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AMERICAN RIVER BANKSHARES

Form 8-K May 23, 2006

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

| | . , | 3 | | |
|--|---------------------|-----------------------------------|--|--|
| Date of Report (Date of earlie | st reported) May 22 | , 2006 | | |
| American River Bankshares | | | | |
| (Exact name of registrant as specified in its chapter) | | | | |
| California | 0-31525 | 68-0352144 | | |
| (State or other jurisdiction Of incorporation) | (Commission | (IRS Employer Identification No.) | | |
| 3100 Zinfandel Drive, Suite 45 | | 95670 | | |
| (Address of principal executiv | | (Zip Code) | | |
| Registrant's telephone number, | including area code | (916) 851-0123 | | |
| Check the appropriate box belo satisfy the filing obligation provisions: | | | | |
| [] Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425) | | | | |
| [] Solicitation material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) | | | | |
| [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) | | | | |
| [] Pre-commencement communic Exchange Act (17 CFR 240. | - | 3e-4(c) under the | | |
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On Monday, May 22, 2006, David T. Taber, President and Chief Executive Officer

Item 7.01. Regulation of FD Disclosure.

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of American River Bankshares and Mitchell A. Derenzo, Executive Vice President and Chief Financial Officer of American River Bankshares, will give a presentation of the Company's business strategies and financial performance at an investor's lunch in Chicago, Illinois. Presentation materials will also be available online at www.amrb.com.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

(99.1) Investor Presentation dated May 22, 2006

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

May 22, 2006

Mitchell A. Derenzo, Chief Financial Officer

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| 99.1 | Investor Presentation for American River Bankshares dated May 22, 2006 | 4 |

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