

100th
consecutive
profitable Quarter

consistency builds value

David T. Taber -President & Chief Executive Officer



American River Bankshares

Forward-Looking Statements

Sandler O'Neill + Partners, L.P.
West Coast Financial Services Conference

March 3, 2009

Forward Looking Statements: Certain statements contained herein are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934 and subject to the safe harbor provisions of the of Private Securities Litigation Reform Act of 1995, that involve risks and uncertainties. Actual results may differ materially from the results in these forward-looking statements. Factors that might cause such a difference include, among other matters, changes in interest rates, economic conditions, governmental regulation and legislation, credit quality, and competition affecting the Company's businesses generally; the risk of natural disasters and future catastrophic events including terrorist related incidents; and other factors discussed in the Company's Annual Report on Form 10-K for the year ended December 31, 2007, and in subsequent reports filed on Form 10-Q and Form 8-K. The Company does not undertake any obligation to publicly update or revise any of these forward-looking statements, whether to reflect new information, future events or otherwise, except as required by law.



Highlights

- Completed 100th Consecutive Profitable Quarter
- Solid Financial Metrics
- Built Risk Based Capital Ratio to 11.5%
- Careful with Overhead
- Continued Diligence on Credit

Headwinds

- Weak Economy
- Market Concern About CRE
- Higher Credit Costs
- Increased FDIC Premiums
- Negative Trend in Consumer Confidence



Northern California Footprint

American River Bank

- 1 Bradshaw Plaza
- 2 Capitol Mall
- 3 Fair Oaks Village
- 4 Point West
- 5 Roseville

Bank of Amador

- 6 Buckhorn
- 7 Lone
- 8 Jackson

North Coast Bank

- 9 Healdsburg
- 10 Santa Rosa
- 11 Windsor

★ American River Bankshares Headquarters

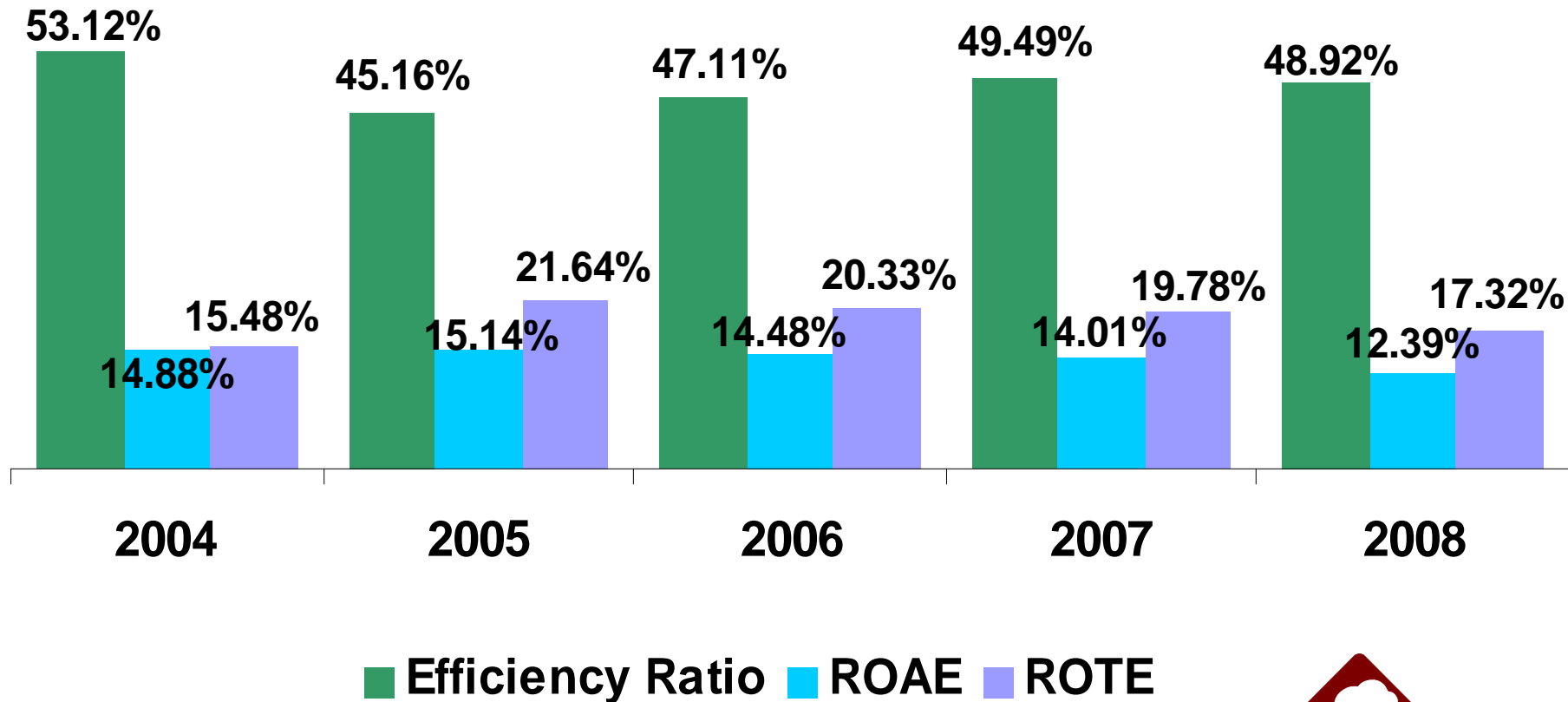
This location also serves as a convenience branch for American River Bank

