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AMERICAN RIVER HOLDINGS  
Form 8-K  
September 19, 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) September 18, 2003  
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American River Holdings  
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(Exact name of registrant as specified in its chapter)

California ----- (State or other jurisdiction Of incorporation)	0-31525 ----- (Commission File Number)	68-0352144 ----- (IRS Employer Identification No.)
1545 River Park Drive, Suite 107, Sacramento, California ----- (Address of principal executive offices)		95815 ----- (Zip Code)
Registrant's telephone number, including area code		(916) 565-6100 -----

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Item 5. Other Events.

Registrant issued a press release September 18, 2003 announcing three for two stock split. 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 September 18, 2003

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

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undersigned hereunto duly authorized.

AMERICAN RIVER HOLDINGS

/s/ MITCHELL A. DERENZO

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Mitchell A. Derenzo, Chief Financial Officer

September 18, 2003

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INDEX TO EXHIBITS

Exhibit No. -----	Description -----	Page ----
99.1	Press release of American River Holdings dated September 18, 2003	3

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