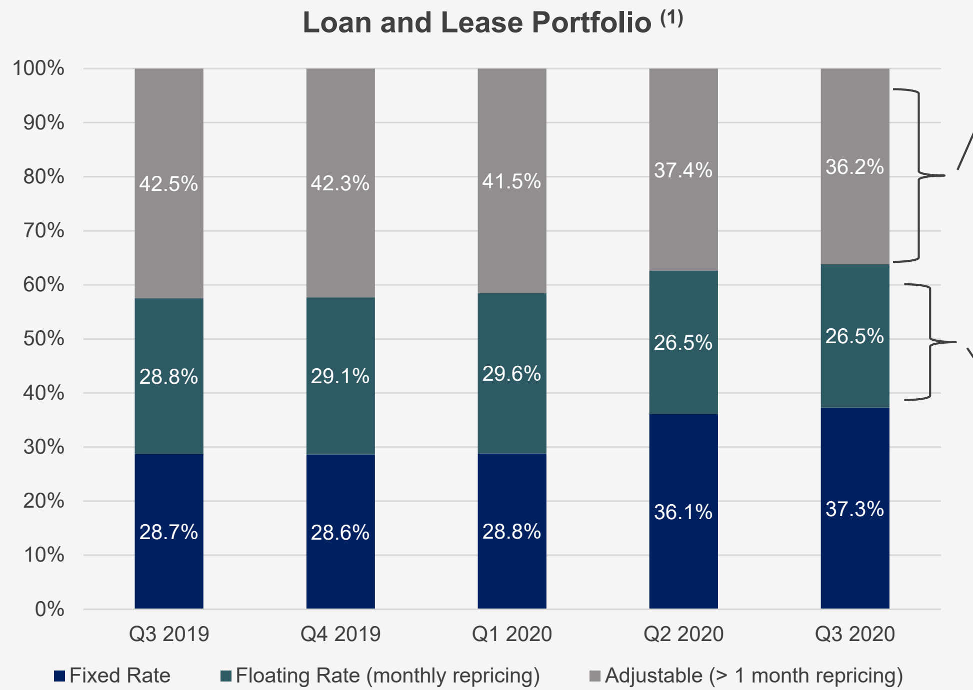
Total Deposits

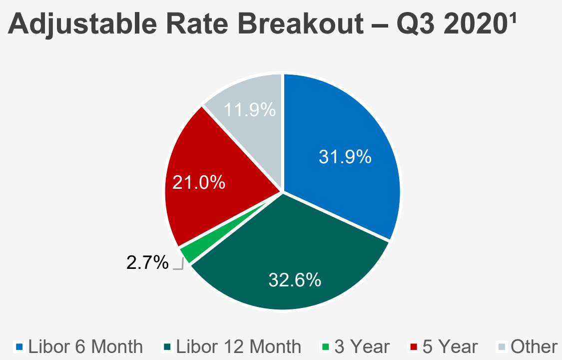


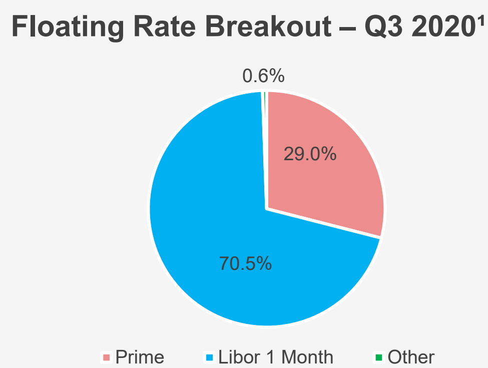
As of Sept 30, 2020



Loan and Lease Portfolio Repricing Schedule







Loans At Floor: $4.8B (22% of portfolio) in Adjustable and Floating Rate loans were at their respective floor as of Sept. 30, 2020, which is in addition to the $8.6B (37%) of fixed rate loans.

- (1) Includes loans available for sale.
- Note: totals may not foot due to rounding.

