

TAYLOR ROGER J
 Form 4
 December 27, 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 *
 TAYLOR ROGER J

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)
 244 POWERS DRIVE

3. Date of Earliest Transaction (Month/Day/Year)
 12/23/2005

Director 10% Owner
 Officer (give title below) Other (specify below)

(Street)
 EL DORADO HILLS, CA 95762

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 Ownership (Instr. 4)
				(A) or (D) Code V Amount (D) Price			
Common Stock	12/23/2005		J	3,468 A \$ 0	72,840	D	

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

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

SEC 1474 (9-02)

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

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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 Securities (Instr. 3 and 4)	8. Amount or Number of Shares
				Code	V	(A)	(D)	Title	Amount or Number of Shares
Option/right to buy	\$ 13.514	12/23/2005		J		60		03/19/2005 03/19/2013 Common Stock	0
Option/right to buy	\$ 13.514	12/23/2005		J		30		03/19/2006 03/19/2013 Common Stock	0
Option/right to buy	\$ 13.514	12/23/2005		J		31		03/19/2007 03/19/2013 Common Stock	0
Option/right to buy	\$ 13.514	12/23/2005		J		31		03/19/2008 03/19/2013 Common Stock	0
Option/right to buy	\$ 19.4302	12/23/2005		J		45		04/21/2005 04/21/2014 Common Stock	0
Option/right to buy	\$ 19.4302	12/23/2005		J		46		04/21/2006 04/21/2014 Common Stock	0
Option/right to buy	\$ 19.4302	12/23/2005		J		46		04/21/2007 04/21/2014 Common Stock	0
Option/right to buy	\$ 19.4302	12/23/2005		J		46		04/21/2008 04/21/2014 Common Stock	0
Option/right to buy	\$ 19.4302	12/23/2005		J		46		04/21/2009 04/21/2014 Common Stock	0
Option/right to buy	\$ 20.957	12/23/2005		J		34		02/16/2006 02/16/2015 Common Stock	0
Option/right to buy	\$ 20.957	12/23/2005		J		34		02/16/2007 02/16/2015 Common Stock	0
Option/right to buy	\$ 20.957	12/23/2005		J		34		02/16/2008 02/16/2015 Common Stock	0
Option/right to buy	\$ 20.957	12/23/2005		J		34		02/16/2009 02/16/2015 Common Stock	0
Option/right to buy	\$ 20.957	12/23/2005		J		35		02/16/2010 02/16/2015 Common Stock	0

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TAYLOR ROGER J 244 POWERS DRIVE EL DORADO HILLS, CA 95762		X		

Signatures

/s/ ROGER J.
TAYLOR, DDS

12/23/2005

__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.