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Registrant issued a press release October 18, 2005 announcing earnings for the third quarter of 2005. 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 October 18, 2005

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

October 18, 2005

Mitchell A. Derenzo, Chief Financial Officer

Page 2 of 9

INDEX TO EXHIBITS

Exhibit No.	Description	Page
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99.1	Press release of American River Bankshares dated October 18, 2005	4

Page 3 of 9