## Edgar Filing: AMERICAN RIVER HOLDINGS - Form 8-K

## AMERICAN RIVER HOLDINGS

Form 8-K January 16, 2003

# 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 16, 2003

American River Holdings

(Exact name of registrant as specified in its chapter)

Registrant's telephone number, including area code (916) 565-6100

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Item 5. Other Events.

Registrant issued a press release January 16, 2003 announcing fourth quarter and year-to-date 2003 financial results. The foregoing description is qualified by reference to the press release attached here to as Exhibit 99.1.

Item 7. Financial Statements and Exhibits.

- (c) Exhibits
- (99.1) Press release dated January 16, 2003

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#### 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 16, 2003

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Exhibit No.	Description	Page
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