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TUNISIA'S PROFESSIONAL ASSOCIATION OF BANKS

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BANK MEMBERS

DEPOSIT BANKS

- THE AGRICULTURAL NATIONAL BANK
- THE TUNISIAN BANKING COMPANY
- THE INTERNATIONAL ARAB BANK OF TUNISIA
- THE INTERNATIONAL UNION OF BANKS
- THE SOUTH BANK
- TUNISIA BANK
- HOUSING BANK
- THE BANKING UNION FOR TRADE AND INDUSTRY
- AMEN BANK
- ARAB TUNISIAN BANK
- TUNISIAN-FRENCH BANK
- TUNIS ONSHORE CITI BANK BRANCH
- THE TUNISIAN SOLIDARITY BANK
- ARAB BANKING CORPORATION

OTHER MEMBER

- NORTH AFRICA INTERNATIONAL BANK

DEVELOPMENT BANKS

- TUNISO-KUWAITI DEVELOPMENT BANK
- TUNISO-SAUDI INVESTMENT AND DEVELOPMENT COMPANY
- TUNISO-QATARI INVESTMENT BANK
- TUNISO- EMIRATES INVESTMENT BANK
- TUNISO-LIBYAN ARAB BANK OF DEVELOPMENT AND FOREIGN TRADE



A.P.B.T BOARD

 **TUNISIA BANK**

 **THE AGRICULTURAL NATIONAL BANK**

 **THE INTERNATIONAL ARAB BANK OF TUNISIA**

 **HOUSING BANK**

 **THE TUNISIAN BANKING COMPANY**

 **TUNISO-QATARI INVESTMENT BANK**



A.P.B.T COMMITTEE

- PRESIDENT** : **Mr. Faouzi BELKAHIA**
General Managing Director of BT
- VICE-PRESIDENTS** : **Mr. Férid BEN TANFOUS**
General Managing Director of BNA
- Mr. Béchir TRABELSI**
General Managing Director of STUSID
- TREASURER** : **Mr. Férid BEN TANFOUS**
- CHIEF DELEGATE** : **Mr. Mohamed Abderraouf BEN GHEZALA**



**TUNISIA'S
ECONOMIC
SITUATION**

TUNISIA'S ECONOMIC SITUATION

THE INTERNATIONAL ENVIRONMENT

2001 was marked by two major events with different effect.

In Europe, the event was rather a happy one. It was the end of the building process of the European Monetary Union (UME) with the launching of the fiduciary euro on 1st January 2002. This achievement will reinforce and complete all the advantages which appeared with the introduction of the scriptural Euro.

The second event was an overall slowing of worldwide economic activity. Slowdown signs starting from the second semester of 2000 in some economies, continued at a sustained pace all through the first three quarters of 2001 in most parts of the world.

This sudden reversal of long-term cycle of sustained growth, notably, in the United states, was aggravated by the September 11th events. This had a domino effect felt in a synchronized way by the rest of the economies.

This contagion of the main regions was combined notably with the following three factors :

- The extent of the consequences of the financial bubble linked to technology securities which first started in the United States before hitting Europe and Asia.

Moreover, erosion of profits from flows of foreign direct investments made by foreign investors in the United states due to this country's activity slowdown led to investment shrinking in these investors' countries.

- Economic activity slowdown in the United States affected the volume of trade and thus, had greater effect on the other economies.

- The fear of the September 11th events which brought in this wake a climate of uncertainty and shaken confidence among economic operators and consumers in the world hit hard the activity of many sectors. Some activities such as financial services and air-transport experienced even a stoppage.

The new situation resulting from the big shock caused by the unfavourable environment showed that transmission effects were not conveyed only through trade slowdown but also through increasing globalisation. Indeed the Universal characteristic of the various situations is due to globalisation of industry and trade through the proliferation of international firms which represent a driving belt of crises, and also to financial globalisation that was shaken by the blow-out of the financial bubble in technology securities on the American financial market.

These effects felt worldwide combined with unfavourable common factors relating, notably, to the consequences of price rise in energy products in 1999 and in 2000, the lengthy depreciation of the euro for the European economy and the adjustments made in production within the context to adapt to globalisation constraints.

Thus against this unfavourable background, world growth dropped from a record over the last ten years of 4.7% till 2000 to 2.5% in 2001.

This fall was noticed particularly in the United States, Japan, the euro zone, Latin America and the emerging countries.

The following table illustrates this fall :

TREND IN THE MAIN ECONOMIC AND FINANCIAL INDICATORS IN THE WORLD

Description	Growth in GDP (volume & %)		Inflation (variation in consumer prices %) 1		Budget Balance (% of GDP)		Unemployment (% of working population)	
	2000	2001	2000	2001	2000	2001	2000	2001
Countries								
All developed countries	3.9	1.2	2.3	2.2	0.0	-1.2	5.9	6.0
of which:								
United States	4.1	1.2	3.4	2.8	1.5	0.1	4.0	4.8
Japan	2.2	-0.4	-0.7	-0.7	-8.5	-8.5	4.7	5.0
European Union	3.4	1.7	2.3	2.4	1.1	-0.6	8.1	7.6
of which:								
Euro zone	3.4	1.5	2.3	2.6	0.2	-1.3	8.9	8.4
Developing countries	5.7	4.0	6.5	6.3	-3.8	-4.2	na	na
of which:								
Tunisia	4.7	4.9	2.9	1.9	-2.4	-3.3	15.6	15.0
Morocco	2.4	6.3	1.9	0.6	na	na	na	na
South Africa	3.4	2.2	5.3	5.7	na	na	na	na
Chile	4.4	2.8	3.8	3.6	-1.0	na	na	na
Argentina	-0.8	-3.7	-0.9	-1.1	-1.8	na	na	na

(1) Base 100 in 1990
na : not available.

Source : 2001 BCT Annual Report

(World economic outlook and International Financial Statistics of the IME Ministry of Economic Development and National Statistics Institute for Tunisia).

In the United states, after an average higher than 4% over the last four years, growth dropped to 1.2%. Signs of slower economic growth appeared at the end of 2000, but aggravated starting from the third quarter of 2001 to a point that some analysts described the situation as a recession.

A marked drop in demand, notably, in household demand and in the productive sector caused this considerable deceleration in the activity. World demand slowdown affected exports which in their turn decreased.

The fall in investments made by firms from 9.9% in 2000 to 3.7% in 2001 is due mainly to price rise in energy products, sharp drop in financial markets, notably, in technology sector and effects of tight monetary policy adopted over the previous years (1999-2000).

In Japan, the slight recovery that started in 1999 and 2000, after long years of recession caused by financial and real-estate crises, was slowed by unfavourable effects of the international environment. Financial sector weakness combined with slow implementation of structural reforms made the Japanese economy fall again into recession in 2001. Thus growth was -0.4%, despite a deterioration in public finance vs 2.2% increase in 2000. This negative trend was due to overall domestic demand (-0.2% vs 1%) affecting all components and exports of goods and services (-5.8% vs 12.1% in 2000).

In the euro zone, the growth rate was held to 1.5% in 2001 compared to 3.4% in 2000 because the overall domestic demand was running out of steam. Growth rate, particularly in Germany, decreased from 3% in 2000 to 0.6% in 2001. This slowdown was ascribed to overall factors of domestic demand and deceleration in export pace which rate dropped from 12.1% to 4% from one year to the next.

Thus growth in developed countries slowed considerably to reach 1.2% in 2001 vs 3.9% in 2000.

This slowdown was paradoxically less pronounced in **developing countries** which growth rate was 4% in 2001 vs 5.7% in 2000. Difficulties in the economies of Latin American countries were mainly the cause of economic activity slowdown in these countries ; their growth rate fell from 4% in 2000 to 0.7% in 2001. Growth in the countries of Southeast Asia was considerably affected by the drop in demand from the United States and recession in the Japanese economy. In Taiwan and Singapour, growth was negative.

Some countries, however, managed to overcome a such difficult environment and achieved sustained growth, like China (7.3% vs 8% in 2000), Tunisia (4.9% vs 4.7% in 2000) and Morocco (6.3% vs 2.4% in 2000).

Trend in **world trade** was characterised by a considerable slowdown. The value in exports rose just 4.3% vs 12.8% a year earlier.

Trade in services was marked by 0.8% drop in 2001 compared to a substantial improvement (5.4%) a year before. This drop was due mainly to a slump in stocks and bonds and the effects of the September 11th events on the tourist activity and transport.

As for **inflation**, trend in prices was marked by some easing attributable to several factors. Considerable deceleration in overall domestic demand and external demand yielded lower prices in commodities including energy products.

Slower economic growth led operators to further review downward their prices. Measures taken by monetary policies in favour of lower prime rates in order to stimulate national economies also affected industrial prices.

Inflation in developed countries was down to 2.2% in 2001 vs 2.3% in 2000. In the United States, inflation dropped considerably (2.8% vs 3.4%) but remained stable at its negative level of 0.7% in Japan. In the Euro zone, inflation increased slightly to 2.4% in 2001 vs 2.3% in 2000 due to foodstuff rise, improvement in wage costs and increased indirect taxes.

Structural volatility which has characterised **international exchange markets** for a long time was more pronounced in 2001 because of the events that happened over that year. This volatility concerned all financial places and currencies.

Given persistent recession in Japan and uncertainty as to the Euro zone outlook, the American dollar appreciated 5.8% against the euro and 15.1% against the Japanese yen.

The U.S. dollar strengthened against the main currencies despite easing monetary policy by the Federal Reserve Bank (FED). However, over the year, both the euro and the yen went through periods of increases against the U.S. currency.

The direct social consequence is that this unfavourable situation adversely affected **the job market** with unemployment increasing from 5.9% in 2000 to 6% in 2001.

In the United States and Japan, unemployment rose from 4% and 4.7% respectively to 4.8% and 5% from one year to the next. In Europe though unemployment did not worsen, it remained high to an average 5.5% and particularly in Spain which had the highest rate: 13.1%.

Economic policy was oriented rather towards expansion, particularly, in the United States, the Euro zone and Japan to face the problems arising from the new international environment. Authorities had recourse in this respect to different manoeuvres offered by budgetary and monetary policies to re-establish equilibrium. Possibilities to introduce monetary easing, recourse to an additional budgetary programme and tax reduction are almost the only factors to boost expenses, notably in the private sector.

It should be mentioned that conducted policies adapted themselves to globalisation constraints and will permit to back up its process and put an end to the ups and downs it went through.

These policies, conducted in a spirit of international cooperation, were characterised by a similarity in the content of measures and actions approved and a quasi-synchronization in decision making.

When conducting **monetary policy**, monetary authorities were involved in a softening process which replaced a restrictive period.

In the United States, facing slower growth due to lower demand and the effects of the financial bubble blow-out, the FED reduced its main key interest rate eleven times throughout 2001, taking it to its lowest level : 1.75% vs 6.5%, trying to boost economic activity.

In the days following the September 11th events, the FED injected liquidity in the financial markets. It cut rates by 0.5 percentage point three times : on 17 September, 2 October and 6 November 2001.

In the **Euro-zone**, fear of price rise due to more expensive energy products, shortage in agricultural production and continuing depreciation of the euro exchange rate, led **the Governors' Board of the European Central Bank (ECB)** to hold the level of interest rate over the first months of the year. Then, it was reduced twice by 25 base points respectively on 18 March and 30 August

2001, with a view to fostering economic activity which showed serious signs of deceleration. The refinancing rate was brought down to 4.5% and 4.25% respectively.

To counter the effects of the September 11th events, Central Banks acted together and adopted special measures. The FED lowered the federal Funds rate by 50 base points and so did the ECB for the refinancing rate. ECB also injected liquidity in Euro and in dollar on 12 and 13 September 2001.

Faced with the persistent deterioration of the international environment, the European Central Bank proceeded to reduce again its refinancing rate by 50 base points to 3.25% on 8 November 2001.

In Japan, the Central Bank decided on 28 February 2001 to reduce its key rate from 0.25% to 0.15%. It also decided to increase purchase of long term loans, adopting again the zero interest rate policy. Thus, the discount rate was brought down to 0.1% on 18 September 2001.

Monetary and **budgetary policies** had a common target : boosting demand.

The main members of the European Monetary Union, i.e France, Germany and Italy continued to show a budgetary deficit. In Japan, though budgetary deficit decreased slightly, it remained higher than 5% of GDP. In the United States budgetary surplus fell from 1.5% of GDP in 2000 to 0.1% in 2001. This drop has occurred for the first time since 1992.

Financial stability, though shaken by the September 11th events, showed a satisfactory level of financial infrastructure worldwide, through the pursuit, without major problems, of settlement and payment systems. Financial markets stood together to overcome the shock first effects. They have even benefited from monetary authority support who made short-term liquidity available and in sufficient quantity to avoid a crisis. Contrary to all expectations, operators refrained from doing transactions likely to aggravate the uncertainty prevailing in markets.

On the other hand to consolidate cooperation in preserving financial stability, a deeper thought on banking supervision was made within **Basle committee** aiming at reinforcing the approach that foresees bank risks. This approach has been communicated to banks who are invited to proceed to the appreciation of their assets quality and the relevance of their management.

Moreover, financial globalisation process made most countries reinforce their financial market supervision. Financial markets and Central Banks agreed to act together on more regular basis to give Capital markets a greater stability.

As for **international co-operation**, the international community showed greater solidarity, notably through **the International Monetary Fund** who reserved his technical and financial assistance to **the developing countries**, the hardest hit in economic activity and indebtedness.

In trade cooperation industrialised countries made a commitment, in the World Trade Organisation conference held in Doha in November 2001, to facilitating market access to products from the least developed ones.

In banking supervision, Basle committee continued to review 1988 agreement in favour of setting up Capital stock requirements more sensitive to risks really incurred by a bank.

■ TRENDS IN TUNISIA'S ECONOMY :

Signs of unfavourable international environment registered starting in the second half of 2000 not only confirmed themselves in 2001, but worsened after the September 11th events. This deterioration raised fear, among some analysts, of early beginnings of worldwide recession affecting overall activity sectors including finance. This resulted in unemployment increase and the beginning of price decrease.

This serious situation affecting most regions of the world, particularly the developed economic gatherings, had nevertheless exceptions at the level of improvement of some economies.

For **Tunisia**, despite the effects of the external demand slowdown, the financial crises in some developing countries, the slump of financial markets and the September 11th events, the economy managed to strengthen in 2001. **Gross Domestic Product (GDP)** in real terms improved from 4.7% in 2000 to 4.9% in 2001.

This consolidation was made possible thanks particularly to performance in exports, manufacturing industry exclusive of agro food and investments. This

performance mopped up the 1.5% drop in the value added from agriculture and fishing vs 1% in 2000. Worth of note, this drop due to the effects of drought that prevailed in the Centre and the South of the country caused reduction in cereal harvest, olive oil production and some market-garden produce.

Excluding agriculture and fishing, growth rate was 5.9% vs 5.6% in 2000. Growth in manufacturing industries aside from agrofood grew from 6.4% to 9.2% from one year to the next. This expansion is backed by improvement for textiles and leather/footwear (12% vs 6.3% in 2000) and mechanical/electrical industries (14% vs 6.8% in 2000).

Furthermore, market services maintained their fairly brisk growth rate (6.5% vs 6.6% in 2000) despite slower growth in tourism and transport.

TRENDS IN TUNISIA'S MAIN ECONOMIC INDICATORS

(In million TD unless otherwise indicated)

Description	1999	2000	2001	Variations in %	
				2000/1999	2001/2000
■ GDP in constant 1990 prices	16,415	17,181	18,029	4.7	4.9
* GDP exclusive of agriculture and fishing	14,109	14,898	15,780	5.6	5.9
■ GNP per capita (in dinars)	2,513	2,670	2,841	6.2	6.4
■ Total national consumption	18,736	20,346	22,003	8.6	8.1
■ Gross national savings	5,943	6,160	6,693	3.7	8.7
■ National savings rate (in % of GNP) (1)	24.1	23.2	23.3	-0.9	0.1
■ Gross fixed capital formation	6,278	7,020	7,510	11.8	7.0
■ Investment rate (in % of GDP) (1)	25.4	26.3	26.1	0.9	-0.2
■ Consumer price index (1990=100)	150.8	155.2	158.2	2.9	1.9
■ Jobs created (in thousand jobs) (2)	63.0	67.0	72.0	6.3	7.5
■ Coverage rate (export/import in %)(1)	69.2	68.2	69.4	-1.0	+1.2
■ Balance of trade deficit	3,104	3,733	4,193	20.3	12.3
■ Tourism earnings	1,954	2,095	2,341	7.2	11.7
■ Current deficit (In % of GDP)(1)	2.2	4.2	4.3	2.0	0.1
■ Overall balance of payments balance	+818	-333	+374	-1,151	+707
■ External debt service ratio (in %) (1)	15.5	19.4	13.3	3.9	-6.1
■ Rate of external indebtedness (in % GNAI) (1)	51.8	51.7	52.4	-0.1	0.7
■ Budget deficit (in % of GDP) (1)	3.5	2.4	3.3	-1.1	0.9
■ Total state indebtedness GDP(in%) (1)	60.0	60.7	61.9	0.7	1.2
■ Money Supply M4	16,235	16,960	18,048	4.5	6.4
■ Liquidity rate of the economy (M4/GDP)in% (1)	62.2	61.4	61.0	-0.8	-0.4
■ Net foreign assets (3)	1,841	1,408	1,597	-433	189
Of which : Net assets in foreign currency (3)	2,747	2,423	2,810	-324	387
In days of imports (4)	98	74	74	-24	00
■ Net claims on the State (3)	4,166	4,091	3,472	-75.0	-619
■ Financing of the economy	17,115	18,315	20,018	7.0	9.3

Source : BCT 2001 Annual Report, Central Bank of Tunisia, Ministries of Economic Development and Finance and National Statistics Institute.

1- Variations in percentage points
2- In non-agricultural activities

3 -Variations in million Tunisian dinars
4 -Variations expressed in days

As major undertakings relating to energy and transport drew to an end, pace in **gross fixed capital formation** slowed down for sure but maintained itself at a level which foreshadows continuing revival in economic activity : 7% vs 11.8% in 2000. Private sector share in this field improved from 55.2% to 55.5% from one year to the next.

Investment rate remained close to 2000's level : 26.1% and 26.3% of GDP respectively.

Moreover, the large positive gap between GDP in constant terms (4.9%) and demographic growth rate generated a double impact :

- Increase of GNP per capita (2841 dinars in 2001 vs 2670 dinars in 2000), which raised the national savings rate from 23.2% of Gross National Available Income (GNAI) in 2000 to 23.3% in 2001, while maintaining national consumption trend at a sustained pace (8.1% vs 8.6% in 2000).

- Decrease of unemployment rate from 15.6% last year to 15.0% in 2001, despite a rate of coverage of additional job demand of just 95%.

Food prices were kept under control in spite of prevailing drought. This effort, combined with the effects of an alert monetary policy and a slowdown in import prices, reduced **inflation** in Tunisia from 2.9% in 2000 to 1.9% in 2001.

As for **economic policy**, the authorities continued to consolidate foundations which favour the openness of the economy on abroad. The pursuit of overall upgrading programmes and privatisation of public enterprises was backed up by an effort to rationalise **budget expenditure** ; thus budget deficit decreased from 3.7% in 2000 to 3.3% in 2001.

The pursuit of a rigorous **monetary policy** helped reduce the rate of liquidity to the economy calculated by reference to M4 aggregate ; 61.0% vs 61.4% in 2000.

But harsh monetary policy was not applied to the detriment of financing to the economy which continued its upward trend at a significantly higher rate of 9.3% compared to 7% last year.

Revival in economic activity, pursuit of more rational budgetary policy and alert monetary policy in the dinar exchange rate management were all

determining factors to keep foreign investors' confidence in Tunisia's economy as an interesting site to develop their strategies. In this respect and though no great privatisation operation of public enterprises was made, **Foreign Direct Investment** (FDI) amounted to 700MTD in 2001 vs 1068MTD in 2000. 35.9% of total FDI went to manufacturing industries and 14.4% benefited to tourism.

This favourable evolution of fundamentals had positive effect on **the country's external accounts**. Increase in imports of food, energy products, raw materials and semi-finished products was compensated for by upswing in exports of goods and increase in workers remittances and tourism earnings. Thus, current deficit expressed in terms of GDP was held to 4.3%.

With regard to considerable inflows from FDI and external borrowings, net capital inflows were up to 1650MTD vs 835MTD in 2000. The overall balance of payments marked a surplus of 374MTD vs a deficit of 333MTD the previous year.

This surplus made net assets in foreign currency reach 2810MTD, the equivalent of 74 days of imports vs 2423MTD, also the equivalent of 74 days of imports at the end of the previous year.

This positive trend was consolidated by a drop in the debt service ratio from 19.4% in 2000 to 13.3% in 2001. But the rate of indebtedness expressed in terms of GNAI was up slightly to 52.4% vs 51.7% in 2000.

On the other hand, **the exchange market** adopted new measures to liberalise its operations, introducing new financial instruments meant to help banks and enterprises better manage exchange risks and interest rate.

Against this background of brisk exchange market, the dinar exchange rate benefited from a mastered inflation, the rate of which was close to the rate existing in some partner and competitor countries, and from a flexible management policy of the exchange rate which keeps an eye on the trend in the dinar real effective exchange rate.

TREND IN EXCHANGE MARKET INDICATORS

(In MTD)

DESCRIPTION	END OF PERIOD	1999	2000	2001	Variations in %	
					2000/1999	2001/2000
Cash transactions		22,059	21,238	22,056	-3.7	3.9
A-Foreign currency/Dinar transactions		5,552	8,793	10,103	58.4	14.9
Inter-bank market		4,442	5,455	7,058	22.8	29.4
Of which :						
- Deposit banks		2,985	3,311	5,073	10.9	53.2
- Development Banks		450	372	145	-17.3	-61.0
Central Bank of Tunisia		1,110	3,338	3,045	200.7	-8.8
B-Foreign currency/Foreign currency transactions		16,507	12,445	11,953	-24.6	-4.0
Of which :						
Transactions between Tunisian authorised intermediaries (IAT)		1,332	706	425	-47.0	-39.8
Forward transactions :		721.9	705.4	828.8	-2.3	17.5
Of which :						
Transactions between IAT		679.6	673.2	731.2	-0.9	8.6
TOTAL		22,780.9	21,943.4	22,884.8	-3.7	4.3

Source : 2001 *BCT Annual Report*

At the same time, the dinar exchange rate evolved in a context characterised by the continuing depreciation of the euro on the main foreign markets. The dinar depreciated on average 4.7% against the U.S dollar and 1.9% against the euro. On the other hand, because of the continuing feverishness of the Japanese currency and the Moroccan dirham's devaluation, the dinar appreciated 8.2% and 3.6% respectively against these two currencies.

Cash transactions on the exchange market grew 3.9% against 3.7% fall in 2000. This increase is due only to foreign currency/dinar cash transactions : 14.9% against 58.4% rise in 2000.

On the other hand, transactions from one foreign currency to another dropped 4% in 2001 vs - 24.6% in 2000.

Thus, the share of foreign currency/dinar transactions in overall cash transactions continued to strengthen compared to the share of transactions from one foreign currency to another : 45.8% vs 41.4% and 25.2% respectively in 2000 and in 1999.

Cash transactions on the exchange market remain dominated by those in U.S. dollar : 52.8% and in euro 41.5% vs 56.5% and 35.7% respectively in 2000.

Besides, these cash transactions are handled mainly by deposit banks totalling 71.9% of inter-bank market transactions and 50.2% of overall transactions. Share of transactions carried out by the Central Bank of Tunisia amounted to 30.1%.

Forward transactions increased 17.5% in 2001 vs 2.3% decrease in 2000.



**MONETARY, FINANCIAL
AND FOREIGN EXCHANGE
SITUATION IN 2001**

MONETARY, FINANCIAL AND FOREIGN EXCHANGE SITUATION IN 2001

Aware of the requirements to achieve a successful openness of the tunisian economy and its financial sector on competition from abroad, monetary authorities went on taking the appropriate measures. 2001 undertakings consisted in :

- Fine-tuning of conditions pertaining to the Central Bank of Tunisia intervention on the money market ;
- Organising the banking profession, financial liberalisation and strengthening the banking sector efficiency ;
- Financial market performance ;
- Increasing flexibility in foreign trade and foreign exchange regulation ; and
- Financing of the economic activity.

