

UMPQUA HOLDINGS CORP
Form NT 11-K
January 14, 2015

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 12b-25 SEC FILE NUMBER
 001-34624

CUSIP NUMBER
NOTIFICATION OF LATE FILING 904214103

(Check one): Form 10-K Form 20-F Form 11-K Form 10-Q Form 10-D
 Form N-SAR Form N-CSR

For Period Ended: July 18, 2014

Transition Report on Form 10-K
 Transition Report on Form 20-F
 Transition Report on Form 11-K
 Transition Report on Form 10-Q
 Transition Report on Form N-SAR

For the Transition Period Ended: _____

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

PART I — REGISTRANT INFORMATION

Umpqua Holdings Corporation
Full Name of Registrant

N/A
Former Name if Applicable

One SW Columbia Street, Suite 1200
Address of Principal Executive Office (*Street and Number*)

Portland, Oregon 97258
City, State and Zip Code

PART II — RULES 12b-25(b) AND (c)

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- (a) The reason described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day
- (b) following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
- (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III — NARRATIVE

State below in reasonable detail the reasons why Forms 10-K, 20-F, 11-K, 10-Q, 10-D, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

The Form 11-K which is the subject of this 12b-25 extension is being filed in order to report the information required of the Sterling Savings Bank Employee Savings and Investment Plan and Trust (the "Plan"). The administrator of the Plan requires additional time to fully develop financial information necessary to provide complete disclosure in its Form 11-K and to finalize the materials necessary to complete the audit of the Plan. As a result, the registrant was unable to complete the Form 11-K by the prescribed date without unreasonable effort and expense.

PART IV — OTHER INFORMATION

- (1) Name and telephone number of person to contact in regard to this notification

Neal McLaughlin 503 727-4100
(Name) (Area Code) (Telephone Number)

- (2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If answer is no, identify report(s).

Yes NO

- (3) Is it anticipated that any significant change in results of operations from the corresponding period for the

last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?

Yes NO

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

Sterling Savings Bank Employee Savings and Investment Plan and Trust

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date: January 14, 2015 By: /s/Neal McLaughlin
Neal McLaughlin
Executive Vice President/Treasurer