Darker area on map indicates our service area.



Solid Financial Metrics

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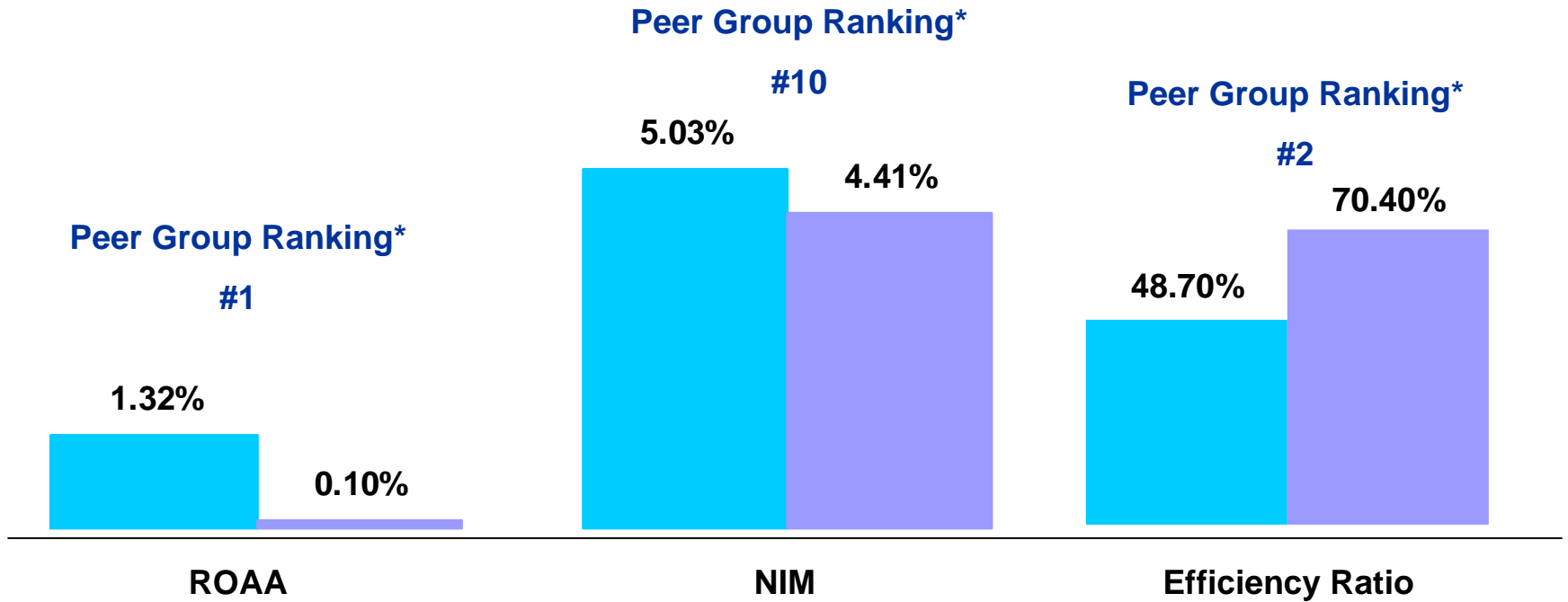