1- MONETARY POLICY

The authorities set up instruments relating to refinancing by :

- Introducing through monthly call for tender, three month pawn operations of Treasury bonds which will favour the coverage of bank structural needs in liquidity and thus the emergence of a yield curve ;
- Giving banks a possibility to align their resource to pawn operations according to their cash-flow needs, by opting for periods varying from one to seven days instead of a period which previously stood at a set of seven days⁽¹⁾.

2- CONSOLIDATION OF BANK EFFICIENCY

The monetary authorities continued to implement measures which give to the tunisian banking sector the required efficiency to face external competition and help the economy openness on abroad.

(1) Cf. Central Bank of Tunisia circular to banks n°2001-18 of 28 December 2001.

These measures were about :

2.1- Liberalisation of banking activity

To further liberalise banking activity, protect the interests of depositors and strengthen the confidence of economic operators in the banking system, a new law amending 1967 banking law has been introduced⁽¹⁾.

Law n°2001-65 of 10 July 2001 concerning lending institutions confirms in this respect :

- The overall notion of the activity of the lending institution and doing away with the old distinction between deposit banks and investment banks ;
- The introduction of a system to guarantee deposits. This takes the form of a joint mechanism in which all banks must participate;
- A precise definition of the prerogatives of the internal audit permanent committee to make it a must;
- A reorganisation of liquidation and temporary management procedures of lending institutions which in a way, given the kind of risks, confers the first place to the monetary authorities in the follow-up and control of these procedures.

2.2- Consolidation of bank modernisation and restructuring

Along with the modernisation programme which started in 1997, the issuing Institution began the revamping of the information Unit. This revamping effort was preceded by the compilation of data provided by the risk unit and bounce checks unit on a server. Electronic clearing, the core of the payment system covered in December 2001 cheks. This event reduced lags in payment to 48 hours at most, compared to two weeks for means of payment outside the capital.

The modernisation programme for e-money picked up in pace in July 2001, when an agreement was signed between banks. A low-cost national debit card was issued by banks in November 2001.

(1) Law n° 2001-65 of 10 July 2001 published in the Official Journal of the Tunisian Republic n°55 of 10 July 2001.

After the successful merger of the Tunisian Banking Company (STB), the Economic Development Bank of Tunisia (BDET) and the National Bank for the Development of Tourism (BNDT), it was decided that the State would sell off its shares in the capital of the Bank of the South (BS) and the International Banking Union (UIB) to increase the number of private banks. The authorities also decided to transform joint development banks into universal banks with partner countries' agreement⁽¹⁾.

2.3- Consolidation of bank financial foundations

To help banks improve the financial soundness of their portfolio, additional flexibility was introduced in the conditions for writing off claims, by reducing from four to two years the period for freezing claims. The deduction of reserves amassed by lending institutions up to 75% of taxable profits was extended for another five years, starting 1st January 2002⁽²⁾.

In accordance with Basle committee directives relating to further banking supervision, new measures were adopted by the Central Bank of Tunisia meant to increase corporate transparency with a view to moving to the financial market.

These measures consisted in :

- Tightening-up the standard for concentrating risk ;
- Introducing new measures meant to increase corporate transparency by having banks require their clients holding more than 5MTD in financial commitments to prepare financial statements certified by a legally accredited agent⁽³⁾;
- Introducing a liquidity ratio to help maintain better balance between bank use of funds and resources to meet required conditions for their mobilisation or liability⁽⁴⁾ ;
- Setting-up a second generation of tools to better manage exchange risks and interest rates. In this respect it was decided to extend the possibility of using

(1) Cf. Interministeriel Council of 11 February 2002.

(2) Cf. Articles 16 and 18 of law n°2001-123 of 28 December 2001 Which relates to the finance law governing management published in the Official Journal of the Tunisian Republic n°104 of 28 December 2001.

(3) Cf. Central Bank of Tunisia circular to banks n°2001-12 of 4 May 2001.

(4) Cf. Central Bank of Tunisia circular to banks n°2001-04 of 16 February 2001.

forward foreign exchange hedging to financial transactions, to authorise foreign currency/dinar swap transactions and to allow banks as well as enterprises to cover risk on foreign currency interest rate by using «forward rate agreement (FRA)»⁽¹⁾ .

2.4- Consolidation of transparency in banking conditions :

Banks were requested to comply with the principle of transparency, by allowing for direct and permanent access of clients to information concerning banking conditions. These conditions as well as bank commissions are to be published in the form of notice boards and fliers⁽²⁾ .

The information made available to the public must be in accordance with scale of bank conditions annexed to circular n°91-22 of 17 December 1991, modified.

3- DEVELOPMENT OF MARKET ECONOMY

Rapid transition to market economy required the adoption of measures which aimed at stimulating more the financial market. These measures meant to improve its operational environment and to encourage public calls for savings (APE) were mainly about :

- Strengthening of regulatory provisions to move toward more paper-free securities, the registration into an account of any security issued in Tunisia was made obligatory. Lending institutions responsible for the management and the administration of stock accounts traded on the market are subject to the control of the Central Bank of Tunisia and the Financial Market Council (CMF). Monitoring can be delegated to the Tunisian Interprofessional Company for the Clearing and Deposit of Securities (STICODEVAM) for any transactions in its area of competence⁽³⁾ ;

- Strengthening of measures related to the promotion of public calls for savings (APE). For greater transparency in public calls for savings, companies seeking this kind of funding are required to provide more complete and

(1) Cf. Central Bank of Tunisia circular to lending institutions n°2001-14 of 26 July 2001.

(2) Cf. Central Bank of Tunisia circular to authorised intermediaries n°2001-11 of 4 May 2001.

(3) Cf. Decree n°2001-2728 of 20 November 2001 published in the Official Journal of the Tunisian Republic n°95 of 27 November 2001.

reliable information. The required information was outlined in annex 5b of CMF regulations⁽¹⁾ ;

Tax incentives given, starting 1st January 1999, to companies which open their capital to the public were extended for an additional period of three years ⁽²⁾. In the same way commissions to the CMF and the Tunis stock exchange (BVMT) on transactions were reduced⁽³⁾ ;

- Issuing of a code to group all legislation governing mutual investment funds (OPC) in one unified text⁽⁴⁾. This code which classifies OPC'S in two categories : mutual funds investing in securities (OPCVM) and joint claims funds (FCC), fixes a number of management conditions meant to limit risk. Thus, this code :

* defined the creation of OPCVM which include variable capital investment funds (SICAVs) and stock investment mutual funds (FCPVM). In this respect, the code introduces several modifications concerning capital, the structure of assets, management/operational/monitoring methods and approval procedures⁽⁵⁾. The introduced modifications strengthened the role of the Financial Market Council in monitoring OPCVMs ;

* introduced joint claims funds (FCC). This is part of the framework for introducing securitisation as a technique for long-term savings mobilisation and bank refinancing ;

* introduced a tailored tax regime for mutual investment funds (OPC) ⁽⁶⁾.

4- MEASURES TO INCREASE FLEXIBILITY IN FOREIGN EXCHANGE AND FOREIGN TRADE REGULATION :

To promote long-term savings, additional flexibility in the field of management, through « stock savings accounts » was introduced. Thus the period during which funds deposited in a stock savings account cannot be touched has been reduced from five to three years. Sums deposited in such

(1) Cf. Ministry of Finance directive of 7 April 2001 published in the Official Journal of the Tunisian Republic N°30 of 13 April 2001.
(2) Cf. Article n°29 of law n°2001-123 of 28 December 2001 published in the Official Journal of the Tunisian Republic n°104 of 28 December 2001.
(3) Cf. Ministry of Finance Directive of 15 June 2001 published in the Official Journal of the Tunisian Republic n°50 of 22 June 2001.
(4) Cf. Law n°2001-83 of 24 July 2001 published in the Official Journal of the Tunisian Republic n°59 of 24 July 2001.
(5) Cf. Decree n°2001-2278 of 25 September 2001 published in the Official Journal of the Tunisian Republic n°79 of 2 October 2001.
(6) Cf. articles 21 to 28 and article 32 of law n°2001 of 28 December 2001 published in the Official Journal of the Tunisian Republic n°104 of 28 december 2001.

accounts are, from now on, exempt from taxable profits, up to an amount of 5000 dinars⁽¹⁾ .

In the framework of supporting measures of the Tunisian economy openness on abroad, administrative procedures relating to transactions with abroad were further liberalised in 2001. This liberalisation concerned notably :

- Improvement of business travel allowances. In this respect, it has been decided :

* to increase the allowance for business travel exporters from 10 to 15% of earnings from the export of goods and/or services, along with the annual ceiling which goes up from 80,000 dinars to 120,000 dinars ;

* to abolish the ceiling of 250 dinars per day for all types of business travel;

* to introduce an allowance for business travel relating to "Potential Transactions Abroad" for professionals signing contracts with non-residents. Set at 15% of the amount of the contract, this allowance is added to that of business travel for exporters⁽²⁾ ;

* to extend business-travel allowances to export advisers⁽³⁾ ;

* to further fine tune conditions pertaining to special "export profit" accounts in convertible dinars. Settlements abroad to acquire property rights or interests were authorised by the debit of special "export profit" account⁽⁴⁾ ;

* to set up an integrated system to automatically process foreign trade formalities between all concerned parties and users through a virtual one-stop shop⁽⁵⁾ ;

* to take new measures for international trading and brokerage. In the framework of Tunisian export promotion, the new measures extended terms

(1) Cf. articles 30 and 31 of law n°2001-123 of 28 December 2001 Published in the Official Journal of the Tunisian Republic n°104 of 28 December 2001.

(2) Cf. Central Bank of Tunisia circular to authorised intermediaries n°2001-08 of 2 March 2001

(3) Cf. Central Bank of Tunisia circular to authorised intermediaries n°2001-02 of 12 January 2001 repealed by Central Bank of Tunisia circular to authorised intermediaries n° 2001-08.

(4) Cf. Central Bank of Tunisia circular to authorised intermediaries n°2001-09 of 2 March 2001.

(5) Cf. joint directive from the Ministers of Commerce, Finance and Transport dated 20 April 2001, published in the Official Journal of the Tunisian Republic n°34 of 27 April 2001.

for carrying out and financing such transactions to foreign trade operators ⁽¹⁾;

* to allow private operators to export olive oil⁽²⁾.

5- FINANCING OF THE ECONOMY

The monetary authorities continued to support the economic activity through a set of measures taken in 2001 which aim, notably, at improving and increasing production in agriculture and fishing sector.

These measures are :

- Financing of the agricultural activity. The relating decisions concerned :

* Change in loan scale for complementary crop credit for weeding, anti-fungus treatment and fertilisation. The amount of credit was increased from 32 to 45 dinars per hectare for irrigated cereals and non irrigated cereals in zone I; and from 24 to 35 dinars per hectare for non-irrigated cereals in zone II. The due date was set for 31 August 2001⁽³⁾.

* Rescheduling of debt for farmers hit by the 2000-2001 drought. Such rescheduling which covers the principal of seasonal loans for large scale crops and the principal and interest on related investment loans, is for a maximum of five years. It was decided that interest generated by rescheduling crop loans would be covered by the National Guarantee Fund. The State budget would cover the cost of interest on the fourth portion of loans rescheduled back in 1997 and the first portion of debt rescheduled in 2000 ⁽⁴⁾.

* Granting of loans to professional structures and agricultural service companies to ensure an interrupted supply of dry feed in the regions of Central and Southern Tunisia. Such credit covers 80% of the value of stock and is gradually paid depending on the pace of sales of fodder stock, for a period not exceeding one year⁽⁵⁾.

* Encouraging water conservation in irrigated agriculture. These incentives are in the form of investment premiums at rates of 30%, 25% and 20%

(1) Cf. Central Bank of Tunisia circular to authorised intermediaries n° 2001-01 of 10 January 2001.

(2) Cf. Ministry of Agriculture directive of 4 July 2001 published in the Official Journal of the Tunisian Republic n°56 of 13 July 2001.

(3) Cf. Central Bank of Tunisia note to banks n° 2001-03 of 11 February 2001.

(4) Cf. Central Bank of Tunisia note to banks n°2001-18 of 19 September 2001.

(5) Cf. Central Bank of Tunisia circular n°2001-10 of 3 may 2001.

depending on investment categories⁽¹⁾.

* Increasing help to the fishing sector since owners of boats to collect and transport fishing products are now entitled to help from the Fund in Support of Fishing Activities⁽²⁾.

6- MISCELLANEOUS MEASURES :

These measures taken in 2001 concerned notably :

- Modifying the code governing commercial companies dealing with the concept of companies acting as a group, parent company, subsidiary and holding company and providing the rules governing the relationship among these various entities⁽³⁾.

- Extending, until 31 December 2006 of incentives to further consolidate sound financial foundations, of the deductibility of added value on stock sales handled by banks⁽⁴⁾. The rate of deductible provisions by capital risk investment funds (SICAR) as depreciation on the worth of stocks and equity was increased from 30 to 50%⁽⁵⁾.

Furthermore, the list of provisions which can be deducted from their tax base by insurance companies was revised to include new categories of technical funds⁽⁶⁾.

(1) Cf. Decree n° 2001- 2185 of 17 September 2001 published in the Official Journal of the Tunisian Republic n°77 of 25 September 2001.

(2) Cf. Decree n°2001-1638 of 17 July 2001 published in the Official Journal of the Tunisian Republic n° 60 of 27 July 2001.

(3) Cf. law n°2001-117 of 6 December 2001 published in the Official Journal of the Tunisian Republic n°98 of 7 December 2001

(4) Cf. article 17 of law n°2001-123 of 28 December 2001 published in the Official Journal of the Tunisian Republic n°104 of 28 December 2001.

(5) Cf. articles 14 and 16 of law n°2001-123 of 28 December 2001 Published in the Official Journal of the Tunisian Republic n°104 of 28 December 2001.

(6) Cf. article 33 of law n°2001-123 of 28 December 2001 published in the Official Journal of the Tunisian Republic n°104 of 28 December 2001.



**TREND IN BANK LIQUIDITY
AND IN THE SITUATION OF
MONETARY BALANCE**

TREND IN BANK LIQUIDITY AND IN THE SITUATION OF MONETARY BALANCE

Use of funds at banks grew at a faster pace than their core resources leading to a more tightening in bank liquidity than a year before and consequently, to a higher recourse to Central Bank's refinancing.

To adapt refinancing instruments to bank specific needs, the Issuing Institution launched, starting November 2001, a new type of medium term refinancing i.e, pawns of three-month Treasury bonds.

Tightening in deposit bank treasury reached, in terms of daily averages, 551MTD in 2001 vs 282MTD in 2000. After a peak of 631MTD, this tightening was attenuated over the second and the third quarter but grew again over the last quarter of the year.

More pronounced tightening in bank liquidity was due to trend in all liquidity factors, aside from the one relating to the balance of the Treasury current account.

Massive withdrawal of **bills and coins** to cover household expenditure, notably, at special periods of the year, further lowered bank liquidity. These restrictive effects amounted to 256MTD vs 272MTD tightening in 2000.

After an effect of increase by 227MTD in 2000, trend in the fall in **Net Assets in Foreign Currency** by 24MTD in 2001, brought about a tightening by as much in bank liquidity.

TREND IN THE FACTORS AFFECTING BANK LIQUIDITY

(Data in terms of daily average in MTD)

LIBELLES	Period	1999	2000	2001	Variations in MTD (1)	
					2000/99	2001/2000
Bills and coins in circulation		-1,898	-2,170	-2,426	-272	-256
Treasury current account balance		-209	-211	-198	-2	+13
Net assets in foreign currency		+2,099	+2,326	+2,302	+227	-24
Reserve requirements		-159	-184	-220	-25	-36
Other factors		+200	-10	-258	-210	-248
Total factors		+33	-249	-800	-282	-551
Total assistance		-33	+249	+800	+282	+551
Of which :						
BCT intervention on the money market		-126	+157	+800	+283	+643
• Calls for bids		-127	+145	586	+272	+441
• Allowance uptake		+3	+2	144	-1	+142
• Pawn of 3 month Treasury bonds		0	0	47	00	+47
• Net tapping operations		-2	10	23	+12	+13

The - sign indicates the restrictive effect exerted by the factors of liquidity and risk .
The + sign indicates the increase.

Source : 2001 BCT Annual Report.

This restrictive effect was due mainly to major outlays in foreign currency for repaying external debt and settling import bills. However, it would have been more severe had it not been for the inflow of funds mainly from exports, earnings in foreign currency, remittances of Tunisian workers living abroad and funds from a debenture loan (Global Samurai II and Global yen) for an amount equivalent to 628MTD.

Thus, net assets in foreign currency sawed over the year. The restrictive effect which reached a record of 419MTD in March 2001 compared to December 2000; was followed by 585MTD increase in September 2001 due to considerable tourist earnings.

Balance of bank ordinary current account held at the Central Bank of Tunisia as well the item "other factors" of bank liquidity showed, in terms of average, 284MTD increase vs 235MTD in 2000, which caused a dip by an equivalent amount in bank liquidity.

After 59MTD overall increase over the first quarter, these items grew considerably in September 2001 : 139MTD compared to the level in March causing a more substantial restrictive effect on bank liquidity.

This upward trend in these two factors continued over the last quarter, aggravating tightening in bank liquidity. This restrictive effect was 25MTD for the balance of bank ordinary current account held at the Central Bank of Tunisia and 66MTD for the item "other factors".

Worth of note that restrictive effects of all factors mentioned above were somewhat attenuated by the increase caused by the drop in **the balance of the Treasury Current Account** : 13MTD in terms of averages vs 2MTD restrictive effect in 2000.

This increase did not, however, mark the whole year. Indeed Treasury Current Account posted 58MTD restrictive effect in March on bank liquidity compared to December 2000. The upswing in this account was rather due to mobilisation of external resources.

In September, the balance of the Treasury current account posted a drop of 116MTD due to greater outlays for domestic and external debt repayment. This meant a commensurate easing in bank liquidity.

Facing such accrued tightening of liquidity, banks had more recourse to the Issuing Institution to meet their needs in refinancing. In daily averages, **refinancing** reached 800MTD vs 157MTD in 2000. It should be mentioned, however, the concern of the Central Bank of Tunisia to refinance only banks net requirements in liquidity both in volume and kind.

Thus, the Central Bank's intervention through calls for bids rose substantially in terms of daily averages, from 145MTD in 2000 to 586MTD in 2001. But its share in overall interventions decreased from 92.4% to 73.3% from one year to the next.

The counter "**pawns**" was reactivated. Thus the intervention volume grew from 2MTD in 2000 to 144MTD in 2001. Its share went from 1.3% to 18% respectively. Moreover a new counter was open for banks to cover their structural needs in liquidity. Indeed, the Central Bank launched starting from November 2001 pawns of three month Treasury bonds. This type of intervention totalled an annual average volume of 47MTD accounting for 5.9% of overall recourse of banks to the Central Bank of Tunisia.

The counterparts taken in the context of Central Bank intervention were composed mainly of public notes to the extent of 61.7% compared to 57.7% in 2000.

Through active management of instruments used in refinancing, the concern of the Central Bank of Tunisia is to adapt and measure out its interventions according to the nature of banks' needs in liquidity, make them more rational in their use of funds, encourage them to mobilise more long-term resources and make greater effort to collect debts.

The structural characteristic of bank liquidity tightening throughout the year led to a drying up of liquidity on the interbank market. This led to some dynamism of the interest rate on the interbank market which fluctuated between a minimum of 5.8750% and a maximum of 6.8750% reached on 17 April 2001. After that it was on the downturn, settling at 5.9375% in December 2001.

As for the rates of the two first transactions of the year involving allowance uptake of Treasury bonds, they were at 6.25% and 6.1875% respectively.

Furthermore, it should be mentioned that the rate of call for bids was kept at 5.875%.



DEPOSIT BANK SITUATION

DEPOSIT BANK SITUATION

The Tunisian financial system underwent changes in 2001, following the start up of a new leasing company "Hannibal lease" and the putting of the Arab Maghreb Cooperation Bank (BCMA) into liquidation. Thus the Tunisian financial system is made of fourteen deposit banks, five development banks⁽¹⁾, ten credit-lease institutions, eight offshore banks and two merchant banks (which became financial institutions under law n°2001-65).

The network of banking establishments grew from 805 branches in 2000 to 823 branches in 2001. Thanks to this increase, the number of branches per inhabitants remained stable at one per 11,800 inhabitants.

Concurrently the number of cash dispensers (DAB) and automatic teller machines (GAB) continued to rise, from 318 in 2000 to 392 in 2001.

DEPOSIT BANK USE OF FUNDS AND RESOURCES

(In MTD)

END OF PERIOD DESCRIPTION	2000	2001	VARIATIONS	
			2001/2000	
			IN MTD	In %
FINANCING OF THE ECONOMY	15,565	17,301	1,736	11.2
CLAIMS ON THE STATE	1,610	1,466	-144	-8.9
CASH ACCOUNTS	763	1,198	435	57.0
OTHER NET ITEMS	-195	-106	+89	45.6
Total Uses = Total resources	17,743	19,859	2,116	11.9
MONETARY AND QUASI-MONETARY RESOURCES	13,018	14,470	1,452	11.2
SPECIAL RESOURCES	1,839	2,076	237	12.9
PROVISIONS	1,148	1,085	-63	-5.5
NET CAPITAL STOCK EQUITY	1,289	1,374	85	6.6
REFINANCING	449	854	405	90.2

Source : 2001 BCT Annual Report

Deposit banks continued their efforts to mobilise resources but the increase was less sustained than the increase in the use of resources to finance the economy. This difference in pace led to a higher recourse to Tunisia Central Bank's refinancing.

(1) Not taking into consideration BCMA

DEPOSIT BANK USE OF FUNDS AND RESOURCES

I. TRENDS IN USE OF FUNDS

Deposit bank use of funds went up 11.9% in 2001 vs 17.2% in 2000.

A - FINANCING OF THE ECONOMY

Financing of the economy by deposit banks increased 11.2 % vs 10.5 % in 2000 due, notably, to the fast pace in loans from ordinary resources.

FINANCING OF THE ECONOMY

(In MTD)

DESCRIPTION	END OF PERIOD		VARIATIONS	
	2000	2001	2001/2000	
			IN MTD	IN %
CREDIT FROM ORDINARY RESOURCES	12,975	14,561	1,586	12.2
CREDIT FROM SPECIAL RESOURCES	1,829	1,928	99	5.4
SECURITIES PORTFOLIO	761	812	51	6.7
TOTAL FINANCING OF THE ECONOMY	15,565	17,301	1,736	11.2

Source: 2001 BCT Annual Report

1 • Credit to the Economy

Totalling 14,561MTD, this category of loans grew 12.2% vs 11.1% in 2000. This sustained trend results from the competition between deposit banks and development banks in giving medium and long-term financing. The share of loans to the economy by deposit banks in overall loans by the financial system rose from 85% in 2000 to 86.4% in 2001.

This financing structure covers all sectors of the economy. More loans went to the sector of services and to technological activities.

New loans went mainly to activities related to the sector of textile, leather/footwear and to mechanical and electrical industries.

Credit to the economy was both on ordinary resources : 84.2% and on special resources : 11.1% compared to 83.4% and 11.8% respectively in 2000. Drop in

the share of loans from special resources was due to a less rapid increase of this last category of use of funds than the previous year and than in loans from ordinary resources.

2 • Securities Portfolio

At 812MTD, the banking securities portfolio grew just 6.7% vs 11.7% increase in 2000. This slower pace is ascribed to a selective strategy in the field of equity. In 2001, capital acquisitions were predominant.

B. CLAIMS ON THE STATE

Contrary to the upward trend over the previous years, State indebtedness to deposit banks was down 144MTD, representing 8.9%.

This fall is ascribed, notably, to a lower outstanding balance for portfolio Treasury bonds which decreased from 1283MTD in 2000 to 1125MTD in 2001.

C. CASH ACCOUNTS

The balance of cash accounts was marked by a substantial increase for the second straight year : 57% vs 55.7% in 2000. This higher balance is due to higher balance in "foreign currency accounts" and in "bank ordinary current accounts": +23MTD and +280MTD respectively in 2001. This compares to +90MTD for "foreign currency accounts" and -79MTD for "bank ordinary current accounts" in 2000.

■ II. TREND IN RESOURCES

Overall components of deposit bank resources were up compared to the previous year.

A- MONETARY AND QUASI-MONETARY RESOURCES

These resources amounted to 14,470MTD as of the end of 2001, up 11.2% vs 14.9% in 2000.

