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AMERICAN RIVER HOLDINGS  
Form 8-K  
January 20, 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) January 20, 2004  
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American River Holdings  
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(Exact name of registrant as specified in its chapter)

California	0-31525	68-0352144
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(State or other jurisdiction Of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1545 River Park Drive, Suite 107, Sacramento, California	95815
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code (916) 565-6100  
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Item 7. Financial Statements and Exhibits.

(c) Exhibits

(99.1) Press release dated January 20, 2004

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Item 12. Results of Operations and Financial Condition.

Registrant issued a press release dated January 20, 2004 announcing fourth quarter and year-end 2003 financial results. The foregoing description is qualified by reference to the press release attached here to as Exhibit 99.1.

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 HOLDINGS

/s/ MITCHELL A. DERENZO

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Mitchell A. Derenzo, Chief Financial Officer

January 20, 2004

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