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Exhibits

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99.1 Press release dated February 17, 2005

Item 8.01: Other Events

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On February 17, 2005 Westamerica Bancorporation announced that it has satisfied a condition of the Board of Governors of the Federal Reserve System for Westamerica's acquisition of Redwood Empire Bancorp. A copy of the press release is attached as Exhibit 99.1 to this Form 8-K and is incorporated herein by reference.

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Signatures

Pursuant to 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.

Westamerica Bancorporation

/s/ DENNIS R. HANSEN

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Dennis R. Hansen  
Senior Vice President and Controller  
February 18, 2005

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| Exhibit No. | Description                              | Sequentially<br>Number Page |
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| (99.1)      | Press release dated<br>February 17, 2005 | 5-6                         |

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Exhibit 99.1:

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FOR IMMEDIATE RELEASE  
February 17, 2005

WESTAMERICA SATISFIES FEDERAL RESERVE CONDITION  
TO COMPLETE MERGER

San Rafael, CA: On January 26, 2005, Westamerica Bancorporation (NASDAQ: WABC) received approval from the Board of Governors of the Federal Reserve System ("FRB") to acquire Redwood Empire Bancorp (NASDAQ: REBC), subject to divestiture of approximately \$43 million in deposits domiciled in Lake County. Westamerica has now entered a purchase and assumption agreement to sell one branch with the requisite deposits. This satisfies one of the conditions necessary for Westamerica to complete its acquisition of Redwood Empire.

Westamerica Bancorporation through its wholly owned subsidiary, Westamerica Bank, operates 87 branches and two trust offices throughout 22 Northern and Central California counties. At December 31, 2004, Westamerica's assets totaled approximately \$4.7 billion and Redwood Empire Bancorp's assets totaled approximately \$511 million.

Westamerica Bancorporation Web Address: [www.westamerica.com](http://www.westamerica.com)

For additional information contact:  
Westamerica Bancorporation  
Robert A. Thorson - SVP & Treasurer  
707-863-6840

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### FORWARD-LOOKING INFORMATION:

The following appears in accordance with the Private Securities Litigation Reform Act of 1995:

This press release may contain forward-looking statements about the Company, including descriptions of plans or objectives of its management for future operations, products or services, and forecasts of its revenues, earnings or other measures of economic performance. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include the words "believe," "expect," "anticipate," "intend," "plan," "estimate," or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could," or "may."

Forward-looking statements, by their nature, are subject to risks and uncertainties. A number of factors - many of which are beyond the Company's control - could cause actual conditions, events or results to differ significantly from those described in the forward-looking statements. The Company's most recent annual and quarterly reports filed with the Securities and Exchange Commission, including the Company's Form 10-Q for the quarter ended September 30, 2004 and Form 10-K for the year ended December 31, 2003, describe some of these factors, including certain credit, market, operational, liquidity and interest rate risks associated with the Company's business and operations. Other factors described in these reports include changes in business and economic conditions, competition, fiscal and monetary policies,

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disintermediation, legislation including the Sarbanes-Oxley Act of 2002 and the Gramm-Leach-Bliley Act of 1999, the combination of the former Kerman State Bank and other mergers and acquisitions.

Forward-looking statements speak only as of the date they are made. The Company does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date forward looking statements are made.

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