

TOW DOUGLAS E  
Form 4  
February 01, 2005

**FORM 4**

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

OMB APPROVAL

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

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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
TOW DOUGLAS E

2. Issuer Name and Ticker or Trading Symbol  
AMERICAN RIVER BANKSHARES [AMRB]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
8108 HEATHERBROOK CT.  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
01/28/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
SVP, Credit Administrator

CITRUS HEIGHTS, CA 95610

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

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

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount (A) or (D) Price		
Common Stock	01/28/2005		J		313 A \$ 0	6,631	D
Common Stock	01/28/2005		X		1,918 A \$ 4,349.1	8,549	D
Common Stock	01/28/2005		S		1,000 D \$ 22.5	7,549	D

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

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SEC 1474 (9-02)

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number.

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Security (Instr. 3 and 4)	Amount or Number of Shares	
				Code	V	(A)	(D)	Title		
Option/right to buy	\$ 4.349	01/28/2005		J		91		07/17/2001 07/17/2006	Common Stock	0
Option/right to buy	\$ 4.349	01/28/2005		X		1,918		07/17/2001 07/17/2006	Common Stock	0
Option/right to buy	\$ 8.6194	01/28/2005		J		683		12/16/2003 12/16/2008	Common Stock	0
Option/right to buy	\$ 14.185	01/28/2005		J		32		03/19/2004 03/19/2013	Common Stock	0
Option/right to buy	\$ 14.185	01/28/2005		J		32		03/19/2005 03/19/2013	Common Stock	0
Option/right to buy	\$ 14.185	01/28/2005		J		32		03/19/2006 03/19/2013	Common Stock	0
Option/right to buy	\$ 14.185	01/28/2005		J		32		03/19/2007 03/19/2013	Common Stock	0
Option/right to buy	\$ 14.185	01/28/2005		J		33		03/19/2008 03/19/2013	Common Stock	0
Option/right to buy	\$ 20.4	01/28/2005		J		32		04/21/2005 04/21/2014	Common Stock	0
Option/right to buy	\$ 20.4	01/28/2005		J		32		04/21/2006 04/21/2014	Common Stock	0
Option/right to buy	\$ 20.4	01/28/2005		J		32		04/21/2007 04/21/2014	Common Stock	0
Option/right to buy	\$ 20.4	01/28/2005		J		32		04/21/2008 04/21/2014	Common Stock	0
Option/right to buy	\$ 20.4	01/28/2005		J		33		04/21/2009 04/21/2014	Common Stock	0