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Solid Capital Metrics

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■ AMRB ■ CA Peer Group \$250M - \$1B



*Ranking out of 46. Peer Group represents mean
Source: Sandler O'Neill + Partners
As of December 31, 2008

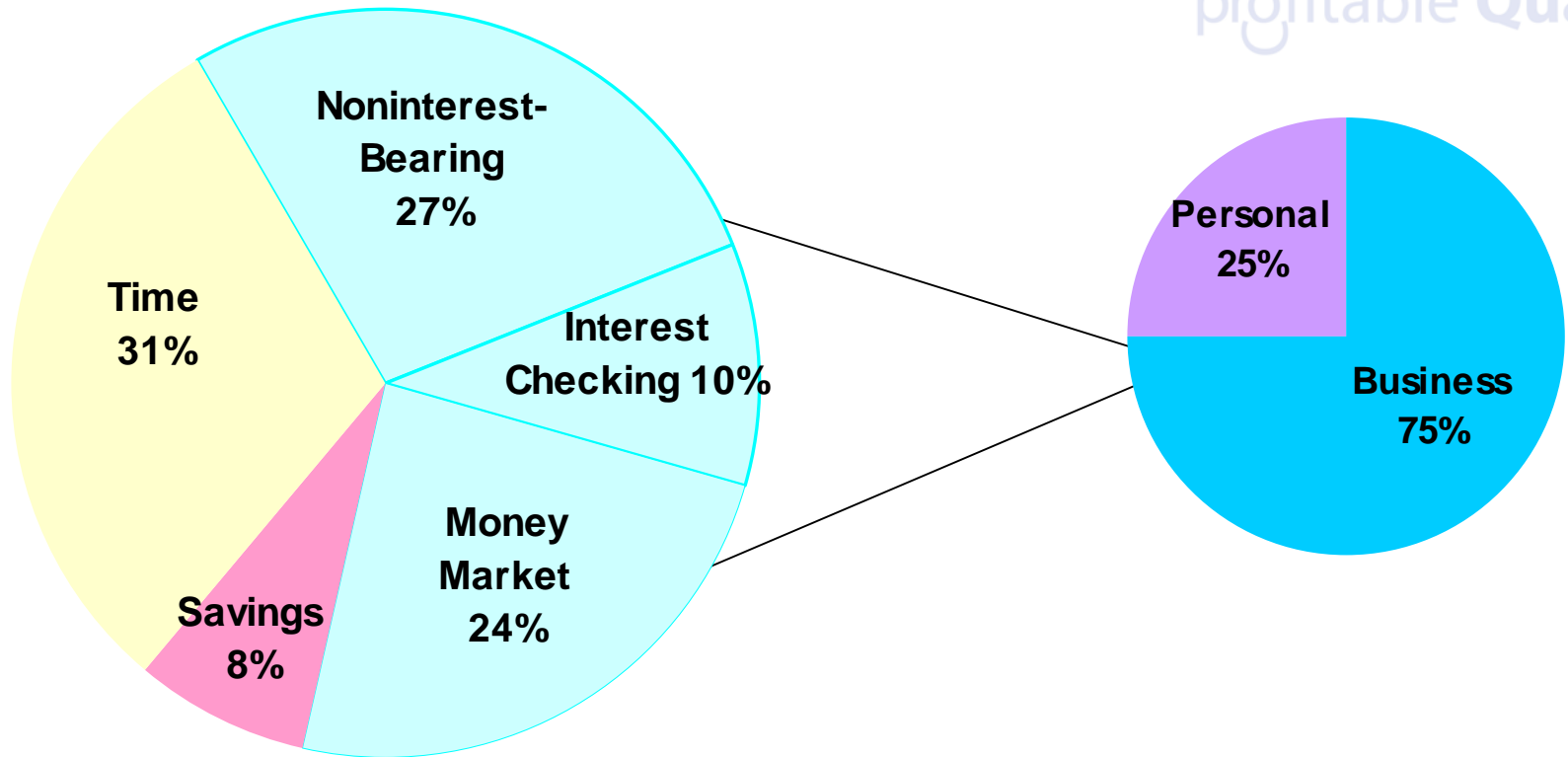


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Excellent Core Deposit Base

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Core Deposit Mix



Average non-interest checking account: \$17,000