At 4902MTD, monetary resources grew at a faster pace : 14.4% vs 11.5% in 2000. Their share in total resources grew from 32.9% to 33.9% from one year to the next. This faster pace in monetary resources was due mainly to non-resident sight deposits at the high rate of 34.4% vs 19.9% in 2000. Resident sight deposits increased in 2001 by 10.3%, a rate slightly higher than the previous year (10%).

On the other hand, quasi-monetary resources grew at a slower pace, 9.5% vs 16.7% a year before. Overall components improved except for the item "resident bonds and loans redeemable beyond one year" compared to the previous year. However, their progress pace was less fast.

MONETARY AND QUASI-MONETARY RESOURCES

(In MTD)

DESCRIPTION	END OF PERIOD		VARIATIONS	
	2000	2001	2001/2000	
			IN MTD	IN %
MONETARY RESOURCES	4,284	4,902	618	14.4
Residents' sight deposits	3,554	3,921	367	10.3
Non-residents' sight deposits	730	981	251	34.4
QUASI-MONETARY RESOURCES	8,734	9,568	834	9.5
Of which :				
Residents' forward deposits & other financial products	2,705	2,939	234	8.7
Residents' savings accounts	3,761	4,081	320	8.5
Residents' home savings accounts	590	647	57	9.7
Residents' certificates of deposit	459	838	379	82.6
Bonds & loans redeemable beyond one year (Residents')	148	289	141	95.3
Forward deposits and other financial products of non-residents	407	284	-123	-30.2
TOTAL	13,018	14,470	1,452	11.2

Source: 2001 BCT Annual Report

Amounting to 2939MTD resident forward deposits and other financial products grew at a slower pace, down from 57.8% in 1999 and 20.6% in 2000 to 8.7% in 2001. Their share in overall quasi-monetary resources dropped from 31% to 30.7% from one year to the next.

At 4081MTD, resident savings accounts grew in 2001, at a faster rate of 8.5% compared to 7.1% in 2000. Resident home savings accounts rose 9.7%, a rate slightly less than in 2000 (10.7%).

Resident certificates of deposit continue to benefit from the decision to reduce the minimum duration of these deposits from 90 to 10 days. Thus, they increased by 82.6% vs 171.6% in 2000. Their share in overall quasi-monetary resources improved from 2.3% in 1999 to 5.3% in 2000 and 8.8% in 2001.

Resources from residents' subscriptions to borrowings amounted to 289MTD, up 95.3% vs 16.9% drop a year before. This upswing was attributable to the housing bank's issue of a debenture loan (60MTD), the securing of a syndicated external loan (72MTD) and the issuing of a lower value debenture loan by the Banking Union for Commerce and Industry (20MTD).

On the other hand, non-resident forward deposits and financial products were down 30.2% vs 48.5% increase in 2000.

B- SPECIAL RESOURCES

Deposit banks benefited from the State support in 2001 which led special resources to amount to 2076MTD, up 12.9% vs 5.9% in 2000. This improvement reflects the authorities' support to financing some sensible and strategic activities of the economy.

C- NET CAPITAL STOCK

Having finished their financial restructuring, banks are now more concerned with their position. They increased their capital stock from 1693MTD to 1796MTD, up 6.1% vs 9.2% in 2000. This increase was attributable, mainly, to the assignment of 84 MTD in 2000 profits to reserves vs 73MTD a year before. Issuing premiums grew by 4MTD vs 58MTD in 2000 and paid-up capital amounted to 944MTD (+14MTD) due to the increase of capital at two Tunisian banks.

Fixed assets and net loss on depreciation grew too, but at a more moderate pace than last year : 4.5% and 7.4% respectively.

COVERAGE OF FIXED ASSETS BY NET LOSS ON DEPRECIATION BY CAPITAL STOCKS
(In MTD unless otherwise indicated)

DESCRIPTION	END OF PERIOD		VARIATIONS	
	2000	2001	2001/2000	
			IN MTD	IN %
CAPITAL STOCK (1)	1,693	1,796	103	6.1
Of which :				
- Paid up capital	930	944	14	1.5
- Issuing premiums	254	258	4	1.6
- Reserves	506	590	84	16.6
FIXED ASSETS & NET LOSS ON DEPRECIATION (2)	404	422	18	4.5
Of which:				
- Building & furniture	665	722	57	8.6
- Non performing loans	26	22	-4	-15.4
- Amortisation (less)	-287	-322	-35	-12.2
NET CAPITAL STOCK(1) - (2)	1,289	1,374	85	6.6
Ratio of fixed assets and net loss on depreciation 2/1 in (%)	23.9	23.5	-	-

Source : 2001 BCT Annual Report

This trend was influenced by that in buildings and furniture the amount of which increased by 8.6% vs 9.6% in 2000. On the other hand, net loss on depreciation were down 4MTD vs 5MTD increase a year before. The same was true for amortisation : -12.2% in 2001 vs + 13.9% in 2000.

Thus, net capital stock amounted to 1374MTD, posting 6.6% increase vs 9.8% in 2000. The coverage ratio for fixed assets and net loss on depreciation by deposit bank capital stock fell from 23.9% to 23.5% from one year to the next.

The drop in provisions by 124MTD in 2000, due to State assumption of non performing loans on a number of public enterprises, continued in 2001 because of write off transaction and the hand over of claims to collection companies. The outstanding of provisions thus fell from 1148MTD in 2000 to 1085MTD, down 5.5% (-63MTD).

■ III- REFINANCING

The greater tightening of deposit bank liquidity since the second quarter of 2002 led them to higher recourse to the Central Bank's refinancing. The outstanding of this refinancing totalled 854MTD vs 449MTD in 2000, up 405MTD. The share of refinancing through allowance uptakes was 47.3% vs 5.1% in 2000, which raised the cost of such resource .

IV- DEPOSIT BANK MANAGEMENT

Deposit bank activity indicators regained their normal trend compared to that in 1999, but they took an exceptional turn following the merger-takeover among the STB, the BDET and the BNDT.

Improvement in turnover led to an increase in the interest margin from 552.6MTD in 2000 to 584.3MTD in 2001 up 5.7% vs 11.3% a year before. This slowdown was due to less rapid pace in interest and similar income (11.4% vs 22.4%) than that in incurred interest and similar charges (16.9% vs 34.3%). Increase in financial charges was ascribed to higher cost of bank refinancing to the Central Bank of Tunisia.

Interest and similar revenue posted increased revenue on loan transactions because of bank portfolio higher quality.

Moreover, deposit banks continued to consolidate their turnover from net commissions on banking transactions which amounted to 190.4MTD in 2001, up 19.8MTD, a level close to 2000 (20.3MTD). Income from the investment securities portfolio experienced faster growth, up 11MTD (40.9%) vs 5MTD (22.6%) a year earlier.

On the other hand, net earnings on commercial securities portfolio and financial transactions decreased from 129.6MTD to 127.7MTD, down 1.9MTD.

DEPOSIT BANK USE OF FUNDS

(In MTD unless otherwise indicated)

END OF PERIOD DESCRIPTION	2000	2001	VARIATIONS 2001/2000	
			IN MTD	IN %
Interest and similar income	1,112.0	1,238.4	126.4	11.4
Interest incurred and similar charges	559.4	654.1	94.7	16.9
Interest margin	552.6	584.3	31.7	5.7
Net banking proceeds	879.7	940.3	60.6	6.9
Of which:				
OPERATING COSTS	422.8	462.6	39.8	9.4
Staff cost	306.0	333.3	27.3	8.9
General operating costs	116.8	129.3	12.5	10.7
Operating results	281.6	303.6	22.0	7.8
NET FISCAL YEAR INCOME	225.8	242.6	16.8	7.4
Result after accounting changes	225.8	241.3	15.5	6.9

Source : 2001 BCT Annual Report

Due to rather moderate trends in products mentioned here-above, **net banking proceeds** totalled 940.3MTD, up just 6.9% vs 14.8% in 2000.

Thanks to modernisation efforts and competitiveness stimulation, deposit banks squeezed operating fees to 462.6MTD in 2001, up 9.4% vs 11.2% in 2000. This slowdown was ascribed, mainly, to the squeezing for fees relating to staff costs which grew just 8.9% vs 11.6% in 2000 because of limited staff recruitment (just 166 new staff).

Though these results evolved at a moderate pace, they led improvement in net banking proceeds by agent : from 51,600 dinars in 2000 to 55,600 dinars in 2001. Fee squeezing made it possible for the rate coverage of the wage bill by commissions to improve to 57.1% vs 55.8% in 2000.

It should be mentioned, however, that the operating ratio worsened. It rose by 1.1 percentage point to 49.2% in 2001.

On the other hand, banks continued to collect the necessary provisions for their risk coverage. Net allocation for provisions and result of correction on claims assets off balance-sheet and liabilities involved 199.2MTD in 2001 up 35.5MTD (21.7%).

Operating result was up 7.8%, however less than 2000's rate : 24.4%. This slowdown is reflected in net profits the amount of which, after accounting changes, grew from 225.8MTD to 241.3MTD from one year to the next, up 6.9% vs 27.2% in 2000.

These results generated a slight drop in return on assets (ROA):1.1%, while return on equity (ROE) remained at its 2000 level of 13.8%.

But, deposit banks managed to improve their portfolio assets quality due to combined effects of several measures, notably, the reduction in volume of non performing loans and write offs, and handing over bad claims to collection companies. This led to a reduction in the share of compromised claims in total commitments from 21.6% in 2000 to 19.5% in 2001.



**DEVELOPMENT
BANK SITUATION**

DEVELOPMENT BANK SITUATION

Two major events marked development banks in 2001. The first was the decision to put into liquidation the Arab Maghreb Cooperation Bank (BCMA) which reduced the number of establishments functioning as development banks to five. The second was the agreement on the principle which allows them to operate as a universal bank or a full-service bank.

I- USE OF FUNDS AND RESOURCES

A. USE OF FUNDS

Motivated by this new prospect and at the same time facing tough competition from deposit banks, development banks decided to help the economy by being selective and aware of the importance to reduce risks. Thus approvals in the form of loans and stock acquisitions were up just 11.3% in 2001 vs 40% in 2000.

On the other hand, commitments and disbursements grew at faster pace : up 55.8% and 43.7% respectively vs 21.8% and 14.5%. This resulted from a more targeted and personalised approach from development banks.

This higher level of commitments concerned rather loans (+60% vs 26.8%). Stock acquisition dropped. Higher level of disbursements concerned both loans and stock acquisitions.

Because of closing of the BCMA and the moderate pace in development bank activities, their use of funds remained at the same level as last year's : 1172MTD. This stability was also due to a 2MTD dip in the outstanding of claims on the State, offset by an increase of an equivalent amount in financing of the economy.

The weak evolution in financing of the economy which totalled 1114MTD was due to a considerable drop in the outstanding of securities portfolio, down 35MTD (12.4%). This drop due to closing down of the BCMA and the lower level of equity loans was offset by 37MTD increase in the outstanding of loans to the economy representing 4.5% vs 19.7% drop in 2000.

DEVELOPMENT BANKS' USES OF FUNDS AND RESOURCES

(In MTD)

DESCRIPTION	2000	2001	VARIATIONS 2001/2000	
			IN MTD	IN %
FINANCING OF THE ECONOMY	1,112	1,114	2	0.2
Loans to the economy	830	867	37	4.5
Securities portfolio	282	247	-35	-12.4
CLAIMS ON THE STATE	60	58	-2	-3.3
TOTAL USES = TOTAL RESOURCES	1,172	1,172	00	00
CAPITAL STOCK	689	646	-43	-6.2
Of which:				
-Reserves	211	204	-7	-3.3
Provisions	205	182	-23	-11.2
Domestic borrowings	111	130	19	17.1
- Bonds and borrowing on more than one year	36	52	16	44.4
- Borrowings from banks	75	78	3	4.0
- Foreign borrowing	148	115	-33	-22.3
- OTHER NET RESOURCES	19	99	+80	421.1

Source : 2001 BCT Annual Report

Worth of note that the increase in loans to the economy was substantial due to the BCMA closing down, the handing over of 13MTD in claims to collection companies and the write-off of 14MTD in claims on a number of public enterprises in trouble.

B. RESOURCES

Development bank main and regular resources dropped. Capital stock fell 43MTD and foreign loans dropped 33MTD. Worth of note that both provisions and foreign loans decreased in 2000 too : - 30MTD and -52MTD respectively. This downturn trend resulted from the effort already made in making provisions and early disbursement of foreign loans as well as from the lack of new substantial mobilisations due to high cost and non-competitive conditions compared to resources mobilised by competitor deposit banks.

Capital stock equity was down following the closing down of the BCMA. This drop was due, mainly, to lower reserves (-7%) and lower provisions (-23%).

As compensation to the mentioned drops, resources relating to domestic loans increased 19MTD, raising the outstanding balance of domestic loans to 130MTD vs 30MTD in 2000.

Bonds and borrowing on more than one year contributed by 16MTD in this increase of domestic resources after the BTEI issued a 10MTD debenture loan and so did the BTKD for the same amount.

■ II- DEVELOPMENT BANK MANAGEMENT

After a 10.4MTD decrease, activity at development banks generated global proceeds of 97.2MTD vs 80.0MTD in 2000, up 17.2MTD.

This growth was due mainly to gains on the sale of stocks amounting to 9MTD and to 2.6MTD increase in interest and similar income. This upward trend was combined with the 1.7MTD drop in incurred interest and similar charges. Thus the interest margin was up by 4.3MTD to 50.6MTD vs a drop in 2000.

DEVELOPMENT BANK INDICATORS OF USE OF FUNDS

(In MTD)

DESCRIPTION	2000	2001	VARIATIONS 2001/2000	
			In MTD	In %
Interest and similar income	64.8	67.4	2.6	4.0
Interest incurred and similar charges	18.5	16.8	-1.7	-9.2
Interest margin	46.3	50.6	4.3	9.3
Net Banking proceeds	53.3	61.4	8.1	15.2
Operating costs	16.2	17.0	0.8	4.9
Wage bill	11.1	11.8	0.7	6.3
General operating costs	5.1	5.2	0.1	2.0
Operating result	31.4	34.3	2.9	9.2
Net fiscal year income	28.5	30.4	1.9	6.7

Source : 2001 BCT Annual Report

The increase in the interest margin, in net commissions on banking transactions (1.5MTD), in net gains on the trade securities portfolio and financial transactions (0.8MTD), and in income from the investment portfolio (1.5 MTD) contributed to net banking proceeds of 61.4MTD vs 53.3MTD in 2000, up 8.1MTD (15.2%). Consequently, net banking proceeds by agent rose from 97,800 dinars in 2000 to 117,200 dinars in 2001.

Operating costs increased by 0.8MTD to 17MTD at the end of 2001, 69.4% of which were tied to staff costs. The operating ratio of development banks improved from 30.4% in 2000 to 27.7% in 2001. Consequently the operating result was up by 2.9MTD to 34.3MTD by the end of 2001. Overall net result in 2001 amounted to 30.4MTD, up 1.9MTD.

However, profits for development banks showed weak profitability for capital equity : 4.7%. This does not reflect the high volume of their capital equity (650.7MTD) and the high level of their solvency ratio (66.1%). The share of non-performing loans decreased from 54.9% in 2000 to 52.5% in 2001, but it still remains very high.



**2 0 0 1
A C T I V I T Y
R E P O R T**

ACTIVITY REPORT 2001

The activity report of our Association covering the year 2001 recounts the main activities carried out and gives an outline of the stages leading to the achievement of the upgrading programme and to contribution of the sector in the country's economic development.

In this context the Association's intervention strengthened and covered usual activities such as training, statistics collection, elaboration and dissemination, as well as participation in various projects related to the profession.

I- BANK FINANCING OF ECONOMIC DEVELOPMENT :

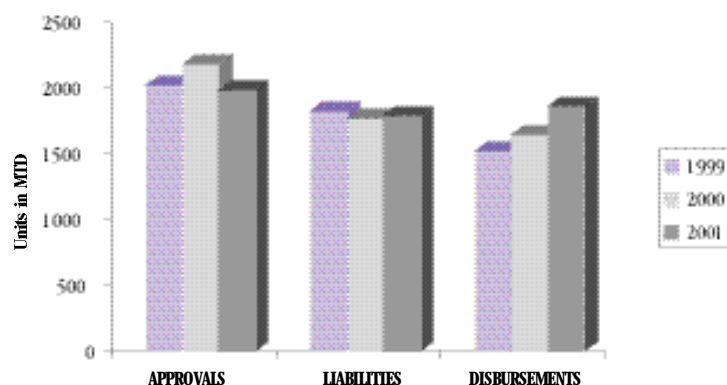
2001 was marked by bank continuous intervention in financing projects, creating and expanding enterprises.

Approvals, liabilities and disbursements evolved as follows:

TREND IN APPROVALS, LIABILITIES AND DISBURSEMENTS

(In million TD)

END OF PERIOD DESCRIPTION	1999	2000	2001	VARIATIONS			
				In MTD		In %	
				2000	2001	2000	2001
APPROVALS	2 010.0	2 175.9	1 983.7	165.9	-192.2	8.3	-8.8
LIABILITIES	1 820.2	1 768.1	1 784.4	-52.1	16.3	-2.9	0.9
DISBURSEMENTS	1 523.0	1 649.6	1 865.6	126.6	216.0	8.3	13.1

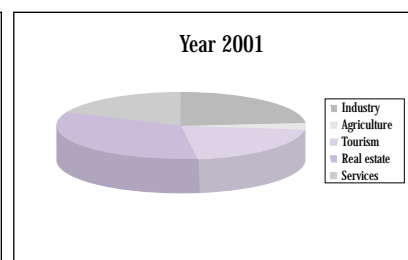
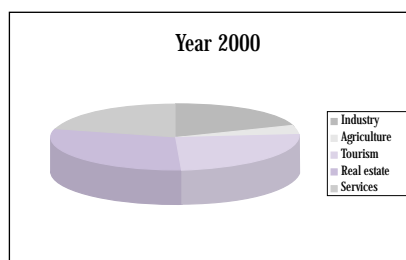
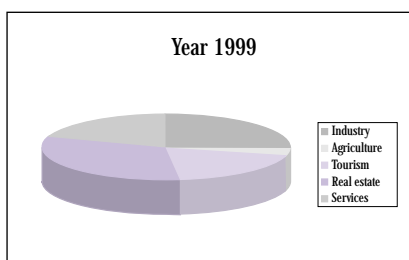


Weather conditions and the September 11th events have strongly imprinted on the Tunisian economy and led to some slowdown in the sector activity. Thus for the second straight year, agriculture, tourism and services have been characterized by bad performance as shown by the following three tables :

APPROVALS (IN PARTICIPATIONS AND LOANS)

In million TD

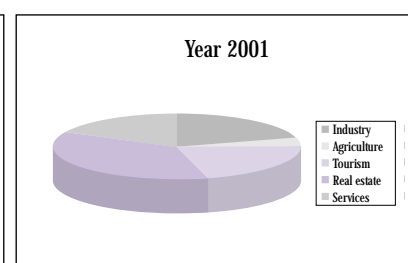
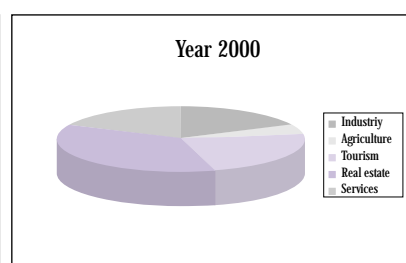
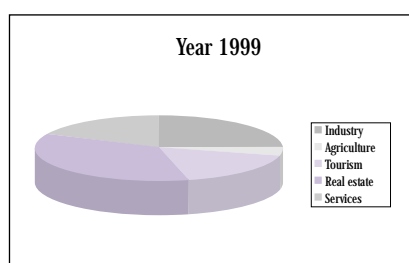
DESCRIPTION	1999	2000	2001	VARIATIONS			
				In MTD		In %	
				2000	2001	2000	2001
INDUSTRY	505.5	437.2	477.6	-68.3	40.4	-13.5	9.2
AGRICULTURE	81.6	85.1	64.9	3.5	-20.2	4.3	-23.7
TOURISM	378.7	547.5	407.2	168.8	-140.3	44.6	-25.6
REAL ESTATE	646.1	651.3	665.0	5.2	13.7	0.8	2.1
SERVICES	398.1	454.8	369.0	56.7	-85.8	14.2	-18.9
TOTAL	2 010.0	2 175.9	1 983.7	165.9	-192.2	8.3	-8.8



LIABILITIES

In million TD

DESCRIPTION	1999	2000	2001	VARIATIONS			
				In MTD		In %	
				2000	2001	2000	2001
INDUSTRY	443.2	320.6	369.1	-122.6	48.5	-27.7	15.1
AGRICULTURE	77.3	80.4	59.2	3.1	-21.2	4.1	-26.4
TOURISM	319.8	403.5	388.1	83.7	-15.4	26.2	-3.8
REAL ESTATE	652.7	642.2	651.7	-10.5	9.5	-1.6	1.5
SERVICES	327.2	321.4	316.3	-5.8	-5.1	-1.8	-1.6
TOTAL	1 820.2	1 768.1	1 784.4	-52.1	16.3	-2.9	0.9

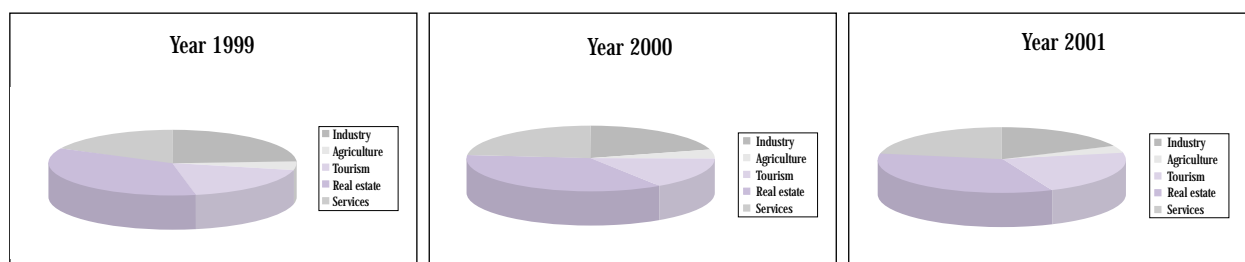


However, to help economic operators and the revival of the economy, disbursements increased 13.1% in 2001 vs 8.3% a year before.

DISBURSEMENTS

In million TD

DESCRIPTION	1999	2000	2001	VARIATIONS			
				In MTD		In %	
				2000	2001	2000	2001
INDUSTRY	361.8	342.9	343.7	-18.9	0.8	-5.2	0.2
AGRICULTURE	72.6	67.7	56.9	-4.9	-10.8	-6.7	-15.9
TOURISM	280.5	259.9	408.6	-20.6	148.7	-7.3	57.2
REAL ESTATE	538.6	587.6	646.2	49.0	58.6	9.1	10.0
SERVICES	269.5	391.5	410.2	122.0	18.7	45.3	4.8
TOTAL	1 523.0	1 649.6	1 865.6	126.6	216.0	8.3	13.1



II- ACTIVITIES :

A- The Board Activity :

The board activity focused on reviewing several matters relating to the profession, the sector's restructuring and development and, more particularly, to the following matters :

- The banking law ;
- Telecommunication ;
- Electronic trade ;
- Monetics ;
- New technologies ;
- Reform of bank training system ;
- Arabization of bank documents ;
- Elaboration of a Guide for tunisian exporters ;
- Social negotiations ;
- The National Employment Fund (21-21).

After the promulgation of the new law n°2001-65 of 10 July 2001 relating to lending institutions, a committee made of legal experts was created to set a final project of the Association's statutes. The elaborated project was submitted to the Central Bank of Tunisia and to the Ministry of Finance and has been approved.

■ **The Board Members**

In accordance with the General Meeting resolutions the Board includes from now on the following members :

Tunisia Bank (BT)
The Agricultural National Bank (BNA)
The Arab International Bank of Tunisia (BIAT)
The Housing Bank (BH)
The Tunisian Banking Company (STB)
Tuniso-Qatari Investment Bank (BTQI).

B- OTHER ACTIVITIES :

■ **Arabization :**

Arabization process of the sector progressed considerably and three technical committees were created and are in charge of :

- « Glossary »;
- « Nomenclature and forms »;
- « Software packages ».

■ **Appointment of a representative within the Board of the Arab Bank Union:**

The Board appointed Mr. Ali Debaya when he was President of the Directoire of the Tunisian Banking Company to represent the section in the Board of the Arab Bank Union.

