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AMERICAN RIVER BANKSHARES

Form 8-K October 16, 2008

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) October 16, 2008	
American River Bankshares		
(Exact name of Registrant as Specified in Its Charter)		
California		
(State or Other Jurisdiction of Incorporation)		
0-31525	68-0352144	
(Commission File Number)	(IRS Employer Identification No.)	
3100 Zinfandel Drive, Suite 450, Rancho C	ordova, CA 95670	
(Address of Principal Executive Offic	es) (Zip Code)	
(916) 851-0123		
(Registrant's Telephone Number, Including Area Code)		
Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):		
[] Written communication pursuant to Ru (17 CFR 230.425)	le 425 under the Securities Act	
[] Solicitation material pursuant to Ru (17 CFR 240.14a-12)	le 14a-12 under the Exchange Act	
[] Pre-commencement communications purs Exchange Act (17 CFR 240.14d-2(b))	uant to Rule 14d-2(b) under the	
[] Pre-commencement communications purs Exchange Act (17 CFR 240.13e-4(c))	uant to Rule 13e-4(c) under the	
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Item 2.02. Results of Operations and Financial Condition.

Registrant issued a press release October 16, 2008 announcing earnings for the third quarter of 2008. The foregoing description is qualified by reference to the press release attached here to as Exhibit 99.1. The information included in the press release is considered to be "filed" under the Securities Exchange Act of 1934.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

(99.1) Press release dated October 16, 2008

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 16, 2008 Mitchell A. Derenzo, Chief Financial Officer

(Principal Accounting and Financial Officer)

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INDEX TO EXHIBITS

Exhibit No.	Description	Page
99.1	Press release of American River	4
	Bankshares dated October 16, 2008	

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