Average interest checking: \$17,000

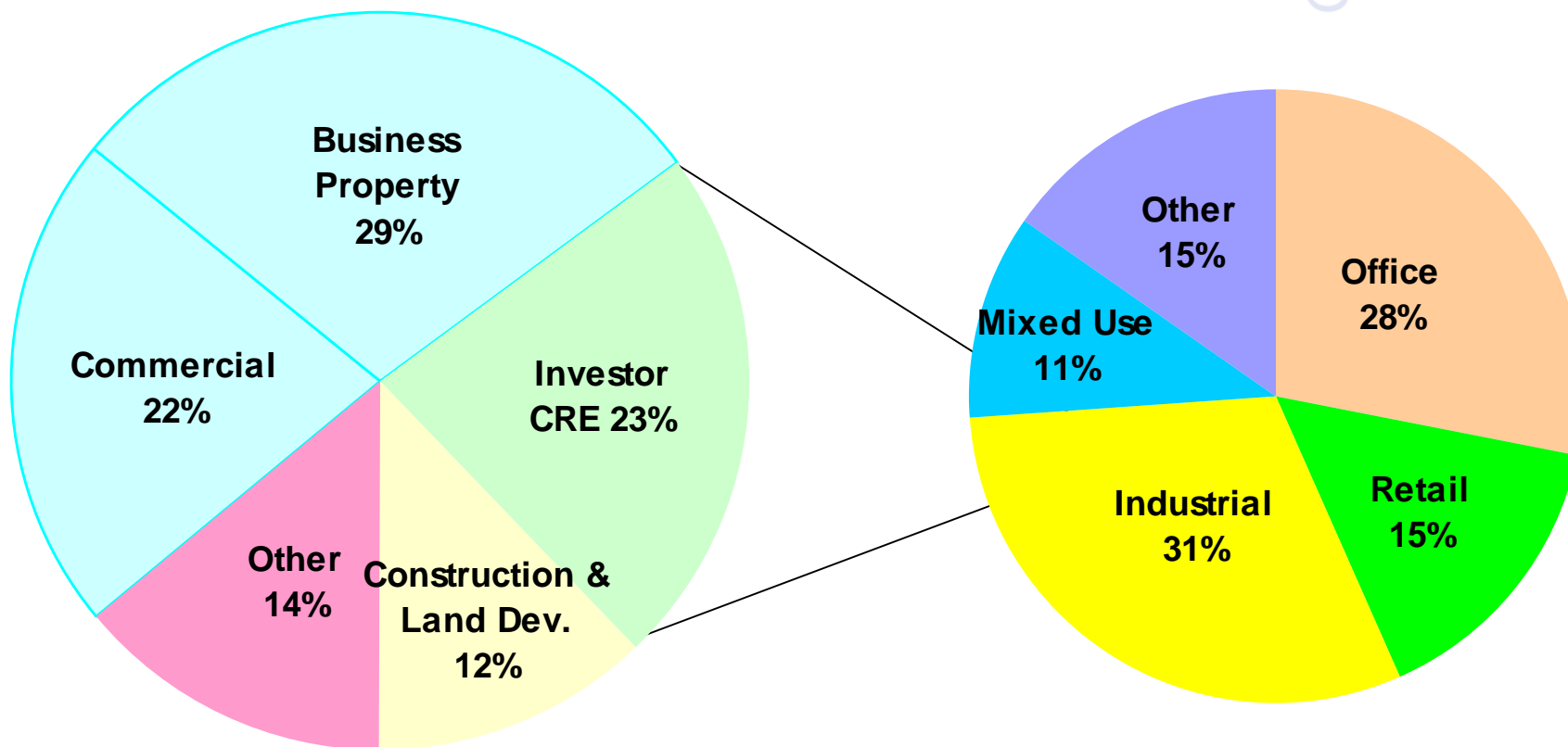
Average money market account: \$99,000



Diversified Loan Portfolio

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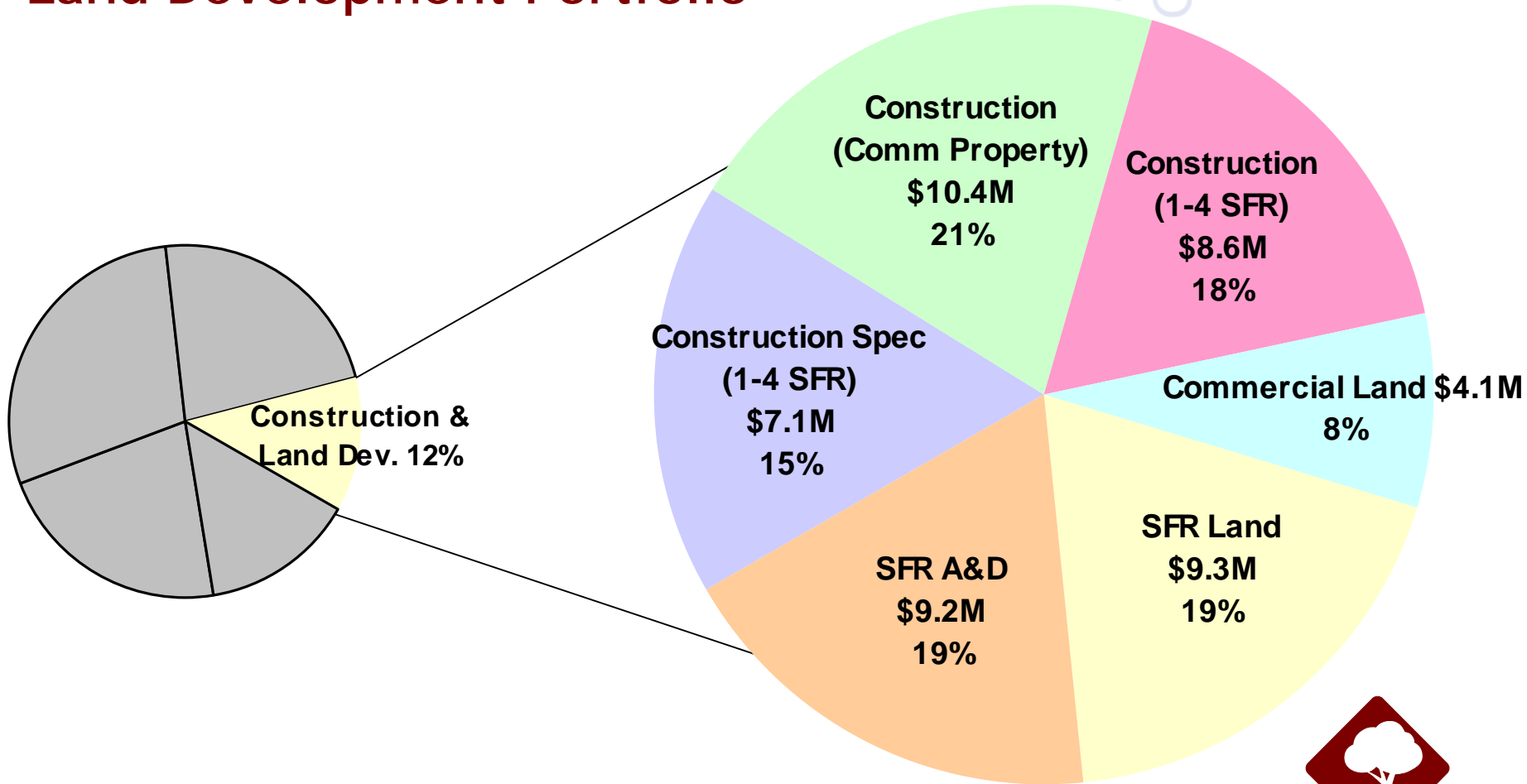
Total Loan Portfolio