III- RELATIONS WITH THE PUBLIC AUTHORITY :

From one year to the next, there have been more talks and stronger cooperation with the public authority, particularly, the monetary authority. The Association is then more and more present in the meetings and the works relating to the banking sector.

THE CENTRAL BANK OF TUNISIA

The relation between the Association and the Central Bank of Tunisia was mainly about :

- Participation in the steering Committee meetings presided over by the Deputy Governor of the Central Bank of Tunisia and in charge of Electronic-clearing follow up.
- Participation in the works of «Enterprise financial organization sub-Committee» for the preparation of the Xth plan.
- Participation in the seminar organised by the Central Bank of Tunisia on “foreign exchange market and coverage instruments against foreign exchange risk and rate”.
- Participation in BCT seminar on « the law 2001-65 of 10 July 2001 relating to lending institutions ».
- Participation in the works of « banking sector and foreign exchange » sub-committee to discuss “adequacy between bank use of funds and resources”.

MINISTRY OF FINANCE

Collaboration with the Ministry of Finance was focused on the convenient methods of implementing the new fiscal measures in finance laws relating to the sector.

The Association participated also in the works relating to :

- Reviewing the bill on the execution of articles 15, 29, 35, 36 and 37 of the code of Mutual Funds Investing in Securities (OPCVM) ;
- Studying convenient methods of implementing provisions of law n°2000-92 of 31 October 2000 on professional debts.

MINISTRY OF TRADE

- Collaboration with **the fund of access to foreign markets (FAMEX)**
The Association's intervention on «export financing procedures applied by the banking system» in the framework of the seminar organised by FAMEX on “insurance and financing export transactions”.
- Collaboration with **the Export Promotion Centre (CEPEX)**
- Participation in the seminar on «Electronic Commerce : stakes and challenges for the Tunisian enterprise.
- Elaboration of a guide for Tunisian exporters in collaboration with the International Trade Centre (CCI of Geneva).

MINISTRY OF INDUSTRY

- Participation in round table debate on “the enterprise and the euro”.
- Participation in the first three concerned meetings on Tunisia innovation Industry Promotion Agency(API), Morocco Industrial Development Office (ODI) and The French Agency for innovation (ANVAR).

MINISTRY OF AGRICULTURE

Within the Xth plan works, « overall and sector-related statistics » committee discussed the Ministry's orientations relating to the statistic programme planning.

MINISTRY OF JUSTICE

The Association and the Ministry of Justice worked together on the methods of implementing the law on professional debts. Seminar proceedings have been distributed to magistrates' court to be examined by magistrates.

- Participation in Forum 21 on « the new laws and procedures relating to the economic enterprise».

- Participation in the Symposium on «Internet, electronic trade, law and Arbitration».
- Information day on the convenient methods to implement the law n°2000-92 of 31 October 2000 (Transfer or security note of professional debts).
- Review of real estate legislation impact on economic and financial activities.

MINISTRY OF COMMUNICATION TECHNOLOGIES

- Participation in the regional seminar on « electronic trade in the arab region».
- Participation in the seminar organised by Graphic Arts Company in collaboration with Arjo-wiggins (security paper producer) on “fight against falsification and counterfeiting of fiduciary paper”.

MINISTRY OF INTERNATIONAL CO-OPERATION AND FOREIGN INVESTMENT

The Association participated in the works of sector-related Committee for foreign investment and follow-up of the Xth plan achievements in foreign investment.

MINISTRY OF VOCATIONAL TRAINING AND EMPLOYMENT

Review of work progress in the programme of the National Employment Fund (FNE 21-21).

Confirmation of vocational training diplomas delivered by the vocational-training Board.

MINISTRY OF FOREIGN AFFAIRS

Participation in the seminar on «investment potential and strategies of cultural industries» organised by the Intergovernmental Agency of Francophony (AIF) and the Tunisian Agency of Technical Coopeation (ATCT).

■ IV) SOCIAL FIELD

Support to Bank Federation (UGTT) by paying off the rent of its premises.

■ V) TECHNICAL GROUP ACTIVITIES :

Electronic trade :

The profession is pleased with the promulgation of the law n°2000-83 of 9 August 2000 relating to exchange and electronic trade. However, the practical methods of implementing this law still do not exist. In this respect, there is no authority of operational authentication which delivers and manages electronic certificates.

Moreover, the profession is investing a lot in training and software to ensure the security of payment. A monetics committee was created in July 2000 for electronic trade popularization in Tunisia and help banks use the new technologies with the maximum of security.

This committee's work over the year 2001 was about :

- Setting up a plan for training in and popularization of electronic-trade.
- Studying telecommunication costs in banks.
- Writing a report which was submitted to and approved by APBT Board.
- Setting up of a simulation model.

Besides APBT gate, this model simulates client position, tradesman, WEB Site and the server of secured payment (SPS) connected to Tunisia Monetics Company (SMT) via a specialised line.

The setting up of this model brought together Tunisia Tradenet Agency (ATI) and APBT for the authentication problems on the one hand, and Computer Centre Ministry of Planning and of Finance (CIMPF) and APBT for tax electronic declaration on the other hand.

Monetics :

To promote monetics, banks must do their best to :

- Issue 1,000.000 cards over the period July 2001 December 2002;

- Double the prescriber's number to 20,000 subscribers;
- Achieve 10 million transactions per bank card over the above mentioned period.

In this context, eight banks (the ATB, the A. BANK, the BH, the BNA, the BS, the BT, the STB and the UIB) signed an inter-bank agreement. The purpose of this agreement is to make the card attractive compared to the other means of payment. Its popularization is necessary so that all those who have a bank account can have easy access to it.

This agreement advantages are :

- Reduction of tradesman commission to 1%.
- Elimination of automatic teller machines (GAB)/ Cash dispensers (DAB) withdrawal commission for Card holders.
- The card price was fixed at its cost price i.e 5 dinars.

In the same way and in less than three months, a national card of payment and withdrawal called Tunisian Inter-Bank Card (CIBT) was launched on the tunisian market over the fourth quarter 2001 and monetics observatory was set up to see to the quality of services offered by this new means of payment.

A) Achievement follow-up

A Committee made of representatives from each signatory bank meets weekly to ensure the follow-up of monetics promotion campaign. All problems whatever their kind is (technical, organisational, advertising, financial and others) are dealt with in these meetings. This committee's work is written on paper.

B) Media-Campaign

Several activities through mass-media have been achieved :

- Advertising in newspapers.
- Campaign to heighten bank branch operators' awareness in greater Tunis.
- Conference to heighten bank personnel's awareness by the President of the Tunisian Association of Journalists.

C) Study of the opportunity to finance monetics development by the Development French Association (AFD).

When exploring the different paths which favour a faster development of monetics, APBT participated in the meetings held by the Development French Agency (AFD) to look for opportunities of financing monetics in Tunisia.

Telecommunications

A committee was set up to study communication problems in banks. A list of complaints was made relating mainly to :

- The single interlocuter for banks ;
- The setting up of a first level back-up procedure ;
- The availability rate of networks higher than 99.95% ;
- The non-stop service 24 hours a day and 7 days a week ;
- Condition of available networks by region ;
- Preferential pricing ;
- The achievement of networks asked for by banks.

Participation in the conference «CARDS 2001» :

A large Tunisian delegation took part in the conference "Cards 2001" held in Paris in December 2001. The participation of joint delegations from various professional horizons contributed in making pulse card various applications known. Nowadays, there is a development of professional activity fabric which concerns pulse applications such as faithfulness in the field of distribution.

Single bundle project :

The profession participates actively in the development of new modules relating to the single bundle project. In 2001, the project is operating at a comfortable rate.

Electronic-clearing :

The cheque comes first in the hierarchy of the means of payment. Actions taken in 2001 were related to full-sized tests on postal and bank cheque

electronic-clearing. This is a delicate operation because it requires the management of pictures and of data computerized files which must match in all inter-bank exchange. The end of 2001 was marked by the gradual expansion of cheque electronic-clearing application which will continue over the half of semester 2002.

To promote the tunisian experience in electronic-clearing, the profession participated with the Maghreb bank union in organising several seminars between Maghreb countries which took place in Algiers in April 2001 and in Tripoli, in July 2001.

- LAUNCHING OF THE NATIONAL BANK CARD «CIBT» AND CONTINUOUS MIGRATION FROM MAGNETIC CARDS TO PULSE CARDS :

2001 was characterised by the launching of the national Inter-bank card (CIBT). It is an electronic used for settlements through Electronic Payment Terminal (TPE) and withdrawals from cash dispensers (DAB). On the back of the card there is a Tunisian BIN and a visual against a backdrop of the country's colours, the mat café of Sidi Bou Saïd (the most visited village by tourists in the world). CIBT Card would be the most popular means of electronic payment. Its annual cost is 5 dinars and allows several operations such as inter-bank withdrawals, payments through TPE and statement consulting through cash dispensers (DAB) and automatic teller machines (GAB).

EMV migration is irreversible. It will enhance the technological quality of bank services and the other sectors of the economy, reduce fraud due to magnetic card counterfeiting, favour the introduction of electronic purse, the development of on line payments and therefore Internet Banking and e-commerce.

At the international level, VISA International is ready to invest 168 million euros to speed up the migration to pulse card in accordance with EMV international standard. These evolutions will be effective starting from 2005. VISA bank members who would not have implemented a pulse card programme will be considered responsible in case of fraudulent operations that would have been avoided thanks to pulse card technology.

Bank migration programme covers not only the acceptance system and the issue system but also the replacement of old bank cards, customization and the issue of more than 1 million EMV Cards.

The profession continued in 2001 the work of migration from magnetic card in order to be in compliance with EMV international standard and to inform about fraud and counterfeiting of Tunisian bank cards. In 2001, efforts concentrated on upgrading the buyer system and the achievement of different specifications.

■ VI- INTER-BANK MEETINGS

Inter-bank commissions continued their work and diversified their activities.

Undertaken actions concerned the following :

- Publishing of bank conditions within the implementation of BCT circular 2001-14.
- Elaboration of a guide for Tunisian exporters.
- Follow up of ordinar interfacing operations of bank computer systems within the framework of coming into force of single bundle application.

■ VII- INTER-MAGHREB MEETINGS

Tunisian banks took part actively in the different meetings and events organised by the Maghreb Bank Union (UBM).

■ PROFESSIONAL TRAINING

Created by the Tunisia's Professional Association For Banks, the Banking Professional Training Centre (CPF) is intended mainly for lending institution employees and offers two kinds of training : A diploma-related training and an on-going training.

I- DIPLOMA-RELATED TRAINING

A- Intermediate cycle

The year 2001 was marked by the coming into force of the new training system concurrently with the old system for a transition period till June 2003. Indeed forms B1 and B2 of the old system were done away with in June 2000 and June 2001 respectively. Forms B3 and B4 will end in June 2002 and June 2003 respectively.

In the context of the reform, the elementary cycle (A1 and A2) was ended. From now on, only those who have the baccalaureat or an equivalent diploma can benefit from training at the Centre. Bank employees who studied in the sixth and seventh form of secondary schools can benefit from training at CPFEB only if they pass the exam organised by the Centre. This exam relating to rules, syllabus and examination were designed and elaborated for the concerned students.

A preparatory specific training programme for the above mentioned exam was carried out by the Centre in 2000-2001 especially on bank demand. Worth of note, upon APBT Board recommendations, the programme to prepare students to the exam which enables them to register in the first year of the foundation course will be carried out in the future by the CPFEB.

a- The old system

Over the academic year 2000-2001, the number of registered students of the old system was 303 Vs 647 a year before. This drop is due mainly to the coming into force of the studies reform in the Centre. The average rate of success in 2001 was 81% against 73% in 1999-2000. This considerable improvement was notably in B4 whose students benefited from a specific management programme. This consisted in a rigorous choice of questions asked in Grand Jury (exam committee). Moreover, a one-week preparatory seminar on interview techniques on the one hand, and syllabus of general economics, monetary economics and international financial relations on the other hand, was organised for these students. Thus the rate of those who had the bank-training diploma in July 2001 was 52% vs an average of 30% over the previous years.

b- The new system

The first semester of the foundation course for the first class of the new training system started in January 2001 and was called "class January 2001". 176 candidates with the Baccalaureat or an equivalent diploma registered but only 138 students took the exam of end of first semester. 125 students registered again for the second semester. No exam is required to go from the first semester to the second one of the first year. The second semester studies covered the period from September 2001 to January 2002.

Candidates who do not have the baccalaureat or an equivalent diploma followed a preparatory training which started in November 2000 and finished in June 2001. 119 students registered for this training.

The written examination to have access to the foundation course training for this category of students was organised on 14 and 15 July 2001. 88 candidates out of the 119 mentioned above set for this examination but only 25 of them qualified for the oral exam which was organised in September 2001. 23 candidates passed the exam and thus were entitled to follow training starting from January 2002.

B- Post-graduate cycle : Bank Technical Institute (ITB)

For 2000-2001 academic year, 481 students took ITB courses, a 6.18% increase compared to the number of students of 1999-2000 academic year. Success rate was 83.78% for the first form 69.63% for the second form and 71.56% for the third form.

Worth of note, the rate of success in ITB1 improved considerably compared to the rate recorded in 1999-2000 ; from 64.77% to 83.78%. However the rate of success in ITB2 and ITB3 dropped slightly, about 3%, compared to 1999-2000.

Despite the slight fall mentioned above, Tunisian students' performance in ITB training remains close to the french students' performance. Indeed the average rate of success in Bank Post-graduate Diploma (ITB3) over the last three years was 75% in France, 2% higher than the Tunisians' rate of success over the same period. This should not prevent us from further improving results over the years to come which will be characterised by the coming into force of ITB new type of studies starting October 2001.

II- ON-GOING TRAINING

A- Canadian partnership

The Tuniso-Canadian partnership project which started in 1997 and ended in June 2001 aims at transferring English-American banking methodology and technique to tunisian banks. The expected result is to improve the banker's professional qualification so that he/she can progress in his / her job and serve clients efficiently.

Within "profession improvement" part of the above-mentioned project, the following courses were organised in collaboration with the Canadian Bankers' Institute over 2001 :

*** Personal Financial Planning Programme**

- Course : Client relation.
- Course : Goods evaluation.
- Course : Risk and insurance.
- Course : investment and portfolio management.

*** Bank Professional Management Programme**

- Course : Bank Financial Management.

Thanks to this programme, 87 Junior staff belonging to eleven banking institutions were trained in 2001. Five Tunisian professionals and five Tunisian university lecturers were involved in this course with four Canadian experts as observers.

Since, it was launched in 1997, this experience made it possible to create a group of tunisian trainers who use the Canadian approach to ensure the timelessness of this programme. These trainers will be in charge, in a second stage, of producing tunisian teaching materials (Lessons and exercises). Up to now, some case studies and teaching materials have already been adapted (materials on legal aspects, investment and portfolio management, risk and insurance....).

B- Other trainings

Besides diploma-related training, CPFEB offers an on-going training in the form of seminars, courses and sessions which duration can vary according to the

topics dealt with. The target of such type of training is to make lending institutions benefit from a constant investment in the most recent innovations, improve competences, accompany professional evolution, update knowledge...

Proposed programmes, either through "the training committee" recommendations or the setting up of some sector-related important projects are taught by groups of foreign and tunisian trainers who are highly professional in the fields they deal with and have a large experience in pedagogical methods.

For 2001-2002, the Association elaborated a plan of common training to the sector. Part of this plan relating to e-commerce, electronic-clearing, customer reception, quality... was carried out.

Thus, these programmes benefited to 658 bank employees over 2001, breakdown as follows :

Training	Number of participants
2001 finance law, Ministry of Finance	26
e-commerce	305
Electronic - clearing	70
Customer reception	14
Sensibilization to full quality	21
Quality in marketing bank services	26
A day-study on creative effect of registration, Ministry of justice	32
Practical methods of implementing law n°2000-92 of 30 October 2000 (Transfer and security of professional debts)	81
The exchange market and coverage instruments against foreign exchange risks and rate	71
Assessment of training impact	12
Total	658

III- TECHNICAL COMMITTEES

A- Training Committee

Created on 20 October by the Association Board, the training committee is presided over by Mr. Mohamed Ferid Ben TANFOUS, General Managing Director of the ATB and groups representatives from each bank member as

well as by the Association's representative. The training committee, which is considered as a thinking forum between those in charge of the training department in banks, aims at :

- Defining training strategy within Tunisia's Professional Association for Banks.
- Defining the general framework to set up logistics to carry out efficient and modern training programmes which best meet the profession needs and ;
- Proposing all measures that facilitate the carrying out, in best conditions, of all training applications to different bodies, such as the Ministry of Vocational Training and Employment and the Ministry of Finance.

After ten meetings held by the training committee since November 2000, a final report was written as a synthesis of all works achieved and which recommendations concern four topics considered as priorities because of their effect on the sector activity :

- The new technologies as a tool and a means of training ;
- The preparatory training to have access to the foundation course of CPFEB;
- Relations with the Ministry of Vocational Training and Employment as far as approval and tax refund are concerned ;
- Harmonization of bank policies in giving incentives related to training.

The final report of the training committee's work which was adopted by the Board of the Association Presidents in their meeting in May 2001 resulted in the following projects started and/or achieved over the fourth quarter of 2001:

- Fitting out of two classrooms with computers for training in office work and micro-computer, linked to internet for on line trainings or access to some web-sites or data base ;
- Undertaken action to equip little by little all classrooms with micro-computers and multi-média materials to encourage teachers more and more to use the new technologies and to prepare the appropriate infrastructure for implementing an e-learning system ;
- Undertaken action to install a language laboratory to practise English.
- Started debate with a view to sign an agreement to set up an Authentication Centre PSI (Passport for the Information Society) at the Association;
- Started action to set up an e-training system ;
- Installation of a virtual library at the Association documentation Centre ;
- Elaboration of the general rules for the exam which gives access to CPFEB training cycles and the programmes of the different subjects pertaining to this exam,
- Taking over by CPFEB of the preparatory training cycle ;

- Elaboration of a programme for 13 activities related to on-going training that was submitted to the Ministry of training to facilitate approval procedures and tax refund ;
- Organisation of an assessment mission of CPFEB training cycles done on the Association behalf and financed from the European Union package reserved for upgrading the tunisian financial system.

B- The Pedagogical Committee

Created by the statute of the Banking Professional Training Centre, the Pedagogical committee is presided over by Mr Abderraouf BEN GHEZALA, the Association Chief Delegate. The Committee members are chosen among the sector executives, the teachers in the Centre and executives from ministerial departments who are involved in training (Ex : Ministry of Finance, Ministry of Higher Education, Ministry of vocational Training...).

The pedagogical Committee plays a complementary role to the Training Committee's one. It is concerned mainly with pedagogical matters of which :

- Syllabus validation ;
- Choice of teachers ;
- Approval of studies and exams rules ;
- Approval of teaching materials.

Over the period covering October 2000-November 2001 CPFEB pedagogical Committee held fourteen meetings devoted to the following matters :

- Discussion and definition of the guidelines for the syllabus of the first year of the foundation course ;
- Review of the preparatory cycle syllabus ;
- Making up list of teachers for the first semester of the foundation course first class January 2001 ;
- Making up of list of teachers for the second semester of the foundation course class January 2001 ;
- Regulating of the exam to have access to CPFEB training cycle ;
- Fixing subject scale and coefficient for the first semester exam for class January 2001 ;
- Discussion and definition of the guidelines for the syllabus of the second year of the foundation course ;
- Making the lists of potential candidates to teach in the second year of the foundation course.

APPENDIX

DEPOSIT BANK BALANCE SHEETS AND STATEMENTS OF INCOME

OTHER MEMBER BALANCE SHEETS AND STATEMENTS OF INCOME

DEPOSIT BANK NETWORK

**DEVELOPMENT BANK BALANCE SHEETS AND STATEMENTS
OF INCOME**

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**DEPOSIT BANK BALANCE
SHEETS AND STATEMENTS
OF INCOME**

THE AGRICULTURAL NATIONAL BANK

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

ASSETS	AMOUNTS
Cash and assets to the Central Bank of Tunisia (BCT), Postal Current Account (CCP) and Tunisia General Treasury (TGT)	35 332
Claims on banking and financial establishments	174 728
Claims on clients	2 527 223
- Accounts in debit	336 578
- Other financing to clients	1 581 413
- Loans on Special Resources	574 847
- Agriculture-related claims on the State	34 385
Commercial securities portfolio	98 267
Investment portfolio	256 527
Fixed assets	52 534
Other assets	148 723
- Suspence and adjustment entry accounts	132 102
- Others	16 621
TOTAL ASSETS	3 293 334
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	396
Deposits and assets of banking and financial institutions	276 027
Clients' deposits and assets	2 017 382
- Sight deposits	609 112
- Other deposits and assets	1 408 270
Borrowings and special resources	533 205
- Borrowings on documents	401
- Other borrowed funds	0
- Special resources	532 804
Other liabilities	110 889
- Suspence and adjustment entry accounts	91 660
- Others	19 229
TOTAL LIABILITIES	2 937 899
CAPITAL STOCK	AMOUNTS
Capital	100 000
Reserves	98 671
Bank's own shares	- 274
Other capital stock	133 000
Income carried forward	9
Banking proceeds	24 029
TOTAL CAPITAL STOCK	355 435
TOTAL LIABILITIES AND CAPITAL STOCK	3 293 334

THE AGRICULTURAL NATIONAL BANK



OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	550 175
- To banking establishments	134 967
- To clients	415 208
Documentary credit	19 140
Assets given in guarantee	61 000
TOTAL POSSIBLE LIABILITIES	630 315

CONTINGENCIES GIVEN	AMOUNTS
Contingencies of given financing	274 839
Contingencies on securities	140 665
- Participations non paid-up	339
- Others	140 326
TOTAL CONTINGENCIES GIVEN	415 504

CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	24 979
Guarantees received	788 298
TOTAL CONTINGENCIES RECEIVED	813 277

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

THE AGRICULTURAL NATIONAL BANK

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	167 842
- Transactions with banking and financial establishments	3 260
- Transactions with clients	160 039
- Other Interests and similar revenues	4 543
Commissions (in proceeds)	35 677
Earnings on commercial securities portfolio and financial transactions	11 717
Investment portfolio revenues	6 284
TOTAL BANK OPERATING PROCEEDS	221 520
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	89 185
- Transactions with banking and financial establishments	15 110
- Transactions with clients	61 129
- Borrowings and special resources	11 854
- Other interests and charges	1 092
Commissions incurred	1 275
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	90 460
NET BANKING PROCEEDS	131 060
Endowments for provisions and result of correction of assets, off balance sheet items and liabilities	-18 575
Trading in for provisions and result of correction of assets on investment portfolio	325
Other operating products	787
Wage bill	59 680
General operating charges	17 682
Endowments for provisions and for amortisation on fixed assets	5 815
OPERATING RESULT	30 420
Balance in gain/loss from other current items	167
Tax on profits	6 558
RESULT OF CURRENT ACTIVITIES	24 029
Balance in gain/loss from extraordinary items	
NET FISCAL YEAR INCOME	24 029

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

THE TUNISIAN BANKING COMPANY

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	90 263
Claims on banking and financial establishments	440 087
Claims on clients	2 649 527
Commercial securities portfolio	201 261
Investment portfolio	211 736
Fixed assets	73 660
Other assets	251 447
TOTAL ASSETS	3 917 981

LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	201 295
Deposits and assets of banking and financial establishments	70 834
Clients' deposits and assets	2 088 953
Borrowings and special resources	999 982
Other liabilities	133 432
TOTAL LIABILITIES	3 494 496

CAPITAL STOCK	AMOUNTS
Capital	124 300
Reserves	220 423
Bank's own shares	112
Other capital stock	37 305
Income carried forward	0
Banking proceeds	41 345
TOTAL CAPITAL STOCK	423 485

TOTAL LIABILITIES AND CAPITAL STOCK	3 917 981
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OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	734 103
Documentary credit	217 067
TOTAL POSSIBLE LIABILITIES	951 170

CONTINGENCIES GIVEN	AMOUNTS
Contingencies of given financing	97 427
Contingencies on securities	8 743
TOTAL CONTINGENCIES GIVEN	106 170

CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	129 762
Guarantees received	552 848
TOTAL CONTINGENCIES RECEIVED	682 610

