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AMERICAN RIVER BANKSHARES

Form 8-K December 16, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest	reported) December 16, 2	004		
American River Bankshares				
(Exact name of registrant as specified in its chapter)				
California	0-31525	68-0352144		
(State or other jurisdiction Of incorporation)	(Commission File Number)	(IRS Employer Identification No.)		
1545 River Park Drive, Suite 107,	Sacramento, California			
(Address of principal executive of		(Zip Code)		
Registrant's telephone number, in	ncluding area code 	(916) 565-6100		
Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:				
[] Written communication pursuar 230.425)	nt to Rule 425 under the	Securities Act (17 CFR		
[] Solicitation material pursuar 240.14a-12)	nt to Rule 14a-12 under t	he Exchange Act (17 CFR		
[] Pre-commencement communication Act (17 CFR 240.14d-2(b))	ons pursuant to Rule 14d-	2(b) under the Exchange		
[] Pre-commencement communication Act (17 CFR 240.13e-4(c))	ons pursuant to Rule 13e-	4(c) under the Exchange		
Page 1 of 4 Pages The Index to Exhibits is on Page	3			

Item 8.01 Other Events.

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Registrant issued a press release December 16, 2004 announcing a 5% stock dividend. The foregoing description is qualified by reference to the press release attached here to as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

- (c) Exhibits
- (99.1) Press release dated December 16, 2004

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.

AMERICAN RIVER BANKSHARES

/s/ MITCHELL A. DERENZO

Mitchell A. Derenzo, Chief Financial Officer

December 16, 2004

Page 2 of 4 Pages

INDEX TO EXHIBITS

Exhibit No.	Description	Page
99.1	Press release of American River Bankshares dated December 16, 2004	4

Page 3 of 4 Pages