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AMERICAN RIVER HOLDINGS

Form 8-K December 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) December 19, 2002

American River Holdings
-----(Exact name of registrant as specified in its chapter)

California 0-31525 68-0352144

(State or other jurisdiction (Commission (IRS Employer Of incorporation) File Number) Identification No.)

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

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Item 5. Other Events.

Registrant issued a press release December 19, 2002 announcing \$0.210 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 December 19, 2002

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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

December 19, 2002

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