THE TUNISIAN BANKING COMPANY

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	205 615
Commissions	25 472
Earnings on commercial securities portfolio and financial transactions	26 524
Revenues from investment securities portfolio	10 093
TOTAL BANK OPERATING PROCEEDS	267 704
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	-129 631
Commissions incurred	-2 387
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	-132 018
NET BANKING PROCEEDS	135 686
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	-61 111
Trading in for provisions and result of correction of assets on investment portfolio	54 447
Other operating products	2 086
Wage bill	-60 716
General operating charges	-18 001
Endowments for amortisation and for provisions on fixed assets	-6 755
OPERATING RESULT	45 636
Balance in gain / loss from other ordinary items	-303
Tax on profits	-3 988
RESULT OF CURRENT ACTIVITIES	41 345
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	41 345

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

THE INTERNATIONAL ARAB BANK OF TUNISIA

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in dinars)

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	49 902 296,088
Claims on banking and financial establishments	256 992 301,865
Claims on clients	1 700 000 118,154
Commercial securities portfolio	324 590 720,826
Investment portfolio	78 513 228,199
Fixed assets	66 017 113,798
Other assets	181 285 951,972
TOTAL ASSETS	2 657 301 730,902
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	1 108 343,520
Deposits and assets of banking and financial establishments	149 756 391,719
Clients' deposits and assets	2 126 219 551,893
Borrowings and special resources	55 127 639,044
Other liabilities	95 727 518,159
TOTAL LIABILITIES	2 427 939 444,335
CAPITAL STOCK	AMOUNTS
Capital	100 000 000,000
Reserves	95 575 655,366
Bank's own shares	0
Other capital stock	126 559,422
Income carried forward	57 096,242
Banking proceeds	33 602 975,537
TOTAL CAPITAL STOCK	229 362 286,567
TOTAL LIABILITIES AND CAPITAL STOCK	2 657 301 730,902
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	468 485 814,909
Documentary credit	223 166 003,170
Assets Given in guarantee	
TOTAL POSSIBLE LIABILITIES	691 651 818,079
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of given financing	84 175 566,000
Contingencies on securities	1 114 497,560
TOTAL CONTINGENCIES GIVEN	85 290 063,560
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	
Guarantees received	718 974 000,000
TOTAL CONTINGENCIES RECEIVED	718 974 000,000

THE INTERNATIONAL ARAB BANK OF TUNISIA

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	151 570 012,903
Commissions (in proceeds)	33 092 147,915
Earnings on commercial securities portfolio and financial transactions	28 506 364,034
Investment portfolio revenues	803 296,033
TOTAL BANK OPERATING PROCEEDS	213 971 820,885
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	61 541 933,547
Commissions incurred	3 281 163,600
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	64 823 097,147
NET BANKING PROCEEDS	149 148 723,738
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	- 23 268 396,966
Trading in for provisions and result of correction of assets on investment portfolio	2 291 891,568
Other operating products	575 540,613
Wage bill	50 222 558,122
General operating charges	24 297 894,376
Endowments for amortisation and for provisions on fixed assets	13 117 660,892
OPERATING RESULT	41 109 645,563
Balance in gain / loss from other ordinary items	2 425,974
Tax on profits	7 509 096,000
RESULT OF CURRENT ACTIVITIES	33 602 975,537
NET FISCAL YEAR INCOME	33 602 975,537

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in dinars)

THE INTERNATIONAL UNION OF BANKS

BALANCE SHEET AS AT 31 DECEMBER 2001 (in thousand dinars)

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	89 437
Claims on banking and financial establishments	123 494
Claims on clients	1 150 789
Commercial securities portfolio	18 934
Investment portfolio	214 142
Fixed assets	15 851
Other assets	93 661
TOTAL ASSETS	1 706 308
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	188 200
Deposits and assets of banking and financial establishments	98 205
Clients' deposits and assets	1 155 353
Borrowings and special resources	30 727
Other liabilities	104 722
TOTAL LIABILITIES	1 577 207
CAPITAL STOCK	AMOUNTS
Capital	70 000
Reserves	40 861
Other capital stock	0
Income carried forward	13
Banking proceeds	18 227
TOTAL CAPITAL STOCK	129 101
TOTAL LIABILITIES AND CAPITAL STOCK	1 706 308
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	255 689
Documentary credit	108 612
TOTAL POSSIBLE LIABILITIES	364 301
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of given financing	0
Contingencies on securities	2 799
TOTAL CONTINGENCIES GIVEN	2 799
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	697 164
TOTAL CONTINGENCIES RECEIVED	697 164

THE INTERNATIONAL UNION OF BANKS

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	87 526
Commissions received	20 748
Earnings on commercial securities portfolio and financial transactions	6 975
Intestment portfolio revenues	11 108
TOTAL BANK OPERATING PROCEEDS	126 357
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	53 532
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	254
TOTAL BANK OPERATING CHARGES	53 786
NET BANKING PROCEEDS	72 571
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities (-)	11 316
Trading in for provisions and result of correction of assets on investment portfolio (+)	95
Other operating products(+)	67
Wage bill (-)	27 651
General operating charges (-)	9 543
Endowments for amortisation(-)	2 093
OPERATING RESULT	22 130
Balance in gain / loss from other ordinary items (+)	460
Tax on companies (-)	4 363
NET FISCAL YEAR INCOME	18 227

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in dinars)

HOUSING BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	15 481 560
Claims on banking and financial establishments	217 534 238
Claims on clients	2 041 900 352
Commercial securities portfolio	231 341 814
Investment portfolio	66 123 609
Fixed assets	30 344 781
Other assets	122 282 162
TOTAL ASSETS	2 725 008 516
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	201 067 972
Clients' deposits and assets	1 682 555 177
Borrowings on special resources	369 670 122
Other liabilities	287 595 131
TOTAL LIABILITIES	2 540 888 402
CAPITAL STOCK	AMOUNTS
Capital	75 000 000
Reserves	87 148 421
Bank's own shares	0
Other capital stock	414 048
Income carried forward	508 584
Banking proceeds	21 049 061
TOTAL CAPITAL STOCK	184 120 114
TOTAL LIABILITIES AND CAPITAL STOCK	2 725 008 516
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	115 288 062
- To banking and financial establishments	22 717 839
- To clients	92 570 223
Documentary credit	36 653 930
Assets given in guarantee	111 500 000
TOTAL POSSIBLE LIABILITIES	263 441 992
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	753 226 732
- To banking and financial establishments	2 586 548
- To clients	750 640 184
Contingencies on securities	675 000
- Participations non paid up	675 000
- Securities to be received	0
TOTAL CONTINGENCIES GIVEN	753 901 732
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	388 625 401
Guarantees received	27 500 106
- Guaranties received from the state	3 399 400
- Guaranties received from banking financial and insurance establishments	28 796
- Guaranties received from clients	24 071 910
TOTAL CONTINGENCIES RECEIVED	416 125 507



**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in dinars)

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	135 179 604
Commissions (in proceeds)	13 085 943
Earnings from commercial securities portfolio and financial transactions	16 314 711
Investment portfolio revenues	734 329
TOTAL BANK OPERATING PROCEEDS	165 314 587
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	80 221 110
Commissions incurred	609 179
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	80 830 289
NET BANKING PROCEEDS	84 484 298
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	- 10 966 424
Trading in for provisions and result of correction of assets, on investment portfolio	15 109
Other operating products	5 786 795
Wage bill	- 32 103 808
General operating charges	- 16 105 150
Endowments for amortisation and for provisions on the result of correction of fixed assets	- 3 515 580
TOTAL OTHER CHARGES AND PROCEEDS	56 889 058
OPERATING RESULT	27 595 240
Gain from current items	45 741
Tax on profits	6 591 920
RESULT OF CURRENT ACTIVITIES	21 049 061
Gain from extraordinary items	0
Loss from extraordinary items	0
NET FISCAL YEAR INCOME	21 049 061

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

THE SOUTH BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	87 243
Claims on banking and financial establishments	22 013
Claims on clients	1 186 986
Commercial securities portfolio	74 809
Investment portfolio	60 693
Fixed assets	17 728
Other assets	134 885
TOTAL ASSETS	1 584 357
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	70 812
Deposits and assets of banking and financial establishments	144 742
Clients' deposits and assets	1 127 433
Borrowings and special resources	25 138
Other liabilities	49 312
TOTAL LIABILITIES	1 417 437
CAPITAL STOCK	AMOUNTS
Capital	100 000
Reserves	44 408
Bank's own shares	0
Other capital stock	3 646
Income carried forward	9
Banking proceeds	18 857
TOTAL CAPITAL STOCK	166 920
TOTAL LIABILITIES AND CAPITAL STOCK	1 584 357
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	391 360
Documentary credit	88 733
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	480 093
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	1 799
Contingencies on securities	863
TOTAL CONTINGENCIES GIVEN	2 662
CONTINGENCIES RECEIVED	
Contingencies of financing received	0
Guarantees received	121 864
TOTAL CONTINGENCIES RECEIVED	121 864



BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	108 393
Commissions (in proceeds)	14 859
Earnings from commercial securities portfolio and financial transactions	5 044
Investment portfolio revenues	972
TOTAL BANK OPERATING PROCEEDS	129 268
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	- 43 943
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	- 43 943
NET BANKING PROCEEDS	85 325
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	-24 205
Trading in for provisions and result of correction of assets on investment portfolio	920
Other operating products	12
Wage bill	-26 715
General Operating Charges	-7 995
Endowments for amortisation and for provisions on fixed assets	-2 728
OPERATING RESULT	24 614
Balance in gain / loss from other current items	-95
Tax on profits	-5 662
RESULT OF CURRENT ACTIVITIES	18 857
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	18 857

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

TUNISIA BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	15 194
Claims on banking and financial establishments	94 954
Claims on clients	1 083 883
Commercial securities portfolio	13 597
Investment portfolio	53 729
Fixed assets	40 776
Other assets	85 424
TOTAL ASSETS	1 387 557
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	5 006
Deposits and assets of banking establishments	26 188
Clients' deposits	944 674
Borrowings and special resources	141 045
Other liabilities	90 946
TOTAL LIABILITIES	1 207 859
CAPITAL STOCK	AMOUNTS
Capital	40 000
Reserves	60 599
Other capital stock	49 277
Income carried forward	944
Banking proceeds	28 878
TOTAL CAPITAL STOCK	179 698
TOTAL LIABILITIES AND CAPITAL STOCK	1 387 557
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	170 862
Documentary credit	101 409
TOTAL POSSIBLE LIABILITIES	272 271
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	78 162
TOTAL CONTINGENCIES GIVEN	78 162
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	41 140
Guarantees received	562 552
TOTAL CONTINGENCIES RECEIVED	603 692

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	93 085
Commissions (in proceeds)	12 915
Earnings from commercial securities portfolio and financial transactions	3 638
Investment portfolio revenues	2 350
TOTAL BANK OPERATING PROCEEDS	111 988
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	37 440
TOTAL BANK OPERATING CHARGES	37 440
NET BANKING PROCEEDS	74 548
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	14 064
Other operating products	3 493
Wage bill	16 258
General operating charges	6 430
Endowments for amortisation and for provisions on fixed assets	3 696
OPERATING RESULT	37 593
Balance in gain / loss from other current items	- 1 670
Tax on profits	7 045
RESULT OF CURRENT ACTIVITIES	28 878
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	28 878

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in thousand dinars)

THE BANKING UNION FOR TRADE AND INDUSTRY

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	44 874
Claims on banking and financial establishments	58 840
Claims on clients	874 835
Commercial securities portfolio	22 364
Investment portfolio	24 222
Fixed assets	30 190
Other assets	37 237
TOTAL ASSETS	1 092 562
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	50 600
Deposits and assets of banking and financial establishments	151 657
Clients' deposits and assets	625 896
Borrowings and special resources	69 816
Other Liabilities	46 828
TOTAL LIABILITIES	944 797
CAPITAL STOCK	AMOUNTS
Capital	35 000
Reserves	94 503
Bank's own shares	0
Other capital stock	0
Income carried forward	10
Banking proceeds	18 252
TOTAL CAPITAL STOCK	147 765
TOTAL LIABILITIES AND CAPITAL STOCK	1 092 562
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	248 513
Documentary credit	74 294
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	322 807
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	174 761
Contingencies on securities	49
TOTAL CONTINGENCIES GIVEN	174 810
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	450 400
TOTAL CONTINGENCIES RECEIVED	450 400

THE BANKING UNION FOR TRADE AND INDUSTRY

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	78 254
Commissions (in proceeds)	13 364
Earnings from commercial securities portfolio and financial transactions	5 673
Investment portfolio revenues	339
TOTAL BANK OPERATING PROCEEDS	97 630
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	30 062
Commissions incurred	1 061
TOTAL BANK OPERATING CHARGES	31 123
NET BANKING PROCEEDS	66 507
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	(6 975)
Endowments for provisions and result of correction of assets on investment portfolio	(2)
Other operating products	1 468
Wage bill	(18 800)
General operating charges	(9 584)
Endowments for amortisation and for provisions on fixed assets	(5 666)
OPERATING RESULT	26 948
Balance in gain loss from other current items	337
Tax on profits	(9 033)
RESULT OF CURRENT ACTIVITES	18 252
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	18 252

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

ARAB TUNISIAN BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	41 756
Claims on banking and financial establishments	241 733
Claims on clients	597 954
Commercial securities portfolio	11 353
Investment portfolio	31 586
Fixed assets	21 534
Other assets	93 741
TOTAL ASSETS	1 039 657
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	
Deposits and assets of banking and financial establishments	21 761
Clients' deposits and assets	837 184
Borrowings and special resources	14 415
Other liabilities	75 018
TOTAL LIABILITIES	948 378
CAPITAL STOCK	AMOUNTS
Capital or appropriation	35 000
Reserves	50 886
Bank's own shares	
Other capital stock	
Income carried forward	54
Banking proceeds	5 339
TOTAL CAPITAL STOCK	91 279
TOTAL LIABILITIES AND CAPITAL STOCK	1 039 657
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	106 435
Documentary credit	248 495
Assets given in guarantee	
TOTAL POSSIBLE LIABILITIES	354 930
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	49 542
Contingencies on securities	98 746
TOTAL CONTINGENCIES GIVEN	148 288
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	
Guarantees received	267 247
TOTAL CONTINGENCIES RECEIVED	267 247

ARAB TUNISIAN BANK

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	50 975
Commissions	9 210
Earnings from commercial securities portfolio and financial transactions	11 863
Investment portfolio revenues	1 350
TOTAL BANK OPERATING PROCEEDS	73 398
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	26 524
Commissions incurred	1 018
Loss on commercial securities portfolio and financial transactions	2 842
TOTAL BANK OPERATING CHARGES	30 384
NET BANKING PROCEEDS	43 014
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	7 162
Endowments for provisions and result of correction of assets on investment portfolio	362
Other operating products	67
Wage bill	15 793
General operating charges	8 605
Endowments for amortisation and for provisions on fixed assets	2 491
OPERATING RESULT	8 668
Balance in gain / loss from other current items	575
Tax on profits	2 617
RESULT OF CURRENT ACTIVITIES	6 626
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	6 626
Effects of accounting changes (net of tax)	1 287
RESULT AFTER ACCOUNTING CHANGES	5 339

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

AMEN BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	113 789
Claims on banking and financial establishments	86 275
Claims on clients	1 445 737
Commercial securities portfolio	39 845
Investment portfolio	67 827
Fixed assets	51 337
Other assets	30 020
TOTAL ASSETS	1 834 830
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	74 525
Deposits and assets of banking and financial establishments	223 971
Clients' deposits and assets	1 299 092
Borrowings and special resources	61 397
Other liabilities	13 244
TOTAL LIABILITIES	1 672 229
CAPITAL STOCK	AMOUNTS
Capital	70 000
Reserves	65 704
Bank's own shares	-574
Other capital stock	423
Income carried forward	7
Banking proceeds	27 041
TOTAL CAPITAL STOCK	162 601
TOTAL LIABILITIES & CAPITAL STOCK	1 834 830
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	121 673
Documentary credit	104 088
Assets given in guarantee	
TOTAL POSSIBLE LIABILITIES	225 761
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	54 650
Contingencies on securities	300
TOTAL CONTINGENCIES GIVEN	54 950
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	
Guarantees received	149 588
TOTAL CONTINGENCIES RECEIVED	149 588

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	122 875
Commissions received	18 848
Earnings on commercial securities portfolio and financial transactions	8 307
Investment portfolio revenues	3 823
TOTAL BANK OPERATING PROCEEDS	153 853
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	74 898
Commissions incurred	1 256
Loss on commercial securities portfolio and financial transactions	
TOTAL BANK OPERATING CHARGES	76 154
NET BANKING PROCEEDS	77 699
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	20 000
Trading in for provisions and result of correction of assets on investment portfolio	1 137
Other operating products	783
Wage bill	17 661
General Operating Charges	6 724
Endowments for amortisation and for provisions on fixed assets	3 281
OPERATING RESULT	31 953
Balance in gain / loss from other current items	944
Tax on profits	5 856
RESULT OF CURRENT ACTIVITIES	27 041
Balance in gain / loss from other current items	0
NET FISCAL YEAR INCOME	27 041

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

TUNISIAN-FRENCH BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	3 083
Claims on banking and financial establishments	10 389
Claims on clients	82 021
Commercial securities portfolio	190
Investment portfolio	533
Fixed assets	3 171
Other assets	7 369
TOTAL ASSETS	106 756
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	7
Deposits and assets of banking and financial establishments	683
Clients' deposits and assets	93 270
Borrowings and special resources	1 575
Other liabilities	3 643
TOTAL LIABILITIES	99 178
CAPITAL STOCK	AMOUNTS
Capital	5 000
Reserves	900
Other capital stock	2 623
Income carried forward	- 1 151
Banking proceeds	206
TOTAL CAPITAL STOCK	7 578
TOTAL LIABILITIES & CAPITAL STOCK	106 756
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	11 729
Documentary credit	6 704
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	18 433
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	3 800
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	3 800
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	3 217
TOTAL CONTINGENCIES RECEIVED	3 217

TUNISIAN-FRENCH BANK

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	6 420
Commissions (in proceeds)	1 215
Earnings on commercial securities portfolio and financial transactions	380
Investment portfolio revenues	31
TOTAL BANK OPERATING PROCEEDS	8 046
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	- 3 525
Commissions incurred	-3
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	- 3 528
NET BANKING PROCEEDS	4 518
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	- 361
Trading in for provisions and result of correction of assets, on investment portfolio	436
Other operating products	1
Wage bill	- 3 225
General operating charges	- 616
Endowments for amortisation and for provisions on fixed assets	- 545
OPERATING RESULT	208
Balance in gain / loss from other current items	0
Tax on profits	- 2
RESULT OF CURRENT ACTIVITIES	206
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	206

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in thousand dinars)

TUNIS ONSHORE CITI BANK BRANCH

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	2 217
Claims on banking and financial establishments	143 192
Claims on clients	150 030
Commercial securities portfolio	49 175
Investment portfolio	35
Fixed assets	534
Other assets	6 914
TOTAL ASSETS	352 097
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	2 299
Deposits and assets of banking and financial establishments	203 709
Clients' deposits and assets	130 231
Borrowings and special resources	0
Other liabilities	3 713
TOTAL LIABILITIES	339 952
CAPITAL STOCK	AMOUNTS
Capital	10 000
Reserves	0
Banks' own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	2 145
TOTAL CAPITAL STOCK	12 145
TOTAL LIABILITIES & CAPITAL STOCK	352 097
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	10 666
Documentary credit	12 036
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	22 702
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	6 788
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	6 788
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	146 274
Guarantees received	0
TOTAL CONTINGENCIES RECEIVED	146 274

TUNIS ONSHORE CITI BANK BRANCH

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	19 617
Commissions (in proceeds)	1 775
Earnings on commercial securities portfolio and similar financial transactions	5 426
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	26 818
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	17 897
Commissions incurred	0
Loss on commercial portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	17 897
NET BANKING PROCEEDS	8 921
Endowments for provisions and result of correction of assets on claims off balance sheet items, and liabilities	-1 191
Endowments for provisions and result of correction of assets on investment portfolio	0
other operating products	0
Wage bill	2 400
General operating charges	1 640
Endowments for amortisation and for provisions on fixed assets	138
OPERATING RESULT	3 552
Balance in gain / loss from other current items	0
Tax on profits	1 407
RESULT OF CURRENT ACTIVITIES	2 145
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	2 145

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

THE TUNISIAN SOLIDARITY BANK

**BALANCE SHEET
AS AT 31 DECEMBER
2001**
(in thousand dinars)

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	12 025
Claims on banking and financial establishments	5 019
Claims on clients	150 016
Commercial securities portfolio	0
Investment portfolio	0
Fixed assets	1 397
Other assets	20 705
TOTAL ASSETS	189 162
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	910
Deposits and assets of banking and financial establishments	9 184
Clients' deposits and assets	4 767
- Sight accounts	630
- Savings accounts	61
- Forward accounts, cash bonds and other financial products	4 076
- Other amounts due to clients	
- Deposit certificates subscribed by clients	
Special resources	123 044
Other liabilities	9 442
TOTAL LIABILITIES	147 347
CAPITAL STOCK	AMOUNTS
Capital or appropriation	40 000
Reserves	327
Bank's own shares	0
Other capital stock	
Income carried forward	1 225
Banking proceeds	263
TOTAL CAPITAL STOCK	41 815
TOTAL LIABILITIES & CAPITAL STOCK	189 162
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	71
Documentary credit	
Assets given in guarantee	2 862
TOTAL POSSIBLE LIABILITIES	2 933
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	20 213
Contingencies on securities	
TOTAL CONTINGENCIES GIVEN	20 213
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	15 897
Guarantees received	
TOTAL CONTINGENCIES RECEIVED	15 897

THE TUNISIAN SOLIDARITY BANK



BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	4 090
Commissions	648
Earnings on commercial securities portfolio and financial transactions	
Investment portfolio revenues	
TOTAL BANK OPERATING PROCEEDS	4 738
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	1 249
Commissions incurred	
Loss on commercial securities portfolio and financial transactions	
TOTAL BANK OPERATING CHARGES	1 249
NET BANKING PROCEEDS	3 489
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	
Endowments for provisions and result of correction of assets, on investment portfolio	2 423
Other operating products	3 811
Wage bill	2 965
General operating charges	1 030
Endowments for amortisation and for provision on fixed assets	359
OPERATING RESULT	523
Balance in gain / loss from other current items	
Tax on companies	258
RESULT OF CURRENT ACTIVITIES	265
Balance in gain / loss from extraordinary items	2
NET FISCAL YEAR INCOME	263

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

ARAB BANKING CORPORATION

BALANCE SHEET AS AT 31 DECEMBER 2001 (in thousand dinars)

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	8 622
Claims on banking and financial establishments	43 867
Claims on clients	136 365
Commercial securities portfolio	0
Investment portfolio	0
Fixed assets	2 235
Other assets	1 364
TOTAL ASSETS	192 453
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	3 904
Deposits and assets of banking and financial establishments	12 890
Clients' deposits and assets	137 707
Special resources	0
Other liabilities	18 416
TOTAL LIABILITIES	172 917
CAPITAL STOCK	AMOUNTS
Capital	18 000
Reserves	0
Other capital stock	0
Income carried forward	0
Banking proceeds	1 536
TOTAL CAPITAL STOCK	19 536
TOTAL LIABILITIES & CAPITAL STOCK	192 453
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	7 566
Documentary credit	5 450
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	13 016
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	20
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	20
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	18 962
TOTAL CONTINGENCIES RECEIVED	18 962

ARAB BANKING CORPORATION

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	9 415
Commissions	936
Earnings on commercial securities portfolio and financial transactions	48
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	10 399
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	(4 567)
Commissions incurred	(424)
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	(4 991)
NET BANKING PROCEEDS	5 408
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	0
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	104
Wage bill	(1 499)
General operating charges	(1 201)
Endowment for amortisation and for provision on fixed assets	(438)
OPERATING RESULT	2 374
Balance in gain / loss from other current items	0
Tax on companies	(838)
RESULT OF CURRENT ACTIVITIES	1 536

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)



**OTHER MEMBER
BALANCE SHEETS AND
STATEMENTS OF INCOME**

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in dinars)

