

UMPQUA HOLDINGS CORP  
Form 8-K  
November 19, 2004

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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: November 17, 2004 (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)

**200 SW Market Street, Suite 1900  
Portland, Oregon 97201**

(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.**

On November 17, 2004, Umpqua Holdings Corporation issued a press release announcing a live webcast of a presentation of Umpqua's business strategies and financial performance by Chief Financial Officer Daniel A. Sullivan at the America's Community Banker's Investor Conference in New York on Friday, November 19, 2004. A

copy of the press release is attached as Exhibit 99.1 and a copy of the investor presentation is attached as Exhibit 99.2.

**Item 9.01 Financial Statements and Exhibits.**

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

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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: November 18, 2004

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

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**EXHIBIT 99.1**

Umpqua Holdings to Present at America's Community Bankers Investor Conference Date:  
11/17/2004 6:19:00 PM

PORTLAND, Ore., Nov. 17 /PRNewswire-FirstCall/ -- Umpqua Holdings Corporation (Nasdaq: UMPQ), parent company of Umpqua Bank and Strand, Atkinson, Williams & York, Inc., today announced that Daniel A. Sullivan, Executive Vice President and Chief Financial Officer, will present the Company's business strategies and financial performance at the America's Community Banker's Investor Conference in New York on Friday, November 19, 2004. The presentation will begin at 6:30 a.m. PST (9:30 a.m. EST) and may be accessed live over the internet by using the following instructions:

Go to: [www.umpquaholdingscorp.com](http://www.umpquaholdingscorp.com)

Click on the "Webcast" icon on the left of the page

An archived webcast of the presentation will be available through Umpqua's website at the same location for approximately 60 days beginning on November 22, 2004.

About Umpqua Holdings Corporation Umpqua Holdings Corporation is the parent company of Umpqua Bank, an Oregon based community bank recognized for its entrepreneurial approach, innovative use of technology, and distinctive banking solutions. Umpqua Bank has 92 stores throughout Oregon, Northern California and Southwest Washington. The bank was named #1 on "The 100 Best Companies to Work For in Oregon" large companies list for 2004 by Oregon Business Magazine. Umpqua Holdings also owns a retail brokerage subsidiary, Strand, Atkinson, Williams & York, Inc. which has 14 locations throughout Oregon and Southwest Washington and offers brokerage services within Umpqua Bank stores. Additionally, Umpqua Bank's Private Client Services Division provides tailored financial services and products to individual customers. Umpqua Holdings Corporation is headquartered in Portland, Oregon. For more information, visit [www.umpquaholdingscorp.com](http://www.umpquaholdingscorp.com).



























































