CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Umpqua Holdings Corporation
Person to be contacted about this report: Daniel Groom, VP/Assistant Controller
Submission date: April 13, 2009

RSSD (for Bank Holding Companies): 0002747644
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$552,171	$548,780	**Residential Real Estate:** Mortgage, Construction **Consumer:** Home Equity Loan, Home Equity Line of Credit, Lines of Credit, Other (auto)	
b. Average Commercial Loans	$5,637,773	$5,634,407	**Commercial Real Estate:** Residential Development, Construction, Term, Multi-Family, Agriculture **Commerical:** Lines of Credit, Term, Letters of Credit, Agriculture, Tax-Exempt, Leases **Government Guaranteed:** SBA, Other Government Guaranteed **Small Business Lending:** Lines of Credit, Real Estate, Other	
c. Total Loans (sum of lines a and b)	$6,189,944	$6,183,187		

2. General Market Commentary (optional)