NORTH AFRICA INTERNATIONAL BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	1 170 892
Claims on banking and financial establishments	113 538 003
Claims on clients	70 027 960
Commercial securities portfolio	0
Investment portfolio	50 000
Fixed assets	5 745 946
Other assets	2 128 459
TOTAL ASSETS	192 661 260
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	13
Deposits and assets of banking and financial establishments	107 777 618
Client's deposits and assets	14 923 777
Borrowings and special resources	0
Other liabilities	980 251
TOTAL LIABILITIES	123 681 659
CAPITAL STOCK	AMOUNTS
Capital	43 764 000
Reserves	19 935 590
Other capital stock	0
Bank's own shares	0
Income carried forward	1 603 983
Banking proceeds	3 676 028
TOTAL CAPITAL STOCK	68 979 601
TOTAL LIABILITIES & CAPITAL STOCK	192 661 260
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	16 912 078
Documentary credit	120 879 899
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	137 791 977
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	27 722 679
Contingencies on securities	
TOTAL CONTINGENCIES GIVEN	27 722 679
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	9 619 700
TOTAL CONTINGENCIES RECEIVED	9 619 700

NORTH AFRICA INTERNATIONAL BANK

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	8 335 952
Commissions	1 587 520
Earnings on commercial securities portfolio and financial transactions	907 046
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	10 830 518
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	2 982 395
Commissions incurred	52 576
Loss on commercial securities portfolio and financial transactions	
TOTAL BANK OPERATING CHARGES	3 034 971
NET BANKING PROCEEDS	7 795 547
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	2 921 770
Trading in for provisions and result of correction of assets, on investment portfolio	2 124 943
Other operating products	0
Wage bill	1 874 494
General operating charges	838 918
Endowments for amortisation and for provisions on fixed assets	314 372
OPERATING RESULT	3 970 936
Balance in gain / loss from other current items	- 83 527
Tax on companies	211 381
RESULT OF CURRENT ACTIVITIES	3 676 028
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	3 676 028

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in dinars)



**DEPOSIT BANK
NETWORK**

AGRICULTURAL NATIONAL BANK

BRANCHES, AGENCIES,
OFFICES
AS AT 31
DECEMBER 2001

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(SC) Succursale Med V.	Suc Tunis	Tunis	RUE HEDI NOUIRA	(71) 832.168	835.751
DIRECTION REG. TUNIS NORD			RUE MOKHTAR ATTIA	(71) 341.017	341.020
(A) TUNIS HILTON	TUNIS	TUNIS	17,18,19,PLACE TANIT	(71) 780.186	789.308
(S) AV.DE PARIS	TUNIS	TUNIS	19, AV. DE PARIS	(71) 345.938	341.024
(A) LA FAYETTE	TUNIS	TUNIS	61,AV.DE LA LIBERTE	(71) 286.545	284.172
(A) AV.DE LONDRES	TUNIS	TUNIS	16,AV.DE LONDRES	(71) 253.751	341.705
(A) CHARGUIA	TUNIS	CHARGUIA	RUE 8069 ZONE INDUS.	(71) 705.919	705.583
(A) ALAIN SAVARY	TUNIS	TUNIS	39,AV.ALAIN SAVARY	(71) 783.037	790.626
(A) KHEREDDINE P.	TUNIS	TUNIS	12,AV.KHEREDDINE PACHA	(71) 781.385	784.159
(A) LE BARDO	TUNIS	LE BARDO	BOULEVARD 9 MARS	(71) 517.422	501.203
(A) BAB SOUIKA	TUNIS	TUNIS	PLACE BAB SOUIKA	(71) 571.388	571.409
(A) ARIANA	ARIANA	ARIANA	18,AV.H. BOURGUIBA	(71) 713.843	712.902
(A) EL MENZEH 9	ARIANA	EL MENZEH 9	COMPLEX AIDA CENTER	(71) 880.677	880.666
(A) TEBOURBA	MANOUBA	TEBOURBA	10,AV.F.HACHED	(71) 530.020	531.500
(A) MORNAGUIA	MANOUBA	MORNAGUIA	AV.H. BOURGUIBA	(71) 540.152	540.759
(A) OUED ELLIL	MANOUBA	OUED ELLIL	AV.H. BOURGUIBA	(71) 535.430	535.700
(A) DENDEN	MANOUBA	DENDEN	GLRIE COMM.DU MAGASIN GENERAL	(71) 518.332	500.871
DIRECTION REG. TUNIS SUD			RUE MOKHTAR ATTIA	(71) 341.018	341.019
(A) TUNIS «A»	TUNIS	TUNIS	12 BIS, RUE EL DJAZIRA	(71) 242.148	342.408
(A) TUNIS «B»	TUNIS	TUNIS	44 AV.DE CARTHAGE	(71) 240.054	344.642
(A) LA GOULETTE	TUNIS	LA GOULETTE	OFFICE DES PORTS	(71) 736.716	736.226
(A) TUNIS PORT	TUNIS	TUNIS	10 PLACE MONCEF BEY	(71) 255.574	258.629
(A) INTER.TUNISIA	TUNIS	TUNIS	AV. H.BOURGUIBA	(71) 341.205	341.201
(A) BEN AROUS	BEN AROUS	BEN AROUS	AV. H.BOURGUIBA	(71) 383.987	385.044
(A) MORNAG	BEN AROUS	MORNAG	AV. FARHAT HACHED	(71) 360.380	360.088
(A) M'HAMEDIA	BEN AROUS	M'HAMEDIA	AV. H.BOURGUIBA	(71) 394.400	394.400
(A) EZZAHRA	BEN AROUS	EZZAHRA	CITE EL HABIB.AV.T.M'HIRI	(71) 482.438	453.360
(A) BIR EL KASSAA	BEN AROUS	NAASSEN	MARCHE DE GROS	(71) 383.200	385.737
(B) RADÉS PORT	BEN AROUS	RADÉS	ZONE PORTUAIRE	(71) 448.554	448.554
(A) PONT DU FAHS	ZAGHOUAN	EL FAHS	AV. H.BOURGUIBA	(72) 670.012	670.707
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. H.BOURGUIBA	(72) 675.438	676.599
DIRECTION REG. BIZERTE			RUE MONGI SLIM	(72) 430.111	433.373
(A) BIZERTE	BIZERTE	BIZERTE	RUE MONGI SLIM	(72) 431.669	443.766
(A) MATEUR	BIZERTE	MATEUR	PLACE DE TUNIS	(72) 465.002	466.508
(A) MENZEL BOURGUIBA	BIZERTE	ML.BOURGUIBA	AV.DU 3 AOUT	(72) 464.519	460.805
(A) RAS DJEBEL	BIZERTE	RAS DJEBEL	RUE DU TRIBUNAL	(72) 447.075	447.866
(A) SEDJNÈNE	BIZERTE	SEDJNÈNE	AV. H.BOURGUIBA	(72) 469.192	469.266
(A) EL ALIA	BIZERTE	EL ALIA	AV. H.BOURGUIBA	(72) 442.790	442.033
(A) ZARZOUNA	BIZERTE	BIZERTE	RUE DU PONT	(72) 590.400	592.333
DIRECTION REG. NABEUL			RUE ALI ZOUAOUI	(72) 286.380	287.552
(A) SOLIMAN	NABEUL	SOLIMAN	AV.H. BOURGUIBA	(72) 290.172	290.792
(A) BENI KHIAR	NABEUL	BENI KHIAR	AV.H. BOURGUIBA	(72) 229.765	228.188
(A) BENI KHALLED	NABEUL	BENI KHALLED	COMP.COMMERCIAL	(72) 292.357	292.997
(A) NABEUL	NABEUL	NABEUL	NÉAPOLIS CENTER-AV.FRANCE	(72) 285.012	224.194
(A) GROMBALIA	NABEUL	GROMBALIA	AV.H. BOURGUIBA	(72) 255.158	256.531
(A) HAMMAMET	NABEUL	HAMMAMET	AV.H. BOURGUIBA	(72) 280.129	281.281

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(A) MENZEL TEMIME	NABEUL	ML TEMIME	RUE SALEM JENDOUBI	(72) 298.054	299.641
(A) KELIBIA	NABEUL	KELIBIA	PLACE DE LA REPUBLIQUE	(72) 296.078	273.097
(A) KORBA	NABEUL	KORBA	AV.H. BOURGUIBA	(72) 288.554	289.643
(A) MENZEL BOUZELFA	NABEUL	ML.BOUZELFA	PLACE DE L'INDÉPENDANCE	(72) 292.166	253.495
(A) EL HAOUARIA	NABEUL	EL HAOUARIA	AV.H. BOURGUIBA	(72) 297.058	297.298
(A) BOUARGOUB	NABEUL	BOUARGOUB	AV. ALI BELHAOUENE	(72) 259.572	259.710
(A) NABEUL II	NABEUL	NABEUL	AV. HABIB BOURGUIBA	(72) 285.270	224.238
(A) EL MIDA	NABEUL	EL MIDA	AV. HABIB BOURGUIBA	(72) 297.522	297.679
DIRECTION REG. SOUSSE			AV. H. BOURGUIBA	(73) 224.322	224.871
(A) SOUSSE	SOUSSE	SOUSSE	AV. H. BOURGUIBA	(73) 225.166	225.718
(A) M'SAKEN	SOUSSE	M'SAKEN	CITE COMMERCIALE	(73) 259.087	257.083
(A) KALAA KEBIRA	SOUSSE	K.KEBIRA	RUE 18 JANVIER 1952	(73) 253.028	253.888
(A) ENFIDHA	SOUSSE	ENFIDHA	AV.DE LA REPUBLIQUE	(73) 250.027	250.311
(A) SOUSSE REPUB.	SOUSSE	SOUSSE	51,AVDE LA REPUBLIQUE	(73) 228.133	228.819
(A) HAMMAM SOUSSE	SOUSSE	H.SOUSSE	COMP.COMMERCIAL	(73) 241.285	244.337
(A) SOUSSE-PORT	SOUSSE	SOUSSE	AV.MOHAMED V.	(73) 228.755	228.756
(A) SOUSSE MEDINA	SOUSSE	SOUSSE	AV.DE PARIS-SOUSSE	(73) 228.055	228.692
(A) SOUSSE BOUJAFFAR	SOUSSE	SOUSSE	SOUSSE CENTRE	(73) 229.913	229.065
DIRECTION REG. MONASTIR			RUE DE LEADER	(73) 460.291	464.722
(A) MAHDIA	MAHDIA	MAHDIA	PLACE DE L'INDEPENDANCE	(73) 681.055	696.952
(A) EL DJEM	MAHDIA	EL DJEM	ROUTE DE SFAX	(73) 690.366	690.016
(A) KSOUR ESSEF	MAHDIA	KSOUR ESSEF	AV. ALI BELHAOUENE	(73) 685.096	684.983
(A) SOUASSI	MAHDIA	SOUASSI	AV.DE LA LIBERTE	(73) 697.181	697.160
(A) CHEBBA	MAHDIA	CHEBBA	ANG. RUE DE PALESTINE /AV.H.BOURG.	(73) 683.122	682.747
(A) MONASTIR	MONASTIR	MONASTIR	RUE DE TRIPOLITAINS	(73) 461.099	463.044
(A) MOKNINE	MONASTIR	MOKNINE	AV.H. BOURGUIBA	(73) 475.050	474.715
(A) JEMMEL	MONASTIR	JEMMEL	RUE BECHIR SFAR	(73) 486.202	487.751
(A) TEBOULBA	MONASTIR	TEBOULBA	AV.H. BOURGUIBA	(73) 479.002	479.833
(A) SAHLINE	MONASTIR	SAHLINE	AV.ALI BELHAOUENE	(73) 466.034	460.690
DIRECTION REG. SFAX			47, RUE HABIB MAAZOUN	(74) 233.768	227.587
(S) SFAX	SFAX	SFAX	19,AV.TAIEB M'HIRI	(74) 226.077	298.136
(A) SFAX HACHED	SFAX	SFAX BHAR	AV.FARHAT HACHED	(74) 227.431	228.886
(A) MAHRES	SFAX	MAHRES	AV.H. BOURGUIBA	(74) 290.884	290.500
(A) SFAX PORT	SFAX	SFAX BHAR	PORT DE PECHE	(74) 227.465	298.521
(A) SAKIET EDDAIER	SFAX	S.EDDAIER	AV.H.BOURGUIBA	(74) 256.356	451.315
(A) SFAX NORD	SFAX	SFAX	43,RUE TAHAR SFAR	(74) 298.626	228.975
(A) SAKIET EZZIT	SFAX	S.EZZIT	ROUTE DE TUNIS-GP1	(74) 250.000	254.517
(A) SFAX MEDINA	SFAX	SFAX	RUE SIDI ALI EL KARRAY	(74) 228.552	228.483
(A) CHIHIA	SFAX	CHIHIA	ROUTE DE TENIOUR Km6	(74) 254.789	254.959
(A) AGUEREB	SFAX	AGUEREB	AV.HEDI CHAKER	(74) 271.392	271.493
(A) EL HENCHA	SFAX	EL HENCHA	AV.H. BOURGUIBA	(74) 284.453	284.453
(A) SFAX 7 NOVEMBRE	SFAX	SFAX	AV. 7 NOV. IMM. IBN KHALDOUN	(74) 212.462	
DIRECTION REG. GABES			AV. H. BOURGUIBA	(75) 273.005	272.944
(A) GABES	GABES	GABES	AV.H.BOURGUIBA	(75) 270.054	273.323
(A) MATMATA	GABES	MATMATA	NOUVELLE MATMATA	(75) 230.501	230.633
(A) MARETH	GABES	MARETH	AV. 27 OCTOBRE	(75) 236.333	236.666

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(A) EL HAMMA	GABES	EL HAMMA	AV. H. BOURGUIBA	(75) 234.600	234.230
(A) KEBILI	KEBILI	KEBILI	RUE DE LA JEUNESSE	(75) 491.255	491.145
DIRECTION REG. MEDENINE			AV.H.BOURGUIBA - MEDENINE	(75) 643.921	643.924
(A) DJERBA	MEDENINE	DJERBA	PLACE MOKHTAR ATTIA	(75) 650.025	652.587
(A) ZARZIS	MEDENINE	ZARZIS	RUE DE PALESTINE	(75) 680.020	682.468
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	PLACE DE LA DOUANE	(75) 665.155	666.155
(A) MEDENINE	MEDENINE	MEDENINE	RUE MANSOUR EL HOUGH	(75) 640.313	640.621
(A) GUELLALA	MEDENINE	GUELLALA	BNA GUELLALA	(75) 656.091	656.215
(A) TATAOUINE	TATAOUINE	TATAOUINE	COMP.TOURISTIQUE	(75) 860.634	862.356
DIRECTION REG. GAFSA			AV.TAIEB MHIRI	(76) 220.769	220.388
(A) DEGUECHE	TOZEUR	DEGUECHE	AV. HABIB BOURGUIBA	(76) 420.261	420.269
(A) TOZEUR	TOZEUR	TOZEUR	AV.FARHAT HACHED	(76) 452.827	452.128
(A) GAFSA	GAFSA	GAFSA	ROUTE DE GABÈS	(76) 221.266	225.249
(A) EL GUETTAR	GAFSA	EL GUETTAR	CITÉ COMMERCIALE	(76) 246.492	246.183
(A) SNED	GAFSA	SNED	AV.H. BOURGUIBA SNED	(76) 290.201	290.301
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	RUE HOUCINE BOUZAIËNE	(76) 632.179	632.835
(A) MEKNASSY	SIDI BOUZID	MEKNASSY	AV.H. BOURGUIBA	(76) 635.272	635.325
(A) BIR EL HAFAY	SIDI BOUZID	BIR EL HAFAY	AV.H. BOURGUIBA	(76) 677.386	677.386
(A) REGUEB	SIDI BOUZID	REGUEB	AV.H.BOURGUIBA	(76) 640.308	640.163
DIRECTION REG. KASSERINE			AV. H. BOURGUIBA	(77) 473.294	473.302
(A) THALA	KASSERINE	THALA	AV.H. BOURGUIBA	(77) 480.327	480.100
(A) KASSERINE	KASSERINE	KASSERINE	AV.H. BOURGUIBA	(77) 474.720	474.395
(A) SBETTLA	KASSERINE	SBETTLA	AV.FARHAT HACHED	(77) 465.327	465.822
(A) FERIANA	KASSERINE	FERIANA	AV.H. BOURGUIBA	(77) 485.347	485.328
(A) SBIBA	KASSERINE	SBIBA	AV. HABIB BOURGUIBA	(77) 488.282	488.154
(A) FOUSSANA	KASSERINE	FOUSSANA	AV. 7 NOVEMBRE	(77) 482.614	482.612
DIRECTION REG. KAIROUAN			AV.DE LA REPUBLIQUE	(77) 225.505	235.270
(A) KAIROUAN MEDINA	KAIROUAN	KAIROUAN	AV. HABIB BOURGUIBA	(77) 223.215	224.755
(A) SBIKHA	KAIROUAN	SBIKHA	PLACE DU MARCHÉ	(77) 252.070	252.218
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. HABIB BOURGUIBA	(77) 221.532	225.570
(A) HAFFOUZ	KAIROUAN	HAFFOUZ	AV. HABIB BOURGUIBA	(77) 255.056	255.005
(A) BOUHAJLA	KAIROUAN	BOUHAJLA	PLACE DE L'INDEPENDANCE	(77) 266.043	266.234
(A) EL OUSLATIA	KAIROUAN	EL OUSLATIA	CENTRE COMMERCIAL	(77) 250.288	250.260
(A) CHERARDA	KAIROUAN	CHERARDA	CENTRE COMMERCIAL	(77) 268.526	268.554
(A) KAIROUAN HAJJEM	KAIROUAN	KAIROUAN HAJJEM	CENTRE COMMERCIAL	(77) 224.508	225.310
(A) NASRALLAH	KAIROUAN	NASRALLAH	CITÉ COMMERCIALE H.BOURGUIBA	(77) 260.117	260.114
(A) EL ALA	KAIROUAN	EL ALA	16, RUE 9 AVRIL	(77) 256.185	256.081
(A) HADJEB EL YOUN	KAIROUAN	HADJEB EL YOUN	CITÉ COMMERCIALE AV.7 NOVEMBRE	(77) 257.296	257.287
DIRECTION REG.BEJA			RUE ALI BELHAOUËNE IMM.BNA-AN°01	(78) 451928	452.455
(A) BEJA	BEJA	BEJA	AV. FARHAT HACHED	(78) 450.050	453.056
(A) MEDJEZ EL BAB	BEJA	MZ.EL BAB	AV. H. BOURGUIBA	(78) 460.087	460.938
(A) TEBOURSOUK	BEJA	TEBOURSOUK	AV. DE LA REPUBLIQUE	(78) 465.400	465.447
(A) TESTOUR	BEJA	TESTOUR	AV. H. BOURGUIBA	(78) 468.029	468.132
(A) NEFZA	BEJA	NEFZA	AV. H. BOURGUIBA	(78) 470.122	470.389
(A) AMDOUN	BEJA	AMDOUN	PLACE DE L'INDEPENDANCE	(78) 469.036	469.365

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(A) GOUBELLAT	BEJA	GOUBELLAT	AV. H. BOURGUIBA	(78) 453.388	462.155
DIRECTION REG. SILIANA			IMM.BNA RUE 18 JANVIER	(78) 872.303	872.305
(A) BOUARADA	SILIANA	BOUARADA	COMP. COM.-RUE DE PALESTINE	(78) 895.317	895.142
(A) SILIANA	SILIANA	SILIANA	AV. DE L'INDÉPENDANCE	(78) 871.234	871.270
(A) MAKTHAR	SILIANA	MAKTHAR	AV.H.BOURGUIBA	(78) 876.415	876.351
(A) GAAFOUR	SILIANA	GAAFOUR	RUE OKBA IBN NAFAA	(78) 897.038	897.038
(A) KRIB	SILIANA	KRIB	AV.H. BOURGUIBA	(78) 891.243	891.325
(A) ERROUHIA	SILIANA	ERROUHIA	CENTRE COMMERCIAL	(78) 893.095	893.085
DIRECTION REG. LE KEF			RUE ALI BELHAOUENE	(78) 201.441	201.748
(A) LE KEF	LE KEF	LE KEF	RUE ALI BELHAOUENE	(78) 220.004	222.998
(A) DAHMANI	LE KEF	DAHMANI	RUE SIDI MANSOUR	(78) 280.019	280.535
(A) LE SERS	LE KEF	LE SERS	RUE TAÏEB M'HIRI	(78) 282.352	282.366
(A) TAJEROUINE	LE KEF	TAJEROUINE	AV.H.BOURGUIBA	(78) 287.344	287.355
(A) JERRISSA	LE KEF	JERRISSA	AV. H. BOURGUIBA	(78) 283.288	283.263
DIRECTION REG. JENDOUBA			AV. F. HACHED	(78) 632.788	633.429
(A) BOUSALEM	JENDOUBA	BOUSALEM	RUE DE LA MOSQUÉE	(78) 649.479	638.610
(A) TABARKA	JENDOUBA	TABARKA	AV.H. BOURGUIBA	(78) 643.926	644.467
(A) JENDOUBA	JENDOUBA	JENDOUBA	AV. FARHAT HACHED	(78) 633.410	634.286
(A) AIN DRAHAM	JENDOUBA	AIN DRAHAM	AV. HABIB BOURGUIBA	(78) 655.818	655.812
(A) GHARDIMAOU	JENDOUBA	GHARDIMAOU	AV.H. BOURGUIBA	(78) 645.303	660.789
(A) FERNANA	JENDOUBA	FERNANA	CITE COMMERCIALE	(78) 641.090	641.178

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AGENCE CENTRALE	TUNIS	TUNIS	RUE HEDI NOUIRA	(71) 340.162	350.497
(S) THAMEUR	TUNIS	TUNIS	1, AV. HABIB THAMEUR	(71) 342.444	340.002
(A) EL JAZIRA	TUNIS	TUNIS	33, RUE EL JAZIRA	(71) 322.577	324.497
(A) TUNIS PORT	TUNIS	TUNIS	RUE ABDERRAZEK CHRAIET-P.MONCEF BEY	(71) 335.337	352.668
(A) EL MANAR III.	TUNIS	EL MANAR	AV.1 SEPTEMBRE1969- CENTRE DORRA	(71) 887.858	887.999
(A) MOKHTAR ATTIA	TUNIS	TUNIS	57,RUE MOKHTAR ATTIA	(71) 331.699	353.249
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	51,AV.ALI BELHAOUANE	(71) 563.116	564.580
(A) K.PACHA	TUNIS	TUNIS	11, AVENUE K.PACHA	(71) 785.950	783.834
(A) TUNIS MEDINA	TUNIS	TUNIS	48, RUE SIDI BEN ZIED	(71) 560.892	565.801
(A) EL MENZAH	TUNIS	EL MENZAH	1 ZAMAKHCHARI-CITE MAHRAJENE	(71) 785.474	289.914
(A) PDE LA VICTOIRE	TUNIS	TUNIS	ANGLE RUE DE LA COMMISSION	(71) 350.445	350.505
(A) LE KRAM	TUNIS	LE KRAM	242, AV. HABIB BOURGUIBA	(71) 732.400	730.272
(A) JEAN JAURES	TUNIS	TUNIS	25,AV.JEAN JAURES	(71) 344.814	351.812
(A) LA GARE	TUNIS	TUNIS	GARE DE TUNIS VILLE	(71) 258.856	255.033
(A) PALESTINE	TUNIS	TUNIS	49, RUE DE PALESTINE	(71) 831.003	830.664
(A) EL MANAR II.	TUNIS	EL MANAR II	COLISÉE SOULA - EL MANAR I	(71) 883.511	883.759
(A) LA CHARGUIA	TUNIS	TUNIS	74,RUE 8600 Z.I.CHARGUIA I	(71) 791.788	790.983
(A) LE BELVEDERE	TUNIS	TUNIS	23, AV.DES Etats-Unis	(71) 287.058	892.896
(A) TUNIS CARTHAGE	TUNIS	TUNIS	AEROPORT TUNIS CARTHAGE	(71) 751.400	767.726
(A) AFRICA	TUNIS	TUNIS	52,AV.HABIB BOURGUIBA	(71) 336.447	337.758
(A) KHAZNADAR	TUNIS	TUNIS	AV.DE L'INDEPENDANCE	(71) 511.634	501.220
(A) TEBOURBA	ARIANA	TEBOURBA	AV. H. BOURGUIBA	(71) 530.255	531.264
(A) ARIANA	ARIANA	ARIANA	7,RUE DE LA REPUBLIQUE	(71) 714.209	701.612
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	RUE D'IRAK	(71) 546.442	546.899
(A) RADES	BEN AROUS	RADES	81,AV.FARHAT HACHED	(71) 442.200	440.277
(A) MEGRINE	BEN AROUS	MEGRINE	PLACE 7 NOVEMBRE	(71) 432.904	297.490
(A) HAMMAM-LIF	BEN AROUS	HAMMAM-LIF	26, AV.H. BOURGUIBA	(71) 292.622	291.106
(A) FOUCHANA	BEN AROUS	FOUCHANA	AV.DE L'INDEPENDANCE	(71) 594.050	394.580
(A) BEN AROUS	BEN AROUS	BEN AROUS	7,AV.DE FRANCE	(71) 383.433	384.958
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	COMPLEXE JAMAL AV.H.THAMEUR	(71) 362.280	362.320
(A) OUED ELLIL	MANOUBA	MANOUBA	GP 7 KM 8 - ROUTE MATEUR	(71) 600.660	601.905
(A) CITÉ DES SCIENCES	EL MENZAH IV		34, RUE HÉDI KARRAY	(71) 718.000	717.210
(A) MOHAMED V	MONTPLAISIR		AV. MOHAMED V	(71) 785.322	782.874
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 675.166	676.206
(A) EL FAHS	ZAGHOUAN	EL FAHS	6, RUE DE LA MOSQUÉE	(72) 670.687	670.125
(A) BIZERTE	BIZERTE	BIZERTE	1, RUE DE BELGIQUE	(72) 432.191	431.906
(A) MENZEL BOURGUIBA	BIZERTE	ML.BOURGUIBA	RUE DE L'INDÉPENDANCE	(72) 462.733	462.760
(A) SEJENANE	BIZERTE	SEJENANE	AV.HABIB BOURGUIBA	(72) 469.185	469.185
(A) RAS JEBAL	BIZERTE	RAS JEBAL	AV.HABIB BOUGATFA	(72) 447.177	447.822
(A) BIZERTE MEDINA	BIZERTE	BIZERTE	PLACE H.SADKAOUI-PORT BIZERTE	(72) 432.258	439.168
(A) MATEUR	BIZERTE	MATEUR	PLACE 7 NOVEMBRE	(72) 466.332	466.108
(A) DAR CHAABANE	NABEUL	DAR CHAABANE	AV.HABIB BOURGUIBA	(72) 360.466	361.928
(A) GROMBALIA	NABEUL	GROMBALIA	AV.HABIB BOURGUIBA	(72) 255.342	255.742
(A) HAMMAMET	NABEUL	HAMMAMET	AV. DU KOWEIT	(72) 280.053	280.839
(A) NABEUL	NABEUL	NABEUL	AV.HABIB BOURGUIBA	(72) 287.238	287.747
(A) KORBA	NABEUL	KORBA	AV.HABIB BOURGUIBA	(72) 384.573	384.256
(A) KELIBIA	NABEUL	KELIBIA	AV.HABIB BOURGUIBA	(72) 296.066	296.388
(A) MENZEL TEMIME	NABEUL	ML. TEMIME	AV.MONGI SLIM	(72) 344.150	344.004
(A) EL HAOUARIA	NABEUL	EL HAOUARIA	AV.HABIB BOURGUIBA	(72) 297.040	297.176
(A) NABEUL II.	NABEUL	NABEUL	25,AV.HABIB THAMEUR	(72) 286.424	220.804

