

Bender Kevin
 Form 4
 December 27, 2006

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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 *
 Bender Kevin

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)
 1003 MOONLIT WAY
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 12/22/2006

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 EVP & CIO

FOLSOM, CA 95630-7506

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)
				Code	V Amount (D) Price			
Common Stock	12/22/2006		J	372	A \$ 0	7,814	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)

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. P Der Sec (Ins
				Code	V	(A)	(D)	Title	Amount or Number of Shares
Option / right to buy	\$ 7.649	12/22/2006		J		497		11/17/2004 11/17/2009	Common Stock 0
Option / right to buy	\$ 12.873	12/22/2006		J		99		03/19/2006 03/19/2013	Common Stock 0
Option / right to buy	\$ 12.873	12/22/2006		J		33		03/19/2007 03/19/2013	Common Stock 0
Option / right to buy	\$ 12.873	12/22/2006		J		33		03/19/2008 03/19/2013	Common Stock 0
Option / right to buy	\$ 18.508	12/22/2006		J		66		04/21/2006 04/21/2014	Common Stock 0
Option / right to buy	\$ 18.508	12/22/2006		J		33		04/21/2007 04/21/2014	Common Stock 0
Option / right to buy	\$ 18.508	12/22/2006		J		33		04/21/2008 04/21/2014	Common Stock 0
Option / right to buy	\$ 18.508	12/22/2006		J		33		04/21/2009 04/21/2014	Common Stock 0
Option / right to buy	\$ 21.106	12/22/2006		J		35		09/21/2006 09/21/2015	Common Stock 0
Option / right to buy	\$ 21.106	12/22/2006		J		35		09/21/2007 09/21/2015	Common Stock 0
Option / right to buy	\$ 21.106	12/22/2006		J		35		09/21/2008 09/21/2015	Common Stock 0

buy										
Option / right to buy	\$ 21.106	12/22/2006	J	36	09/21/2009	09/21/2015	Common Stock	0		
Option / right to buy	\$ 21.106	12/22/2006	J	36	09/21/2010	09/21/2015	Common Stock	0		
Option / right to buy	\$ 26.482	12/22/2006	J	35	03/15/2006	03/15/2016	Common Stock	0		
Option / right to buy	\$ 26.482	12/22/2006	J	35	03/15/2007	03/15/2016	Common Stock	0		
Option / right to buy	\$ 26.482	12/22/2006	J	35	03/15/2008	03/15/2016	Common Stock	0		
Option / right to buy	\$ 26.482	12/22/2006	J	36	03/15/2009	03/15/2016	Common Stock	0		
Option / right to buy	\$ 26.482	12/22/2006	J	36	03/15/2010	03/15/2016	Common Stock	0		

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Bender Kevin 1003 MOONLIT WAY FOLSOM, CA 95630-7506			EVP & CIO	

Signatures

/s/ KEVIN B.
BENDER

12/22/2006

**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.

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