

California AB 1305 Disclosure

At Forbright Bank, we are committed to minimizing our impact on the planet.

Read our California carbon offset and emissions disclosure

Updated October 2025

EMISSIONS SCOPES

To effectively track and accurately report on our greenhouse gas (GHG) emissions, we engage a third-party consultant to annually measure our Scope 1 (direct GHG emissions), Scope 2 (indirect GHG emissions from our purchased energy), and partial Scope 3 emissions (indirect GHG emissions from our value chain, including employee commuting, business travel, remote working, purchased goods and services, capital goods, fuels and energy related activities, and waste). Across our measurement, management, and reporting processes, we adhere to the framework established by the Greenhouse Gas Protocol, the internationally recognized standard for corporate GHG.

One of the ways that Forbright manages our corporate carbon footprint is by purchasing Voluntary Carbon Offsets (VCOs), and as a business that utilizes VCOs as a part of our sustainability initiatives, we are required by The California Health and Safety Code (AB 1305) to disclose information about our use of VCOs and how we accomplish carbon neutrality within our operations.

Carbon offsets were purchased for Scope 1 and partial Scope 3 emissions, including those from business travel, employee commuting, and remote working. Renewable energy credits were purchased to account for our Scope 2 emissions.

DETAILS OF THE THREE VCO PROJECTS CAN BE FOUND BELOW:

	Business Entity and Offset Program	Project ID Number	Project Name	Project Type and Site Location	Protocol Used to Estimate Emissions Reductions	Third-Party Verification
Project 1	Seller: Carbon Direct; Registry: ACR	965	Easthaven Improved Forest Management Project	Combination of carbon removal and avoided emission; Mississippi	Improved Forest Management (IFM) on Non-Federal U.S. Forestlands	SCS Global Services
Project 2	Seller: Carbon Direct; Registry: ACR	885	Razorback Improved Forest Management Project	Combination of carbon removal and avoided emission; Arkansas	Improved Forest Management (IFM) on Non-Federal U.S. Forestlands	S&A Carbon, LLC
Project 3	Seller: Carbon Direct; Registry: ACR	878	Rosetta Improved Forest Management Project	Carbon removal; Mississippi	Improved Forest Management (IFM) on Non-Federal U.S. Forestlands	S&A Carbon, LLC

A HOLISTIC APPROACH

In addition to VCO purchases, we are taking a holistic approach to minimizing our carbon footprint with efforts including shifting to greater renewable energy use, providing incentives for activities and improvements that reduce our employee-related emissions, and engaging in various energy saving initiatives on a corporate level.

In 2023, we formalized our long-term strategy to reduce our overall carbon footprint — with an emphasis on minimizing and managing the largest sources of our GHG emissions and the categories that are most within our control. These categories include purchased goods and services, business travel, commuting and telework, and energy consumption. Utilizing this strategy will guide us towards minimizing our need for VCOs in the future by reducing our overall operational emissions.