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) BENI KHALLED	NABEUL	BENI KHALLED	PLACE DU 23 JANVIER	(72) 371.807	371.017
(A) HAMMAMET ETTAHRIR	NABEUL	HAMMAMET	AV.DE LA LIBÉRATION	(72) 283.240	283.332
(A) SOLIMAN	NABEUL	SOLIMAN	AV.HABIB BOURGUIBA	(72) 290.231	290.811
(A) SOUSSE	SOUSSE	SOUSSE	AV.HABIB BOURGUIBA	(73) 226.500	226.796
(A) M'SAKEN	SOUSSE	M'SAKEN	AV. HABIB BOURGUIBA	(73) 259.233	258.233
(A) SOUSSE MEDINA	SOUSSE	SOUSSE	RUE DE MALTE	(73) 227.262	224.477
(A) KANTAQUI	SOUSSE	SOUSSE	PORT KANTAQUI	(73) 348.359	246.816
(A) SOUSSE TROCADERO	SOUSSE	SOUSSE	RUE NACEUR BEY	(73) 224.337	229.422
(A) ENFIDHA	SOUSSE	ENFIDHA	AV.DE LA REPUBLIQUE	(73) 250.433	250.433
(A) SOUSSE REPUBLIQUE	SOUSSE	SOUSSE	AV. LEOPOLD SENGHOR	(73) 226.546	226.546
(A) AKOUDA	SOUSSE	AKOUDA	AV.DE LA REPUBLIQUE	(73) 357.829	256.866
(A) HAMMAM SOUSSE	SOUSSE	H.SOUSSE	ROUTE DE TUNIS KM 136	(73) 360.611	360.611
(A) MAHDIA	MAHDIA	MAHDIA	PLACE DU 1ER MAI	(73) 681.256	696.246
(A) EL OUERDANINE	MAHDIA	EL OUERDANINE	PLACE DU 1ER MAI	(73) 519.330	519.211
(A) KSOUR ESSEF	MAHDIA	KSOUR ESSAF	AV. HABIB BOURGUIBA	(73) 665.030	664.462
(A) EL JEM	MAHDIA	EL JEM	AV. TAIEB M'HIRI	(73) 630.047	630.064
(A) MONASTIR	MONASTIR	MONASTIR	AV.HABIB BOURGUIBA	(73) 460.583	464.511
(A) MOKNINE	MONASTIR	MOKNINE	AV.HABIB BOURGUIBA	(73) 474.810	474.810
(A) KSAR HELLEL	MONASTIR	KSAR HELLAL	AV.H. BOURGUIBA	(73) 475.688	475.202
(A) JEMMAL	MONASTIR	JEMMAL	AV.HABIB BOURGUIBA	(73) 474.810	475.050
(A) MONASTIR II.	MONASTIR	MONASTIR	AV.DU COMBATTANT SUPREME	(73) 460.257	467.030
(A) KSIBET EL MADIOUNI	MONASTIR	K.MADIOUNI	CITE COMMERCIALE	(73) 469.931	469.097
(A) MSAKEN II	SOUSSE	MSAKEN	CITÉ NOUVELLE ROUTE DE SOUSSE	(73) 265.732	265.715
(A) SFAX CHAKER	SFAX	SFAX	AV.HEDI CHAKER -PLACE MALBURG	(74) 224.864	296.811
(A) SFAX ZITOUN	SFAX	SFAX	AV.DES MARTYRS	(74) 223.196	229.313
(A) SFAX HACHED	SFAX	SFAX	97, AV.FARHAT HACHED	(74) 226.346	299.640
(A) SAKIET EZZIT	SFAX	SAKIET EZZIT	59, AV.HABIB BOURGUIBA	(74) 251.858	254.958
(A) JEBENIANA	SFAX	JEBENIANA	PLACE DU 2 MARS 1934	(74) 880.100	880.235
(A) SKHIRA	SFAX	SKHIRA	AV.HABIB BOURGUIBA	(74) 295.332	295.025
(A) SFAX MOULIN VILLE	SFAX	SFAX	ROUTE DE TUNIS, KM 1,5	(74) 216.670	237.686
(A) SFAX PORT	SFAX	SFAX	RUE COMMANDANT BEJAOUI	(74) 228.500	229.941
(A) SFAX JADIDA	SFAX	SFAX	137, AV. 7 NOVEMBRE	(74) 401.418	401.599
(A) GABES	GABES	GABES	RUE DE BIZERTE	(75) 270.688	275.050
(A) GABES CENTER	GABES	GABES	RUE CHARLES DE GAULLE	(75) 272.111	276.511
(A) MARETH	GABES	MARETH	AV.27 OCTOBRE	(75) 321.155	321.422
(A) ZARZIS	MEDENINE	ZARZIS	30, AV. HEDI CHAKER	(75) 694.855	694.662
(A) JERBA	MEDENINE	JERBA	34, PLACE FARHAT HACHED	(75) 651.936	650.699
(A) MEDENINE	MEDENINE	MEDENINE	AV.HABIB BOURGUIBA	(75) 642.938	641.070
(A) BEN GARDANE	MEDENINE	BEN GARDANE	AVENUE DE TUNIS	(75) 710.021	710.021
(A) JERBA MIDOUN	MEDENINE	J.MIDOUN	AV.H. BOURGUIBA	(75) 659.131	658.077
(A) DAR JERBA	MEDENINE	JERBA	HOTEL DAR JERBA-Z. TOURISTIQUE	(75) 745.631	695.530
(A) EL MOUANSA	MEDENINE	ZARZIS	EL MOUANSA ZARZIS	(75) 695.530	695.530
(A) TATAOUINE	TATAOUINE	TATAOUINE	AV.HABIB BOURGUIBA	(75) 860.110	861.310
(A) GHOMRASSEN	TATAOUINE	GHOMRASSEN	AV.H. BOURGUIBA	(75) 869.115	868.444
(A) KEBILI	KEBILI	KEBILI	AV. DE LA VICTOIRE	(75) 490.633	491.327
(A) DOUZ	KEBILI	DOUZ	AV. TAÏEB M'HIRI	(75) 470.021	470.011
(A) GAUSA	GAUSA	GAUSA	IMM. STB-PLACE DU MARCHE	(76) 224.065	224.522
(A) METLAOUI	GAUSA	METLAOUI	CITÉ DE PRÉSIDENT	(76) 241.110	241.811
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	AV.H. BOUZAYANE	(76) 632.107	633.661
(A) JELMA	SIDI BOUZID	JELMA	RUE DE LA GARE	(76) 657.376	657.255

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) TOZEUR	TOZEUR	TOZEUR	AV.HABIB BOURGUIBA	(76) 452.017	452.319
(A) KAIROUAN	KAIROUAN	KAIROUAN	RUE HAMDA LAOUANI	(77) 230.273	231.229
(A) HAJEB LAYOUN	KAIROUAN	HAJEB LAYOUN	RUE ALI ZOUAOU	(77) 370.018	370.018
(A) KASSERINE	KASSERINE	KASSERINE	AV.HEDI CHAKER	(77) 473.737	473.669
(A) FERIANA	KASSERINE	FERIANA	AV.HABIB BOURGUIBA	(77) 441.275	441.118
(A) BEJA	BEJA	BEJA	44,AV.HABIB BOURGUIBA	(78) 451.691	451.475
(A) NEFZA	BEJA	NEFZA	21, AVENUE HABIB BOURGUIBA	(78) 471.644	470.916
(A) LE KEF	LE KEF	LE KEF	3, RUE SALAH AYACH	(78) 202.354	200.658
(A) S.S.YOUSSEF	LE KEF	S.S.YOUSSEF	AV.HABIB BOURGUIBA-ESSAKIA	(78) 258.100	258.100
(A) KALAAT SENANE	LE KEF	KALAAT SENANE	1, AV.HABIB BOURGUIBA	(78) 296.150	296.150
(A) JENDOUBA	JENDOUBA	JENDOUBA	PLACE F. HACHED	(78) 603.026	604.616
(A) AIN DRAHAM	JENDOUBA	AIN DRAHAM	AVENUE H.BOURGUIBA	(78) 655.140	655.058
(A) TABARKA	JENDOUBA	TABARKA	RUE DU PEUPLE	(78) 670.412	670.589
(A) BOUSALEM	JENDOUBA	BOUSALEM	RUE DES JARDINS	(78) 639.188	639.043
(A) SILIANA	SILIANA	SILIANA	RUE DU18 JANVIER	(78) 872.832	872.887

BOX	LOCALITY	ADDRESS	TELEPHONE
LAFRICA	TUNIS	25, AV. HABIB BOURGUIBA	(71) 330.045
TUNIS CARTHAGE	TUNIS CARTHAGE	TUNIS - AEROPORT	(71) 840.810
PORT LA GOULETTE	LE KRAM	TUNIS - LA GOULETTE	(71) 736.164
HAMMAMET MEDINA	HAMMAMET	HAMMAMET	(72) 280.769
VILLE ARABE	HAMMAMET	HAMMAMET	(72) 283.204
AEROPORT SKANES	MONASTIR	MONASTIR	(73) 466.300
CNRO	MONASTIR	MONASTIR	(73) 466.515
BOX SOUSSE MEDINA	SOUSSE	SOUSSE	(73) 219.510
AEROPORT SFAX	SFAX CHAKER	SFAX	(74) 241.700
JERBA HOUMT SOUK	JERBA HOUMT SOUK	JERBA	(75) 621.680
AEROPORT JERBA	JERBA HOUMT SOUK	JERBA	(75) 650.233
HOTEL CLUB SANGHO	ZARZIS	ZARZIS	(75) 680.124
RAS JEDIR	BEN GARDANE	RAS JEDIR	(75) 665.021
BENI KHEDECH	MEDENINE	MEDENINE	(75) 647.253
AEROPORT TOZEUR	TOZEUR	TOZEUR	(76) 450.388
AEROPORT TABARKA	TABARKA	TABARKA	(78) 640.150

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(A) TUNIS	TUNIS	TUNIS	12, AV. DE FRANCE	(71) 337.944	336.919
(A) EL DJAZIRA I	TUNIS	TUNIS	1, RUE DE L'ALGERIE	(71) 325.428	333.045
(A) EL DJAZIRA II	TUNIS	TUNIS	53, RUE EL JAZIRA	(71) 345.850	342.622
(A) TUNIS MEDINA	TUNIS	TUNIS	14, RUE DE LA KASBA	(71) 353.191	352.915
(A) CHARGUIA	TUNIS	TUNIS	CHARGUIA (Z. INDUSTRIELLE)	(71) 785.923	787.522
(A) AV.H.B. (Cptr.Comm.)	TUNIS	TUNIS	70,72.AV. HABIB BOURGUIBA	(71) 340.657	351.009
(A) AV.H.B. (Cptr.part.)	TUNIS	TUNIS	70,72.AV. HABIB BOURGUIBA	(71) 340.671	336.034
(A) ABOUS NAWAS	TUNIS	TUNIS	C.COMMERCIAL ABOU NAWAS TUNIS	(71) 346.434	347.524
(A) AV.H.B. (4è.Ag. Siège)	TUNIS	TUNIS	68,AV. HABIB BOURGUIBA	(71) 347.042	335.398
(A) AV. DE PARIS	TUNIS	TUNIS	23, AVENUE DE PARIS	(71) 338.361	331.458
(A) AV. MOHAMED V.	TUNIS	TUNIS	60, AV. MOHAMED V.	(71) 785.787	785.503
(A) LA FAYETTE	TUNIS	TUNIS	8, RUE IBN EL DJAZZAR	(71) 783.074	783.074
(A) RUE D'EGYPTE	TUNIS	TUNIS	3,RUE D'EGYPTE	(71) 786.743	832.261
(A) EL MENZAH I.	TUNIS	TUNIS	CITE MAHRAJENE	(71) 783.290	793.395
(A) EL MENZAH VI.	TUNIS	EL MENZAH	CITE JAMIL MENZAH VI	(71) 750.909	750.216
(A) AV. DE CARTHAGE	TUNIS	TUNIS	72,AV. DE CARTHAGE	(71) 347.483	347.483
(A) AV. HEDI CHAKER	TUNIS	TUNIS	44,AV. HEDI CHAKER	(71) 780.173	781.583
(A) LE KRAM	TUNIS	KRAM	246,AV. HABIB BOURGUIBA	(71) 730.537	733.320
(A) LE BARDO	TUNIS	BARDO	6,AV. HABIB BOURGUIBA	(71) 512.811	511.785
(A) EL OUARDIA	TUNIS	EL OUARDIA	82,AV. 15 OCTOBRE 1963	(71) 390.445	494.560
(A) EL MANAR	TUNIS	EL MANAR	3,AV. TAHAR BEN AMMAR	(71) 880.433	880.344
(A) BAB SOUIKA	TUNIS	TUNIS	C.COMMERCIAL LOCAL N° 10	(71) 570.658	570.678
(A) J.ABDENNACEUR	TUNIS	TUNIS	1, RUE J.ABDENNACEUR	(71) 349.433	351.700
(A) EL HAFSIA	TUNIS	TUNIS	PL. HAFSIA ANG.R. SIDI BOUHDID	(71) 330.308	333.788
(A) LES BERGES DU LAC	TUNIS	TUNIS	C.COMMERCIAL DES BERGES DU LAC	(71) 761.424	761.216
(A) TUNIS	TUNIS	TUNIS	70, 72, AV. H. BOURGUIBA	(71) 340.699	347.751
(A) TUNIS	TUNIS	TUNIS	25, AV. DE PARIS	(71) 338.017	337.420
(A) TUNIS	TUNIS	TUNIS	AV. MOHAMED V	(71) 842.422	-
(A) EL MENZAH VII.	ARIANA	EL MENZAH	CITE LATIF-EL MENZAH VII	(71) 753.900	
(A) TUNISAIR	ARIANA	ARIANA	15,RUE9105 Z.I. GHARGUIA(T-ATR)	(71) 785.923	700.874
(A) ARIANA	ARIANA	ARIANA	5,RUE DE SALAMBO	(71) 713.275	719.442
(A) TUNIS	ARIANA	-	CENTRE ALYSSA-RUE MALAGO	(71) 874.530	874.624
(A) MANOUBA	MANOUBA	MANOUBA	AV.HABIB BOURGUIBA-MANOUBA	(71) 520.033	520.020
(A) BEN AROUS	BEN AROUS	BEN AROUS	AV.HABIB BOURGUIBA	(71) 382.889	383.023
(A) MEGRINE	BEN AROUS	MEGRINE	55,AV.HABIB BOURGUIBA	(71) 433.595	299.266
(A) H. LIF	BEN AROUS	H.LIF	ANG. AV. DE LA REPUB.-GP1	(71) 711.600	294.700
(A) CARNOY	ARIANA	CARNOY	8, AV. DE LA LIBERTÉ ET MENZAH 4	(71) 231.300	235.444
(A) ARIANA	ARIANA	ARIANA	5, RUE DALAMBO	(71) 716.683	716.821
(A) ENNACER	ARIANA	ENNACER	9, AV. NELLE CIE ENNACER	(71) 875.685	875.688
(A) EL MANAR	TUNIS	EL MANAR	CENTRE ALYSSA, RUE MALAGA	(71) 874.530	874.624
(A) EZZAHROUNI	TUNIS	EZZAHROUNI	AV. ENNAKHIL	(71) 585.800	597.350
(A) LA MARSА	TUNIS	LA MARSА	16, AV. 7 NOVEMBRE	(71) 774.040	774.084
(A) B. ESSAHEL	NABEUL	B. ESSAHEL	AV. MED. EDEN	(72) 249.511	249.344
(A) BIZERTE	BIZERTE	BIZERTE	RUE MONCEF BEY	(72) 433.711	433.862
(A) MATEUR	BIZERTE	MATEUR	AV. HABIB BOURGUIBA	(72) 466.598	468.222
(A) EL ALIA	BIZERTE	EL ALIA	AV. HABIB BOURGUIBA	(72) 442.674	442.804
(A) UTIQUE	BIZERTE	UTIQUE	UTIQUE VILLE	(72) 445.030	445.277
(A) NABEUL	NABEUL	NABEUL	71,AV. HABIB BOURGUIBA	(72) 287.239	286.654
(A) HAMMAMET	NABEUL	HAMMAMET	AV. DE LA REPUBLIQUE	(72) 281.260	281.359
(A) GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(72) 255.376	255.867

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) MENZEL BOUZELFA	NABEUL	M. BOUZELFA	2,4,6. RUE TAIEB EL M'HIRI	(72) 292.960	292.938
(A) KORBA	NABEUL	KORBA	AV. HABIB BOURGUIBA	(72) 289.277	289.177
(A) NABEUL	NABEUL	HAMMAMET	CENTRE COMMERCIAL HAMMAMET	(72) 262.292	-
(A) HAMMAMET	NABEUL	HAMMAMET	HÔTEL EL MANAR-MREZGUA	(72) 262.335	262.288
(A) BIR M'CHERGUA	ZAGHOUAN	BIR M'CHERGUA	CENTRE COMMERCIAL	(72) 679.295	679.400
(A) SOUSSE	SOUSSE	SOUSSE	3.RUE ALI BELHAOUANE	(73) 224.361	227.557
(A) KALAA ESSIGHIRA	SOUSSE	K. ESSIGHIRA	AV.HABIB BOURGUIBA	(73) 242.233	249.247
(A) MSAKEN	SOUSSE	MSAKEN	50,AV.TAEIB HACHICHA	(73) 259.555	259.753
(A) SOUSSE CORNICHE	SOUSSE	SOUSSE	RUE BELKADHI - LA CORNICHE	(73) 227.155	227.153
(A) SIDI BOU ALI	SOUSSE	SIDI BOU ALI	AV. H. BOURGUIBA	(73) 247.244	247.245
(A) SOUSSE KHEZAMA	SOUSSE	KHEZAMA	BD 7 NOV.RTE TOURIST KHEZAMA EST	(73) 242.125	242.071
(A) HAMMAM SOUSSE	SOUSSE	HAMMAM SOUSSE	RTE DE TUNIS	(73) 360.011	-
(A) SOUSSE	SOUSSE	SOUSSE NORD	PORT EL KANTAOUI	(73) 240.422	240.997
(A) SOUSSE MEDINA	SOUSSE	SOUSSE MEDINA	10, RUE SALAH BEL AJOUZA	(73) 223.665	223.667
(A) SOUSSE	SOUSSE	SOUSSE	LES JARDINS-PORT EL KANTAOUI	(73) 346.200	-
(A) TEBOULBA	MONASTIR	TEBOULBA	262, AV. H. BOURGUIBA	(73) 479.550	492.596
(A) MONASTIR	MONASTIR	MONASTIR	PLACE DU LEADER	(73) 462.977	463.575
(A) KSAR HELLAL	MONASTIR	KSAR HELLAL	AV. HABIB BOURGUIBA	(73) 473.544	473.707
(A) KSIBET EL MADIOUNI	MONASTIR	KS.MADIOUNI	56, AV.HABIB BOURGUIBA	(73) 469.127	469.898
(A) MAHDIA	MAHDIA	MAHDIA	PLACE DU 7 NOVEMBRE	(73) 680.203	695.191
(A) EL JADIDA	SFAX	FAX. EL JADIDA	AV. 7 NOVEMBRE	(74) 406.730	406.736
(A) SFAX	SFAX	SFAX	AV. 5 AOÛT	(74) 220.730	
(A) SFAX EL HABIB	SFAX	SFAX	KM 3 RTE DE MEHARZA	(74) 274.633	274.670
(A) SFAX EL HILLAL	SFAX	SFAX	17,PLACE DU 5 DECEMBRE	(74) 297.679	297.684
(A) RUE S. HARZALLAH	SFAX	SFAX	9, RUE SALEM HARZALLAH	(74) 297.504	297.810
(A) PLACE MALBURG	SFAX	SFAX	3,PLACE MALBURG	(74) 299.660	220.738
(A) AV. FARHAT HACHED	SFAX	SFAX	AV. FARHAT HACHED	(74) 229.871	226.052
(A) GREMDA	SFAX	SFAX	ROUTE GREMDA KM 1.5	(74) 241.038	241.626
(A) LA POUDRIERE	SFAX	SFAX	LA POUDRIERE (Z. IND.)	(74) 296.692	297.815
(A) SFAX MEDINA	SFAX	SFAX	RUE MONGI SLIM (EL MEDINA)	(74) 229.423	225.651
(A) MAHRES	SFAX	MAHRES	AV. HABIB BOURGUIBA	(74) 290.959	290.034
(A) SAKIET EZZIT	SFAX	SAKIET EZZIT	PLACE MOUFIDA BOURGUIBA	(74) 251.666	251.200
(A) EL HANCHA	SFAX	EL HANCHA	AV. HABIB BOURGUIBA	(74) 284.060	284.452
(A) SFAX CENTER	SFAX	SFAX	AV. HABIB BOURGUIBA (SFAX CENTRE)	(74) 225.019	229.486
(A) SFAX 2000	SFAX	SFAX	AV. DES MARTYRS	(74) 227.184	297.805
(A) SFAX THAMEUR	SFAX	SFAX	ANGLE AV.H.THAMEUR & R.S.HARZALLAH	(74) 297.135	-
(A) BIR ALI BEN KHELIFA	SFAX	B.A.B KHELIFA	AV. DU 2 MARS 1934	(74) 277.255	277.280
(A) FOIRE DE SFAX	SFAX	SFAX	AV.HABIB BOURGUIBA	(74) 225.692	228.155
(A) GABES	GABES	GABES	3,AV. FARHAT HACHED	(75) 272.411	273.699
(A) JERBA HOUMET SOUK	MEDENINE	JERBA	AV. HABIB BOURGUIBA	(75) 651.777	651.950
(A) TOZEUR	TOZEUR	TOZEUR	AV. FARHAT HACHED	(76) 450.633	452.659
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. DE LA REPUBLIQUE	(77) 229.300	227.092
(A) OUESLATIA	KAIROUAN	OUESLATIA	CITE COMMERC. AV.ALI BELHAOUANE	(77) 250.047	250.025
(A) JENDOUBA	JENDOUBA	JENDOUBA	RUE M'HAMED ALI	(78) 633.208	631.449
(A) BEJA	BEJA	BEJA	ANGLE AV. H.B. & AV. DE FRANCE	(78) 454.875	456.425

