

STERLING FINANCIAL CORP /WA/  
Form 425  
January 22, 2014

**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: January 22, 2014

(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)

**001-34624**

(Commission File  
Number)

**93-1261319**

(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 2.02 Results of Operations and Financial Condition.**

On January 22, 2014, Umpqua Holdings Corporation issued a press release announcing full year and fourth 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 Full Year and Fourth Quarter 2013 Financial Results dated January 22, 2014

**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: January 22, 2014 Andrew H. Ognall

Assistant Secretary

---