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DERENZO MITCHELL A

Form 4

February 01, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number:

3235-0287

0.5

Check this box if no longer subject to

Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

January 31, Expires: 2005

OMB APPROVAL

Estimated average burden hours per

response...

Form 4 or Form 5 obligations may continue. See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

(Last)

(City)

(Print or Type Responses)

1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading DERENZO MITCHELL A Symbol AMERICAN RIVER

5. Relationship of Reporting Person(s) to Issuer

BANKSHARES [AMRB]

3. Date of Earliest Transaction

4. If Amendment, Date Original

Director 10% Owner X_ Officer (give title Other (specify

(Check all applicable)

(Month/Day/Year) 01/28/2005

below) Executive Vice President, CFO

3666 BUENA VISTA DRIVE

(Middle)

(Zip)

6. Individual or Joint/Group Filing(Check

Filed(Month/Day/Year)

Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting

Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

SACRAMENTO, CA 95864

(First)

(Street)

(State)

1. Title of 2. Transaction Date 2A. Deemed Security (Month/Day/Year) Execution Date, if (Instr. 3) (Month/Day/Year)

3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 3, 4 and 5) (Instr. 8)

5. Amount of Securities Beneficially (D) or Owned Following (Instr. 4) Reported

6. Ownership 7. Nature of Form: Direct Indirect Beneficial Indirect (I) Ownership (Instr. 4)

(9-02)

(A) or

Transaction(s) (Instr. 3 and 4) Code V Amount (D) Price

Common 01/28/2005 Stock

J 873 Α \$0 18,342

D

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	Securities	Expiration Dat	piration Date		7. Title and Amount Underlying Securitie (Instr. 3 and 4)	
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amour or Number of Shares	
\$ 5.8437	01/28/2005		J	1,282	05/22/2002	05/22/2007	Common Stock	0	
\$ 14.185	01/28/2005		J	32	03/19/2004	03/19/2013	Common Stock	0	
\$ 14.185	01/28/2005		J	32	03/19/2005	03/19/2013	Common Stock	0	
\$ 14.185	01/28/2005		J	32	03/19/2006	03/19/2013	Common Stock	0	
\$ 14.185	01/28/2005		J	32	03/19/2007	03/19/2013	Common Stock	0	
\$ 14.185	01/28/2005		J	33	03/19/2008	03/19/2013	Common Stock	0	
\$ 20.4	01/28/2005		J	32	04/21/2005	04/21/2014	Common Stock	0	
\$ 20.4	01/28/2005		J	32	04/21/2006	04/21/2014	Common Stock	0	
\$ 20.4	01/28/2005		J	32	04/21/2007	04/21/2014	Common Stock	0	
\$ 20.4	01/28/2005		J	32	04/21/2008	04/21/2014	Common Stock	0	
\$ 20.4	01/28/2005		J	33	04/21/2009	04/21/2014	Common Stock	0	
	Conversion or Exercise Price of Derivative Security \$ 5.8437 \$ 14.185 \$ 14.185 \$ 14.185 \$ 14.185 \$ 20.4 \$ 20.4 \$ 20.4	Conversion or Exercise Price of Derivative Security \$ 5.8437	Conversion or Exercise Price of Derivative Security \$ 5.8437 01/28/2005 \$ 14.185 01/28/2005 \$ 14.185 01/28/2005 \$ 14.185 01/28/2005 \$ 14.185 01/28/2005 \$ 14.185 01/28/2005 \$ 14.185 01/28/2005 \$ 20.4 01/28/2005	Conversion or Exercise Price of Derivative Security Code V \$ 5.8437	Conversion or Exercise Price of Derivative Security	Conversion or Exercise Price of Derivative Security	Concession or Exercise Price of Derivative Security	Conversion of Exercise Price of Exercise Price of Derivative Security	

Reporting Owners

Reporting Owner Name / Address	Relationships					
•	Director	10% Owner	Officer	Other		
DERENZO MITCHELL A 3666 BUENA VISTA DRIVE SACRAMENTO, CA 95864			Executive Vice President, CFO			

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Signatures

MITCHELL A. DERENZO

01/28/2005

**Signature of Reporting
Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Remarks:

J = Company declared 5% Stock Dividend

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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