Loan and Lease Portfolio Characteristics

Mortgage

- Represents 18% of overall portfolio
- Total delinquencies of 0.83%
- De minimis < 0.01% annualized net charge-off rate
- Average loan size of $466,000
- Average FICO of 757 and LTV of 65%

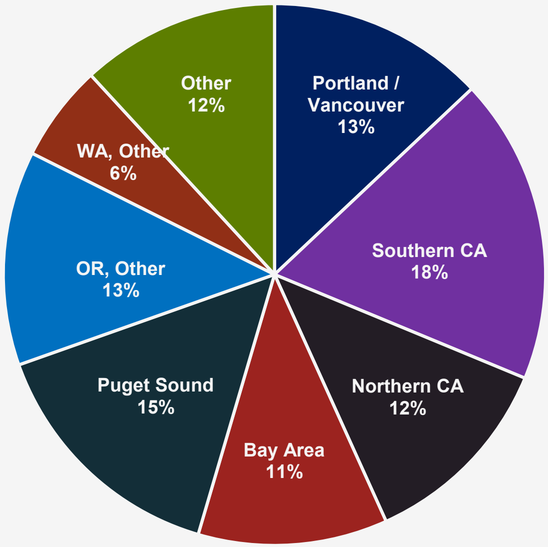
Non-owner Occupied CRE

- Represents 16% of overall portfolio
- Total delinquencies of 0.60%
- De minimis < 0.01% annualized net charge-off rate
- Average loan size of $1.6 million
- Average LTV of 52% and DSC of 1.9

Commercial & Industrial

- Represents 23% of overall portfolio
- Total delinquencies of 0.33%
- Annualized net charge-off rate of 0.36%
- Average loan size of $275,000

Geographic Diversification



Owner Occupied CRE

- Represents 11% of overall portfolio
- Total delinquencies of 0.34%
- De minimis < 0.01% annualized net charge-off rate
- Average loan size of $890,000
- Average LTV of 55%

Multifamily

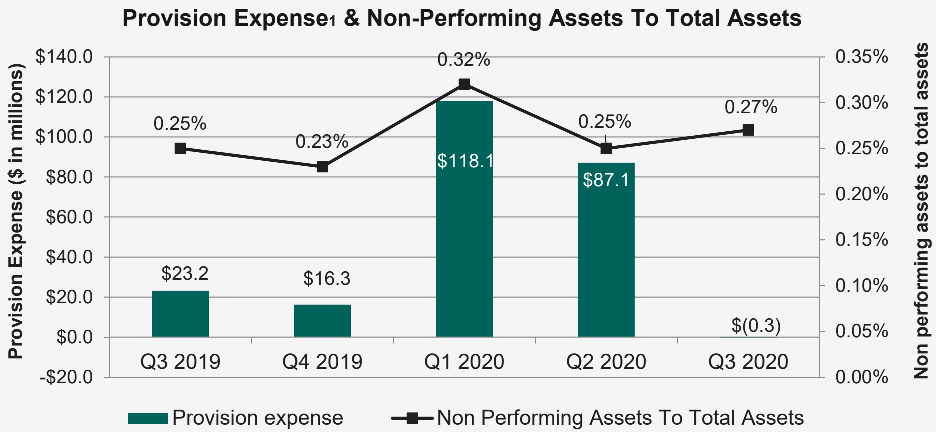
- Represents 15% of overall portfolio
- Total delinquencies of 0.06%
- Annualized net charge-off rate of 0.00%
- Average loan size of $1.8 million
- Average LTV of 53% and DSC of 1.6

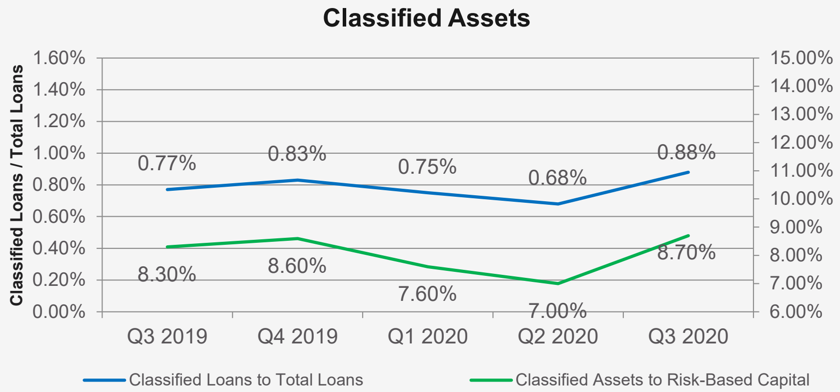
Lease & Equipment Finance (FinPac)

