

# We've been here before.

Since 1983, we've successfully navigated the highs and lows of the economy as a highly profitable company. While current economic conditions are certainly challenging, we continue to serve our communities as a safe, strong and growing bank.

## 2008 Earnings:

\$7.6 million in Profits

\$63.4 million in Capital

534 Loans for \$412.4 million

AMRB Declines Participation in the U.S. Treasury Capital Purchase Program

