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AMERICAN RIVER HOLDINGS

Form 8-K September 19, 2002

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 19, 2002

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 September 19, 2002 announcing 5% stock 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

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(99.1) Press release dated September 19, 2002

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

September 19, 2002

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