

UMPQUA HOLDINGS CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 2747644	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$8,599	\$9,378	9.1%	
Loans	\$6,165	\$6,044	-2.0%	
Construction & development	\$931	\$618	-33.6%	
Closed-end 1-4 family residential	\$253	\$294	15.9%	
Home equity	\$266	\$268	0.7%	
Credit card	\$0	\$0		
Other consumer	\$13	\$13	-4.1%	
Commercial & Industrial	\$1,139	\$1,017	-10.8%	
Commercial real estate	\$3,143	\$3,373	7.3%	
Unused commitments	\$1,409	\$1,128	-19.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,036	\$1,573	51.7%	
Asset-backed securities	\$0	\$0	-64.4%	
Other securities	\$218	\$229	5.2%	
Cash & balances due	\$148	\$605	307.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$56	\$162	190.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$48	\$152	220.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$6,987	\$7,842	12.2%	
Deposits	\$6,667	\$7,663	14.9%	
Total other borrowings	\$254	\$121	-52.2%	
FHLB advances	\$206	\$76	-63.2%	
Equity				
Equity capital at quarter end	\$1,612	\$1,536	-4.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$164	\$82	NA	
Performance Ratios				
Tier 1 leverage ratio	11.1%	9.8%	--	
Tier 1 risk based capital ratio	12.0%	12.2%	--	
Total risk based capital ratio	13.2%	13.5%	--	
Return on equity ¹	0.1%	-6.1%	--	
Return on assets ¹	0.0%	-1.0%	--	
Net interest margin ¹	4.3%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	71.9%	54.1%	--	
Loss provision to net charge-offs (qtr)	106.3%	107.1%	--	
Net charge-offs to average loans and leases ¹	2.0%	4.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	11.6%	12.8%	1.8%	4.1%
Closed-end 1-4 family residential	0.9%	2.3%	0.1%	0.5%
Home equity	0.0%	0.3%	0.2%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.3%	0.6%	1.2%
Commercial & Industrial	0.8%	4.3%	0.4%	2.0%
Commercial real estate	0.4%	1.9%	0.2%	0.4%
Total loans	2.2%	3.3%	0.5%	1.1%