Diversified Loan Portfolio

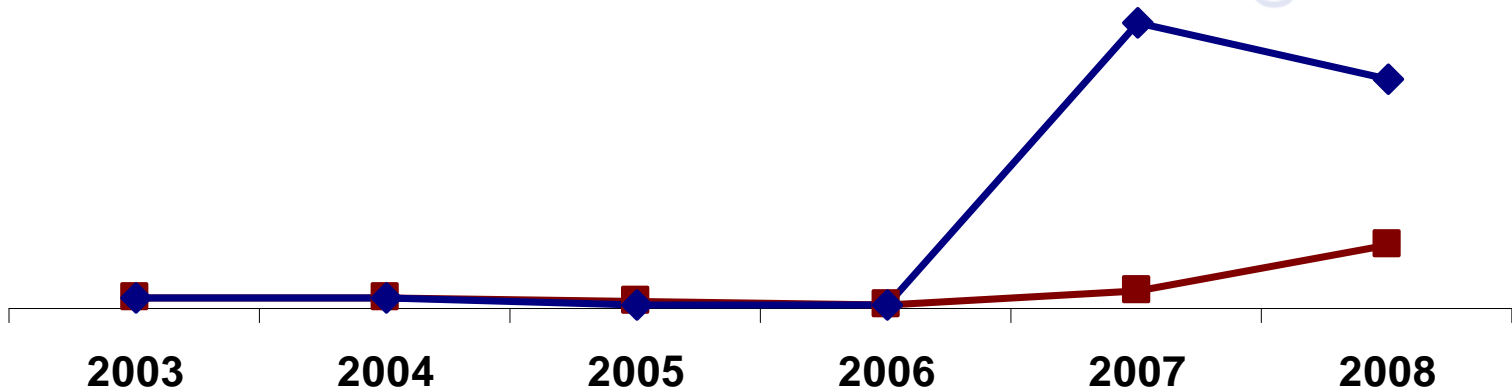
R/E Construction & Land Development Portfolio

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Credit Quality

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- Net chargeoffs to average loans and leases
- ◆ Nonperforming loans and leases to total loans and leases

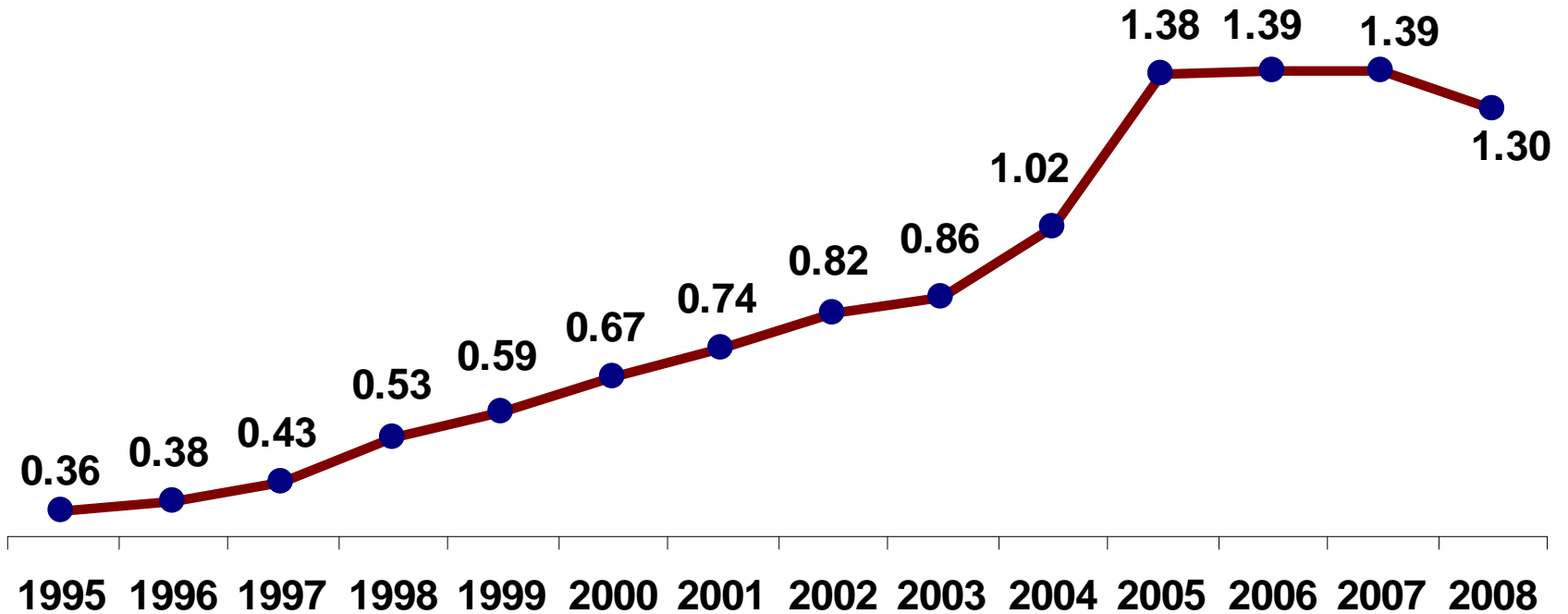
■	0.08%	0.08%	0.04%	0.03%	0.11%	0.42%
◆	0.07%	0.07%	0.02%	0.02%	1.86%	1.49%



