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AMERICAN RIVER HOLDINGS

Form 8-K

March 19, 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) March 18, 2004

American River Holdings

(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 March 18, 2004 announcing \$0.115 cash dividend. 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 March 18, 2004

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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

Mitchell A. Derenzo, Chief Financial Officer

March 18, 2004

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