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| UMPQUA HOLDINGS CORP |
|----------------------|
| Form 8-K |
| July 17, 2013 |

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 17, 2013

(Date of earliest event reported)

Umpqua Holdings Corporation

(Exact Name of Registrant as Specified in Its Charter)

| OREGON | <u>001-34624</u> | <u>93-1261319</u> | | |
|--|------------------|---------------------------------|--|--|
| (State or Other Jurisdiction of Incorporation or | (Commission File | (I.R.S. Employer Identification | | |
| Organization) | Number) | Number) | | |

One SW Columbia Street, Suite 1200

Portland, Oregon 97258

(address of Principal Executive Offices)(Zip Code)

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| (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))

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| Item | 2.02 | Results | of | Operations | and Fina | ncial | Condition. |
|------|------|---------|----|------------|----------|-------|------------|
|------|------|---------|----|------------|----------|-------|------------|

On July 17, 2013, Umpqua Holdings Corporation issued a press release announcing second quarter 2013 financial results. The release is attached hereto as Exhibit 99.1.

Financial Statements and Exhibits.

Item 9.01

EXHIBITS

(d)

99.1 Press Release Announcing Second Quarter 2013 Financial Results dated July 17, 2013

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 by the undersigned hereunto duly authorized.

UMPQUA HOLDINGS CORPORATION

(Registrant)

By:/s/ Andrew H. Ognall

Dated: July 17, 2013 Andrew H. Ognall

Assistant Secretary