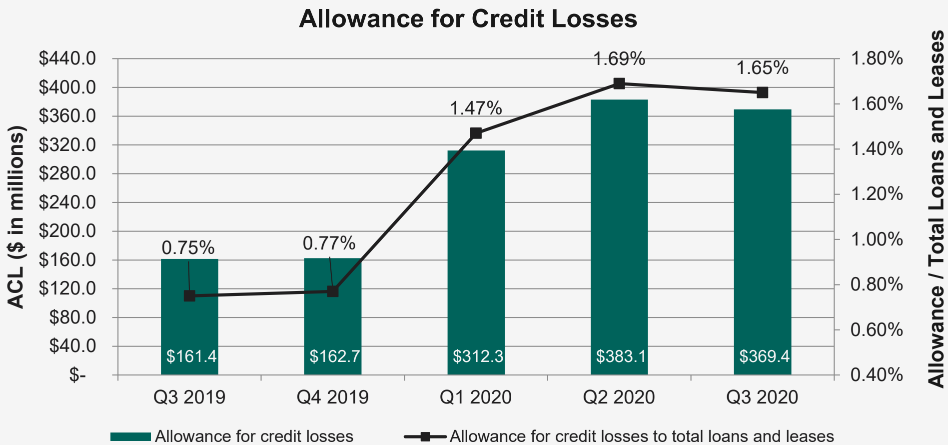
- Represents 7% of overall portfolio
- Total delinquencies of 3.65%
- Annualized net charge-off rate of 3.28%
- ~10% average yield
- Average loan size of $37,000

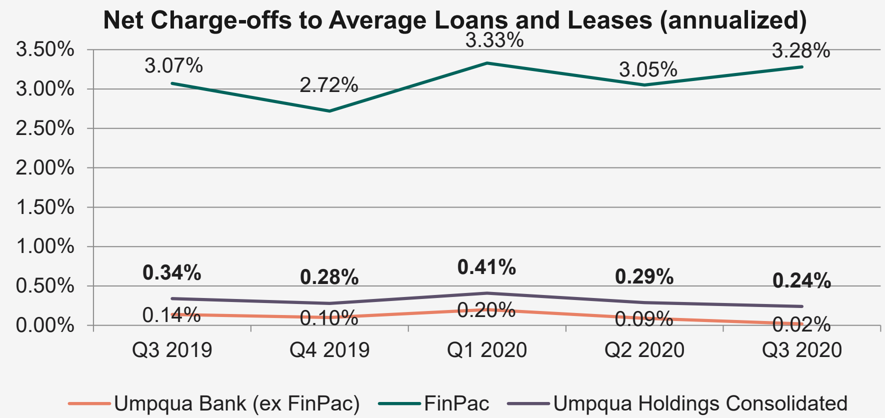
Note: Balances and delinquencies as of Sept 30, 2020. Annualized net charge-off rate for Q3 2020. LTV, FICO and Debt Service Coverage (DSC) are based on weighted average for portfolio. LTV for the Mortgage portfolio represents average LTV based on most recent appraisal against updated loan balance. Totals may not foot due to rounding.

