

UMPQUA HOLDINGS CORP  
Form 8-K  
July 22, 2005

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**SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

**FORM 8-K  
CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1934

Date of Report: July 21, 2005  
(Date of earliest event reported)

**Umpqua Holdings Corporation**  
(Exact Name of Registrant as Specified in Its Charter)

**OREGON**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**000-25597**  
(Commission File  
Number)

**93-1261319**  
(I.R.S. Employer  
Identification Number)

**One SW Columbia, Suite 1200  
Portland, Oregon 97258**  
(address of Principal Executive Offices)(Zip Code)

**(503) 546-2491**  
(Registrant's Telephone Number, Including Area Code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 7.01 Regulation FD Disclosure.**

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On Tuesday, July 26, 2005, beginning at approximately 2:00 p.m., Eastern Time, Umpqua Holdings Corporation Chief Executive Officer Raymond P. Davis will give a presentation of Umpqua's business strategies and financial performance at KBW Honor Roll and Sixth Annual Community Bank Investor Conference at the Pierre Hotel in New York, New York. The presentation is available via live audio web cast at [www.umpquaholdingscorp.com](http://www.umpquaholdingscorp.com) and at [http://www.kbw.com/community\\_bank.htm](http://www.kbw.com/community_bank.htm) with advance registration at no charge. The slides to be presented by Mr. Davis are attached as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.  
99.1 Investor Presentation

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this reported to be signed on its behalf of the undersigned hereunto duly authorized.

UMPQUA HOLDINGS CORPORATION  
(Registrant)

Dated: July 21, 2005

By: /s/ Kenneth E. Roberts \_\_\_\_\_  
Kenneth E. Roberts  
Assistant Secretary

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**EXHIBIT 99.1**







