Strong Performance Over Time

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Diluted EPS History

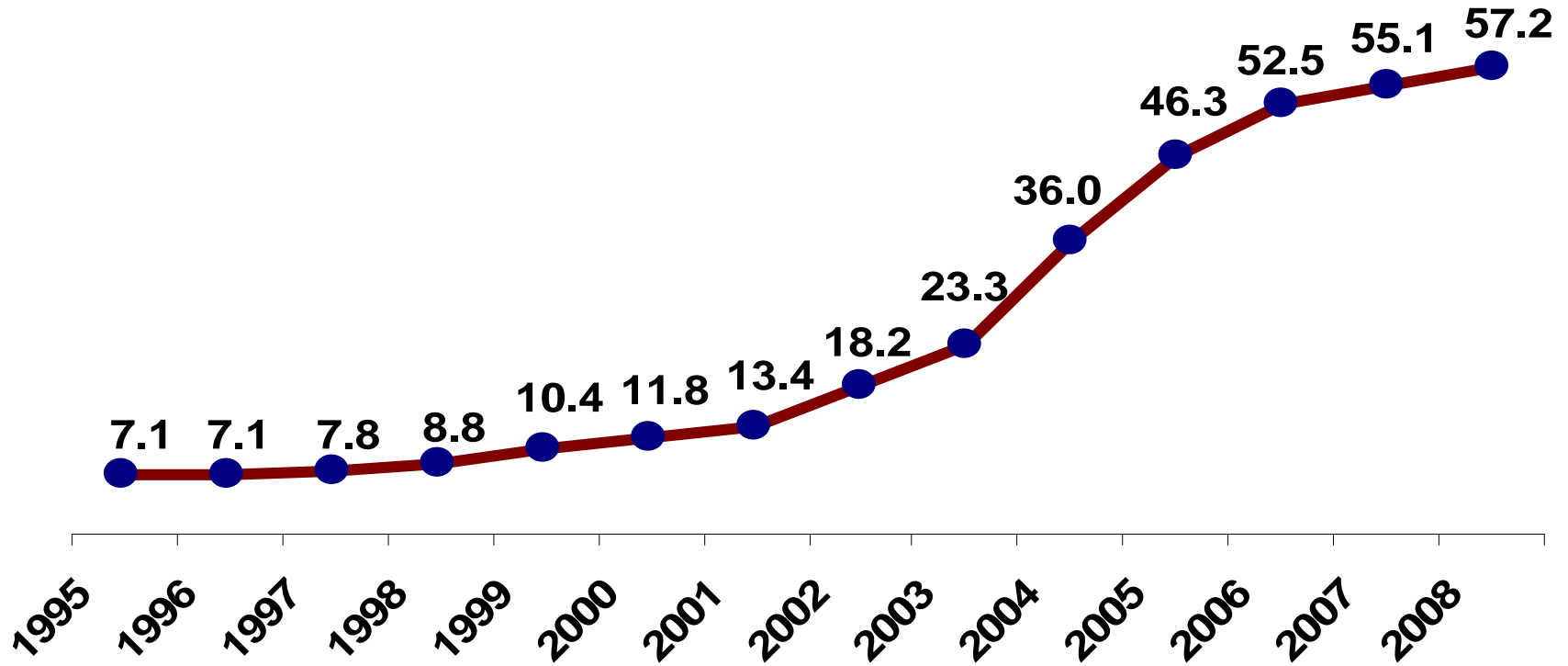


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Strong Performance Over Time

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Cash Dividend History



Cents Paid Per Share



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Strategic Direction

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Organic Growth in Markets We Currently Serve

- Outwork Competition
- Engaged Employees
- Emphasize Business Banking
- Low-Cost Core Deposits
- Focus on Credit Quality
- Common Sense Real Estate Lending
- Managing Overhead
- Capital Management



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