Credit Quality





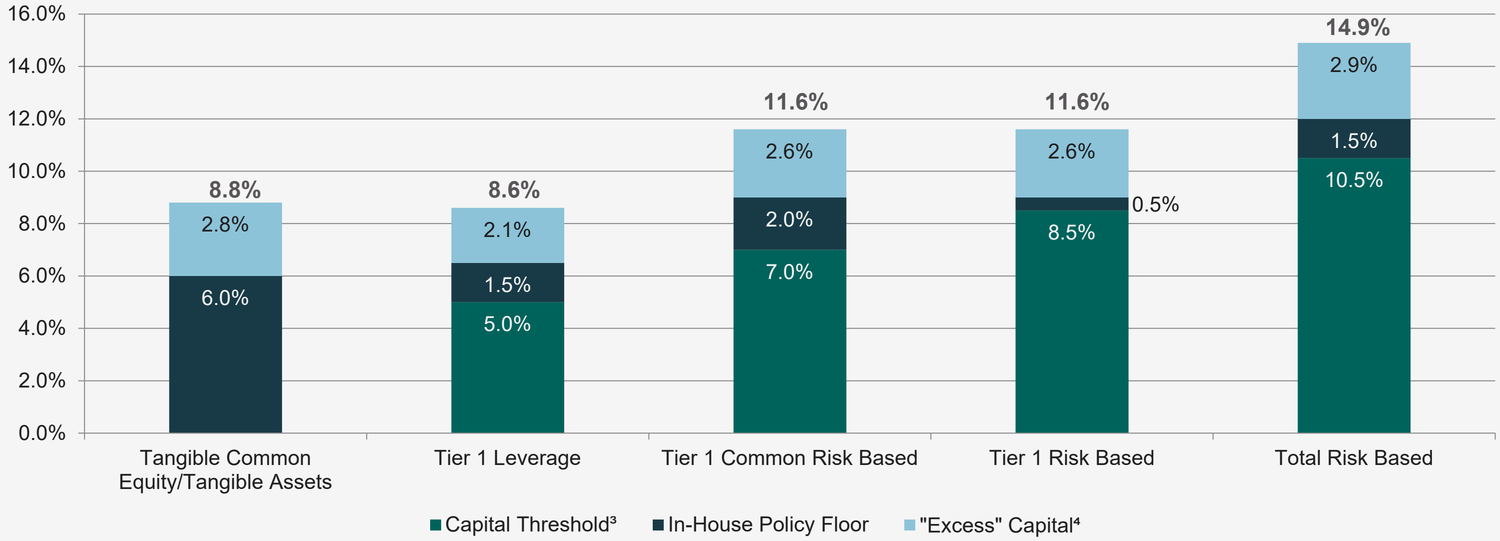




1.Current period provision expense includes reserve for unfunded commitments (RUC) and prior period provision expenses have been restated to include reserve as well.

Capital Management

- All regulatory capital ratios[1] remained in excess of well-capitalized and internal policy limits
- Focused on prudently managing capital
  - Excess capital at the bank level is approximately $423mm. Holding company ratios are shown below.
- Paid a quarterly cash dividend of $0.21 per common share on August 31, 2020 to shareholders of record as of August 20, 2020.



1. Regulatory capital ratios are estimates pending completion and filing of the Company's regulatory reports.
2. Greater of Regulatory Well Capitalized Threshold or Capital Adequacy Threshold + Capital Conservation Buffer (2.5%)
3."Excess" Capital defined as capital above thresholds defined above internal policy limits

Appendix – Non GAAP Reconciliation

Non-GAAP Reconciliation – Tangible Book Value

(In thousands, except per share data)	Sep 30, 2020	June 30, 2020	Mar 31, 2020	Dec 31, 2019	Sep 30, 2019
Total shareholders' equity	$2,610,244	$2,538,339	$2,507,611	$4,313,915	$4,289,516
Subtract:					
Goodwill	2,715	2,715	2,715	1,787,651	1,787,651
Other intangible assets, net	14,606	15,853	17,099	18,346	19,750
Tangible equity - common	$2,592,923	$2,519,771	$2,487,797	$2,507,918	$ 2,482,115
Total assets	$29,437,441	$29,645,248	$27,540,382	$28,846,809	$28,930,855
Subtract:					
Goodwill	2,715	2,715	2,715	1,787,651	1,787,651
Other intangible assets, net	14,606	15,853	17,099	18,346	19,750
Tangible assets	$29,420,120	$29,626,680	$27,520,568	$27,040,812	$27,123,454
Common shares outstanding at period end	220,222	220,219	220,175	220,229	220,212
Total shareholders' equity to total assets ratio	8.87%	8.56%	9.11%	14.95%	14.83%
Tangible common equity ratio	8.81%	8.51%	9.04%	9.27%	9.15%
Book value per common share	$11.85	$11.53	$11.39	$19.59	$19.48
Tangible book value per common share	$11.77	$11.44	$11.30	$11.39	$11.27

2020 Community Response & Support

COVID 19

- Active participant in the Paycheck Protection Program (PPP). Complete PPP details follow on slide #5 which show over **16,900** loans produced for **$2.0B.**
- Transitioned store operations which has allowed over **94%** of stores on any given day to remain open throughout the crisis.
- Working closely with customers who require payment deferrals. Deferral program details follow on slide #9.
- Umpqua provided $2 million in support through donations to nonprofits focused on alleviating the financial hardships of families and small businesses impacted by the pandemic.

Social Justice

As part of our community support, Umpqua prioritized strategic investments and resource allocation to support minority-owned businesses, which are most vulnerable during the pandemic. This includes:

- $750,000 (Community Development and EQ2) Investments to Portland CDFIs (MESO, Point West CU, Business Impact NW) supporting women and minority owned businesses
- Umpqua bankers providing expertise through virtual volunteering program; Small Business Banker's hours to MESO and Business Impact NW clients
- Providing free space at local stores (Clackamas, Rockwood) for MESO and Hispanic Chamber to support their small business clients.

Wildfires

Due to the recent wildfires impacting the west coast, we've committed $750,000 in relief across our footprint, including:

- $100,000 in grants for response and recovery
- $350,000 in EQ2 to support impacted small businesses in Oregon and $300,000 in EQ2 to support small businesses in CA/WA
- Activated our 3:1 match program and increased the eligible associate match from $1,000 to $3,000 per associate.
- Virtual Volunteerism: Umpqua associates are active in every community impacted by the wildfires volunteering safely where they can by organizing supply drives, sharing critical information, and donating money, time, talent, space, and resources.

Thank You