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UMPQUA HOLDINGS CORP Form 8-K July 29, 2008

UNITED STATES 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 29, 2008 (Date of earliest event reported)

Umpqua Holdings Corporation

(Exact Name of Registrant as Specified in Its Charter)

OREGON000-2559793-1261319(State or Other Jurisdiction of
Incorporation or Organization)(Commission File
Number)(I.R.S. Employer
Identification Number)

One SW Columbia Street, Suite 1200 Portland, Oregon 97258

(address of Principal Executive Offices)(Zip Code)

(503) 727-4100

(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))

Item 7.01 Regulation FD Disclosure.

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On Tuesday, July 29, 2008, beginning at approximately 3:00 p.m. Eastern Time, Umpqua Holdings Corporation President and Chief Executive Officer Raymond P. Davis will give a presentation of Umpqua's business strategies and financial performance at the Keefe, Bruyette & Woods 9th Annual 2008 Community Bank Investor Conference at The Waldorf Astoria Hotel, New York, New York. A copy of the presentation will be available on Umpqua s investor relations web site atwww.umpquaholdingscorp.com. The conference is for invited guests of Keefe, Bruyette & Woods only; web cast information is provided at www.kbw.com/news/conferenceCommunity.html.

11	
Item 9.01	Financial Statements and Exhibits.

(a) Not applicable.
(b) Not applicable.
(c) Not applicable.
(d) Exhibits.

99.1 Presentation

SIGNATURES

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

UMPQUA HOLDINGS CORPORATION (Registrant)

Dated: July 29, 2008 By: /s/ Kenneth E. Roberts

Kenneth E. Roberts Assistant Secretary