

Table I
INTERNATIONAL COMMERCIAL BANK, ALBANIA
INCOME AND EXPENDITURE STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2009

(AMOUNT IN LEK '000)

AUDITED 31/12/2008 LEK	EXPENDITURE	NOTE	AMOUNT 31/03/2009 LEK	AUDITED 31/12/2008 LEK	INCOME	NOTE	AMOUNT 31/03/2009 LEK
145,835	INTEREST EXPENSES	2	14,305	215,015	INTEREST INCOME	1	30,608
5,881	FEE AND COMMISSION EXPENSES	4	462	37,144	FEE AND COMMISSION INCOME	3	4,816
67,316	STAFF COST	6	5,953	63,721	OTHER OPERATING INCOME	5	1,282
83,628	GENERAL & ADMIN EXPENSES	7	8,158		INCOME FROM SECURITIES INVESTMENT		
15,492	DEPRECIATION		1,610	144,294			
334	OTHER OPERATING EXPENSES	8	5				
12,361	PROVISION FOR LOANS PROVISION FOR LITIGATION CASES						
129,327	PROFIT BEFORE TAX & LEVIES		6,213				
460,174	TOTAL		36,706	460,174	TOTAL		36,706
				129,327	OPERATING PROFIT		6,213
13,371	CORPORATE TAX LEVIES						
115,956	PROFIT AFTER TAX AND LEVIES		6,213				
129,327	TOTAL		6,213	129,327	TOTAL		6,213

Table 2
INTERNATIONAL COMMERCIAL BANK, ALBANIA
BALANCE SHEET FOR THE QUARTER ENDED 31ST MARCH 2009

(AMOUNT IN LEK '000)

AUDITED 31/12/2008	LIABILITIES	NOTE	AMOUNT IN LEK 31/03/2009	AUDITED 31/12/2008	ASSETS	NOTE	AMOUNT IN LEK 31/03/2009
1,307,523	Share Capital		1,157,244	641,981	Cash And Bank Balances	1	2,141,822
	Share premium			828,903	Loans and advances to banks	2	-
(229,672)	Accumulated profit/loss		137,397	1,699,301	Loans and Adv. To customers	3	1,859,055
115,956	Current year profit		16,406		Financial investments	4	1,664,013
20,000	Other Reserves	11	20,000	1,512,009	Property Plant & Equipment	5	235,915
1,213,807	TOTAL EQUITY		1,331,047	238,294	Other Assets	6	31,621
				12,062	Intangible Assets		-
3,079,513	Deposits From Customers	7	3,306,645				
519,146	Deposits By Banks / Fin. Instn.	8	802,418				
-	Borrowings	9	348,272				
123,520	Other Liabilities	10	144,046				
5,561	Provision For Taxation						
3,727,740	TOTAL OUTSIDE LIABILITIES		4,601,381				
4,941,547	TOTAL LIABILITIES		5,932,427	4,941,547	TOTAL ASSETS		5,932,427

* Detailed Balance Sheet can be obtained from
International Commercial Bank, Head Office
Rr. "Murat Toptani", (Prane "Gjergji Center")
Kati VII, Tirana, Albania.

CHIEF EXECUTIVE OFFICER