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NAME OF THE AGENCY	TOWN OR GOVERNORATE	LOCALITY	ADDRESS	TELEPHONE	FAX
(A) CENTRALE	TUNIS	TUNIS	65, AV. HABIB BOURGUIBA	(71) 340.756	353.090
(A) AFRIQUE	TUNIS	TUNIS	25, AV. HABIB BOURGUIBA	(71) 340.521	353.190
(A) EL JAZIRA	TUNIS	TUNIS	26, RUE EL JAZIRA	(71) 322.879	321.881
(A) LES SOUKS	TUNIS	TUNIS	102, RUE JEMAA EZZITOUNA	(71) 343.616	335.874
(A) BERGES DU LAC	TUNIS	TUNIS	RTDELA MARSА - BLOC G	(71) 860.682	861.758
(A) LA MARSА	TUNIS	LAMARSА	27, AVENUE DE LA REPUBLIQUE	(71) 741.084	741.101
(A) MISR	TUNIS	TUNIS	59, AV. DE LA LIBERTE	(71) 831.519	832.672
(A) SIDI BELHASSEN	TUNIS	TUNIS	5, RUE DE TOURCOING	(71) 253.774	344.435
(A) BELHAOUANE	TUNIS	BAB SOUIKA	51, AV. ALI BELHOUANE	(71) 563.333	563.437
(A) BAB DJEDID	TUNIS	TOUR. EL BEY	61, AV. BAB DJEDID	(71) 354.176	253.335
(A) ETATS-UNIS	TUNIS	TUNIS	22, AV. DES ETATS-UNIS	(71) 784.180	796.313
(A) LE BARDO	TUNIS	BARDO NORD	141, BOULWARD 20 MARS	(71) 511.920	517.675
(A) ELAHMADI	TUNIS	LA MARSА	RUE DE LA MOSQUEE-CITE ESSAADA	(71) 744.755	744.781
(A) KHEREDDINE	TUNIS	KHEREIDDINE	VILLA ZARROUK 180, AV. H. BOURGUIBA	(71) 276.570	731.804
(A) ELOUARDIA	TUNIS	ELOUARDIA	RUE 10.000 N° 11-ELOUARDIA	(71) 393.254	390.940
(A) SIDI BOU SAID	TUNIS	SIDIBOUSAID	AV. HABIB BOURGUIBA	(71) 740.318	740.446
(A) LAGOULETTE	TUNIS	LAGOULETTE	AV. HABIB BOURGUIBA	(71) 735.516	736.571
(B) LES ABATTOIRS	TUNIS	EL OUARDIA	LES ABATTOIRS - TUNIS	(71) 494.976	494.950
(A) SAADI	TUNIS	EL MENZAH	IMMEUBLE SAADI	(71) 718.091	718.722
(A) CHARGUIA	TUNIS	CHARGUIA	RUE N° 11 - Z.I. - LA CHARGUIA	(71) 787.766	782.447
(A) EL MENZAH VI	TUNIS	ELMENZAH	2, RUE YOUSSEF DJAIET	(71) 766.957	767.855
(A) ARIANA	ARIANA	ARIANA	Z.IND. DE L'AFI - AEROPORT ARIANA	(71) 710.888	716.377
(A) EL MANAR	ARIANA	ELMANAR	5 bis, RUE T. BEN AMMAR	(71) 885.736	883.919
(A) M'NIHLA	ARIANA	M'NIHLA	Km3 RTE DE BIZERTE ENNOGRA	(71) 554.744	554.366
(A) HRAIRIA	ARIANA	HRAIRIA	RUE 4667 - EZZAHROUNI	(71) 575.417	573.777
(A) OUEDELLIL	ARIANA	OUEDELLIL	KM 8ROUTEDEMATEUR	(71) 620.999	621.777
(A) BORJELAMRI	ARIANA	BORJELAMRI	CITECOMMERCIALE	(71) 542.550	542.555
(A) BEN AROUS	BEN AROUS	BEN AROUS	29, AV. HABIB BOURGUIBA	(71) 381.777	383.525
(A) MEGRINE	BEN AROUS	MÉGRINE RIADH	13 bis, AVHABIB BOURGUIBA	(71) 433.373	433.647
(A) BIZERTE	BIZERTE	BIZERTE	AV. TAIEB M'HIRI	(72) 432.532	422.866
(A) MATEUR	BIZERTE	MATEUR	PLACE DE TUNIS	(72) 465.552	465.365
(A) MENZELJEMIL	BIZERTE	MENZ. JEMIL	1.AV. HABIB BOURGUIBA	(72) 440.969	441.244
(B) M.ABDERRAHMAN	BIZERTE	M. ABDERRAHMAN	45, AV. H. BOURGUIBA	(72) 441.245	441.013
(A) RAS-JEBEL	BIZERTE	RAS-JEBEL	AV. HABIB BOURGUIBA	(72) 449.550	449.466
(B) TINJA	BIZERTE	TINJA	AV. HABIB BOURGUIBA	(72) 470.240	470.377
(A) MENZEL BOURGUIBA	BIZERTE	M.BOURGUIBA	ANGLE RUE HEDI CHAKER	(72) 471.600	470.777
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	IMM. CTAMA - BAB OUALI	(72) 675.734	675.725
(A) ENNADHOUR	ZAGHOUAN	ENNADHOUR	AV. HABIB BOURGUIBA	(72) 678.529	678.524
(A) EL FAHS	ZAGHOUAN	EL FAHS	AV. H.BOURGUIBA - IMM.MAJUS	(72) 670.144	670.754
(A) MENZEL TEMIME	NABEUL	M.TEMIME	AV. HABIB BOURGUIBA	(72) 298.188	298.536
(A) MENZEL BOUZELFA	NABEUL	NABEUL	RUE TAIEB MEHIRI	(72) 254.256	292.781
(A) NABEUL	NABEUL	NABEUL	63, AV. H. CHAKER	(72) 221.677	220.311
(A) HAMMAMET SUD	NABEUL	HAMMAMET	AV.DES NATIONS UNIES	(72) 280.395	281.562
(A) HAMMAMET VILLE	NABEUL	HAMMAMET	RUE DE LA REPUBLIQUE	(72) 283.533	283.579
(A) CHEBBA	MAHDIA	LACHEBBA	CITE COMMERCIALE	(73) 641.469	641.419
(A) MAHDIA	MAHDIA	MAHDIA	AV. HABIB BOURGUIBA	(73) 681.734	681.737
(A) TEBOULBA	MAHDIA	TÉBOULBA	AV. HABIB BOURGUIBA	(73) 492.911	492.912
(A) RTE TOURISTIQUE	MAHDIA	MAHDIA	COMPLEXE TOURISTIQUE 'DIAR EL BAHR'	(73) 672.211	672.213
(A) MONASTIR	MONASTIR	MONASTIR	IMM. LE REMPART, AV. H. BOURGUIBA	(73) 461.400	464.942
(A) KHENIS	MONASTIR	KHENIS	AVENUE HANNIBAL	(73) 535.515	55.520
(A) JEMMEL	MONASTIR	MONASTIR	IMM.M'IAOUAH	(73) 485.000	485.774
(A) KALAA KEBIRA	SOUSSE	KALAAKEBIRA	PLACE DU MARCHÉ	(73) 253.250	253.737
(A) HAMMAM-SOUSSE	SOUSSE	H.SOUSSE	3, AV. HABIB BOURGUIBA	(73) 361.222	361.656
(A) M'SAKEN	SOUSSE	M'SAKEN	CENTRE COMMERCIAL - M'SAKEN	(73) 259.716	259.300
(A) ERRIADH	SOUSSE	SOUSSE	HÔTEL SOUSSE ERRIADH	(73) 229.659	229.658
(A) SOUSSE	SOUSSE	SOUSSE	8, AV. HABIB THAMEUR-S.MEDINA	(73) 224.813	228.593

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(A) EZZAHRA	BEN AROUS	EZZAHRA	ANGLE AV. CH. NICOLE	(71) 454.550	454.455
(A) HAMMAMET	NABEUL	HAMMAMET	AV. DES Etats-Unis	(72) 780.395	781.562
(A) JAWHARA	SOUSSE	SOUK EL AHAD	AV. MED KASSOUI	(73) 332.985	332.987
(B) NEJMA	SOUSSE	SOUSSE	HÔTEL NEJMA-SOUSSE	(73) 227.886	278.222
(A) SFAX	SFAX	SFAX	17, AV. HEDI CHAKER	(74) 226.416	227.555
(A) SFAX TAPARURA	SFAX	SFAX	ANG. AV. PATR. LUMAMBA-RUE A. BACH	(74) 298.565	298.836
(A) SFAX MOULINVILLE	SFAX	SFAX	AV. DE BIZERTE-ROUTE DE TUNIS	(74) 235.235	216.727
(A) EL JADIDA	SFAX	SFAX	AV. 7 NOVEMBRE (CENTRE SFAX)	(74) 472.742	472.740
(A) KERKENNAH	SFAX	KERKENNAH	AV. FARHAT HACHED	(74) 481.742	481.160
(A) SBIBA	KASSERINE	SBIBA	RUE ABOUBAKRFOURATI	(74) 488.425	488.400
(A) GABES	GABES	GABES	298, AV. H. BOURGUIBA	(75) 274.881	274.460
(A) MEDENINE	MEDENINE	MEDENINE (ONS)	IMM. «ONS» AV. HABIB BOURGUIBA	(75) 642.528	642.529
(A) ZARZIS	JERBA	ZARZIS	ROUTE DE MEDENINE - ZARZIS	(75) 691.600	691.100
(B) HOUMT SOUK	MEDENINE	HOUMT SOUK	PLACE FARHAT HACHED	(75) 650.154	652.790
(A) MIDOUNE	MEDENINE	MIDOUNE	MIDOUNE-JERBA	(75) 657.224	600.169
(A) HOUMET ESSOUK	MEDENINE	H. ESSOUK	RUE BEN BOUMESSAOUR - JERBA	(75) 651.037	651.080
(A) SIDI BOUZID	SIDI BOUZID	SIDIBOUZID	RUE HOUCINE BOUZAIENE	(76) 633.500	634.927
(A) ESSABALA	SIDI BOUZID	ESSABALA	AV. HABIB BOURGUIBA	(76) 674.420	674.750
(A) SIDIALIB. AOUN	SIDIBOUZID	S. ALIB. AOUN	RUE 7 NOVEMBRE	(76) 660.140	660.180
(A) TOZEUR	TOZEUR	TOZEUR	ROUTE DE NEFTA	(76) 461.855	463.475
(A) NEFTA	TOZEUR	NEFTA	AV. HABIB BOURGUIBA	(76) 430.691	431.153
(A) DEGACHE	TOZEUR	DEGACHE	AV. TAÏB MHIRI - DEGACHE	(76) 420.294	420.499
(A) GAUSA	GAUSA	GAUSA	AV. MOHAMED ALI HAMMI	(76) 226.478	224.255
(A) KAIROUAN	KAIROUAN	KAIROUAN	12, PLACE DE L'INDÉPENDANCE	(77) 226.310	228.556
(B) SIDI AMOR BOUHAJJA	KAIROUAN	BOUHAJJA	LOGEMENT POPULAIRE N°1	(77) 266.289	266.010
(A) TABARKA	JENDOUBA	TABARKA	32, AV. HABIB BOURGUIBA	(78) 603.540	603.143
(A) JENDOUBA	JENDOUBA	JENDOUBA	A. HEDI CHAKER ET IBN ARAFA	(78) 630.143	634.260
(B) GHARDIMAOU	JENDOUBA	JENDOUBA	PLACE DU MARCHÉ	(78) 645.300	660.480
(A) BEJA	BEJA	BEJA	IMM. CTAMA AV. HABIB BOURGUIBA	(78) 455.235	457.797
(A) LE KEF	LE KEF	LE KEF	2, RUE MONGI SLIM	(78) 223.720	224.500

BOX	LOCALITY	ADDRESS	TELEPHONE	FAX
(B) TUNIS CARTHAGE	ARIANA	TUNIS CARTHAGE	(71) 750.578	767.599
(B) LA GOULETTE	TUNIS	LA GOULETTE	(71) 735.222	
(B) ABOU NAWAS	TUNIS	LA MARSA	(71) 746.218	741.101
(B) HÔTEL LE PARADIS	NABEUL	HAMMAMET	(72) 227.012	781.562
(B) HÔTEL LE PRÉSIDENT	NABEUL	HAMMAMET	(72) 278.352	279.611
(B) RYM	MONASTIR	HAMMAMET NORD	(73) 461.632	460.579
(B) AEROPORT MONASTIR	MONASTIR	HÔTEL SAHRA BEACH	(73) 468.091	460.579
(B) GHARDIMAOU	JENDOUBA	AEROPORT	(73) 468.091	460.579
		RUE ALI BEN ZITOUN	(78) 661.300	660.480

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NAME OF THE AGENCY	GOVERNORATE	LOCALITY	TOWN OR ADDRESS	TELEPHONE	FAX
(B) BRUXELLES	BRUXELLES	BRUXELLES	103, BD SAINT MICHEL -1040 BRUXELLES	003227341450	27341470
(B) DÜSSELDORF	DÜSSELDORF	DÜSSELDORF	36-38, JÜRGENS PLATZ-40219 DÜSSELDORF	00492113036267	13036267
(B) JEDDAH	JEDDAH	JEDDAH	BD, AZIZ DHIA ERRAOUDHA- BP 14293.21424	0096626605320	6646235
(B) PARIS	PARIS	PARIS	17-19 R. DE LUBECK 75016 PARIS-FRANCE	0033147042610	47042611
(B) ROME	ROME	ROME	13, VIA DELLE EGADI 00141 ROME	0039068172282	8170852
(S) K. PACHA	TUNIS	BELVEDERE	21, AV. KHEREDDINE PACHA	(71) 782.128	781.092
(S) H. BOURGUIBA	TUNIS	TUNIS	AV. H.BOURGUIBA	(71) 337.690	335.343
(A) LE KRAM	TUNIS	LE KRAM	155 BIS, AV. HABIB BOURGUIBA	(71) 721.000	721.650
(A) LA MARSA	TUNIS	LA MARSA	AV. H.BOURGUIBA CENTRE FENISIA	(71) 775.777	749.111
(A) "9 AVRIL"	TUNIS	B.SAADOUN	Bd 9 AVRIL	(71) 570.195	564.025
(A) AV. DE CARTHAGE	TUNIS	AV. DE CARTHAGE	23.AV.DE CARTHAGE	(71) 353.677	352.993
(A) AV. DE LONDRES	TUNIS	AV. DE LONDRES	70.AV. DE LONDRES	(71) 343.509	343.163
(A) CHARGUIA	TUNIS	CHARGUIA	42, RUE 8600 ZONE INDU.	(71) 770.035	772.041
(A) ETTADHAMEN	TUNIS	ETTADHAMEN	CITE ETTADHAMEN ANGLE R.N.C 31	(71) 554.145	554.844
(A) INTERNATIONALE	TUNIS	TUNIS	17, AV. KHEREDDINE PACHA	(71) 794.622	794.998
(A) KHAZNADAR	TUNIS	KHAZNADAR	AV.DE L'INDEPENDANCE IMM.STAR	(71) 500.493	515.159
(A) LE DIPLOMAT	TUNIS	DIPLOMAT	44, AV. HEDI CHAKER	(71) 791.099	794.186
(A) ALAIN SAVARY	TUNIS	ALAIN SAVARY	ROUTE X 2; ANGLE ALAIN SAVARY	(71) 784.515	787.474
(A) EZZAHRA	BEN AROUS	EZZAHRA	AV.HABIB BOURGUIBA	(71) 482.100	482.062
(A) MEGRINE	BEN AROUS	MEGRINE	AV. H. BOURGUIBA	(71) 429.555	429.580
(A) BEN AROUS	BEN AROUS	BEN AROUS	7.AV. DE FRANCE BEN AROUS	(71) 389.346	389.403
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	AV. DES MARTYRS	(71) 362.348	362.354
(A) HAMMAM-LIF	BEN AROUS	HAMMAM -LIF	AV. DE LA REPUBLIQUE	(71) 438.828	439.296
(A) Nouv. MEDINA	BEN AROUS	Nouv. MEDINA	304.AV. F. IBN ABDELAZIZ	(71) 310.505	310.533
(A) BIR EL KASSAA	BEN AROUS	BIR EL KASSAA	IMM. BEB TUNIS RUE DU LIN	(71) 389.200	387.033
(B) HEB.FOUCHANA	BEN AROUS	FOUCHANA			
(A) RADES	BEN AROUS	RADES	ENTRÉE DU VILLAGE MÉDITERRANÉEN	(71) 463.400	465.422
(A) ARIANA	ARIANA	ARIANA	AV.H.BOURGUIBA. ARIANA CENTER	(71) 706.680	705.643
(A) EL MENZEH V	ARIANA	EL MENZAH V	18, AV. DE LA LIBERTÉ	(71) 238.777	236.195
(A) GROMBALIA	NABEUL	GROMBALIA	AV.H.BOURGUIBA	(72) 256.376	257.183
(A) HAMMAMET	NABEUL	HAMMAMET	AV.H.BOURGUIBA	(72) 282.120	283.700
(A) KELIBIA	NABEUL	KELIBIA	AV.ALI BELAHOUANE	(72) 274.557	274.559
(A) NABEUL	NABEUL	NABEUL	30.AV. H.BOURGUIBA	(72) 220.267	287.573
(A) ZA. DJEDIDI	NABEUL	ZA. DJEDIDI	AV.20 MARS ZAOUJET DJEDIDI	(72) 252.875	252.549
(B) HEB. SOLIMAN	NABEUL	SOLIMAN			
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 675.489	676.998
(A) BIZ. KHALDOUN	BIZERTE	BIZ. KHALDOUN	17,RUE IBN KHALDOUN	(72) 432.830	433.911
(A) BIZERTE THAALBI	BIZERTE	BIZERTE THAALBI	AV.H.BOURGUIBA & THAALBI	(72) 431.903	434.150
(A) MENZEL BOURGUIBA	BIZERTE	MENZ. BOURG.	AV.DE L'INDEPENDANCE	(72) 464.650	464.675
(A) RAFRAF	BIZERTE	RAFRAF	AV.7 NOVEMBRE - PLACE RMILA	(72) 455.622	455.711
(A) MATEUR	BIZERTE	MATEUR	AV. TAÏEB MHIRI - MATEUR	(72) 465.060	465.344
(B) HEB. MATEUR	BIZERTE	MATEUR	AV. TAÏEB MHIRI MATEUR	(72) 465.060	465.344
(A) CHATT MARIEM	SOUSSE	CHATT MARIEM	ROUTE TOURISTIQUE	(73) 248.631	248.633
(A) HAMMAM SOUSSE	SOUSSE	H. SOUSSE	AV. 7 NOVEMBRE	(73) 270.233	270.235
(A) SOUSSE HACHED	SOUSSE	S. HACHED	CITE FARHAT HACHED	(73) 229.686	229.687
(A) SOUSSE INDEP.	SOUSSE	S. INDEPENDANCE	3,RUE DE L'INDEPENDANCE	(73) 226.725	222.071
(A) SOUSSE RIADH	SOUSSE	SOUSSE RIADH	5, RUE JAAFAR IBN ABI TALIB	(73) 304.913	300.264
(A) SOUSSE KANTAOUI	SOUSSE	SOUSSE	PORT KANTAOUI	(73) 348.974	348.976
(A) M'SAKEN	SOUSSE	M'SAKEN	ANG. AV. TAÏB HACHICHA RUE DES ORANGES	(73) 265.788	265.780
(A) JEMMEL	MONASTIR	JEMMEL	70, RUE KASSAS JEMMEL	(73) 483.501	483.500
(A) MONASTIR	MONASTIR	MONASTIR	PLACE 7 NOVEMBRE	(73) 461.911	463.444
(B) HEB. KSAR HELLAL	MONASTIR	KSAR HELLAL			
(A) KARKAR	MAHDIA	KARKAR	GP1 RUE NATIONALE KARKAR	(73) 620.641	620.643
(A) MAHDIA	MAHDIA	MAHDIA	106,AV.H.BOURGUIBA	(73) 681.863	694.355
(A) SFAX C. BEJAOUI	SFAX	BEJAOUI	RUE C.BEJAOUI	(74) 226.372	225.512
(A) SFAX CITE JARDIN	SFAX	SFAX CITE JARDIN	CITE DES JARDINS. EL BOUSTEN	(74) 224.739	226.016

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(A) SFAX HEDI CHAKER	SFAX	HEDI CHAKER	89, ANG. H. CHAKER & H. THAMEUR	(74) 226.027	225.574
(A) SFAX JEDIDA	SFAX	JEDIDA	RUE JARDIN. MOULINVILLE	(74) 299.719	299.721
(A) GABES	GABES	GABES	162, AV. FARHAT HACHED	(75) 272.587	275.182
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	AV. DE TUNIS	(75) 667.383	667.384
(A) JERBA MIDOUN	MEDENINE	JERBA MIDOUN	AV. SALAH BEN YOUSSEF - MIDOUNE	(75) 602.833	602.835
(A) ZARZIS	MEDENINE	ZARZIS	RUE FARHAT HACHED	(75) 683.358	683.375
(A) JERBA H. SOUK	MEDENINE	DJERBA H. SOUK	147, RUE ABDELKHADEH H. SOUK	(75) 652.405	652.406
(A) MEDENINE	MEDENINE	MEDENINE	3, RUE H. BOURGUIBA IMM. FATH.	(75) 642.218	643.129
(A) KEBILI	KEBILI	KEBILI	RUE NALOUT KEBILI	(75) 490.120	490.154
(A) TATAOUINE	TATAOUINE	TATAOUINE	RUE FARHAT HACHED	(75) 862.317	862.316
(A) GAFA	GAFA	GAFA	27, AV. TAIEB M'HIRI	(76) 221.566	222.133
(A) TOZEUR	TOZEUR	T. MAZGHOUNA	AV. FARHAT HACHED	(76) 453.624	452.207
(A) SIDI BOUZID	S. BOUZID	S. BOUZID	AV. HEDI CHAKER	(76) 632.154	632.276
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. EL MAHDIA-KAIROUAN	(77) 227.757	227.885
(A) KASSERINE	KASSERINE	KASSERINE	AV. T. M'HIRI. IMM. BS-KASSERINE	(77) 474.850	472.390
(A) JENDOUBA	JENDOUBA	JENDOUBA	13, RUE ALI BELHAOUANE	(78) 631.809	630.191
(A) TABARKA	JENDOUBA	TABARKA		(78) 862.844	872.845
(A) BEJA	BEJA	BEJA	ANG. AV. H. BOURGUIBA & A. BEN ZIAD	(78) 454.400	455.228
(B) HEB. MEDJEZ BAB	BEJA	MEDJEZ BAB			
(A) LE KEF	LE KEF	LE KEF	Bd. MONGI SLIM	(78) 224.399	225.702
(A) SILIANA	SILIANA	SILIANA	AV. DU 18 JANVIER 1952 IMM. BNA	(78) 872.844	872.845



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(A) BACH HAMBA	TUNIS	TUNIS	56, AV. H. BOURGUIBA	(71) 343.413	351.738
(A) TUNIS LIBERTE	TUNIS	TUNIS	45, AV.DE LA LIBERTE	(71) 835.138	832.278
(A) MOHAMED V.	TUNIS	TUNIS	3, PLACE PASTEUR	(71) 780.543	849.884
(A) MONCEF BEY	TUNIS	TUNIS	PLACE MONCEF BEY	(71) 254.021	342.371
(A) SIDI BOUSAID	TUNIS	SIDI BOUSAID	PLACE 7 NOVEMBRE	(71) 740.296	741.192
(A) AVENUE DE PARIS	TUNIS	TUNIS	14,AVDE PARIS	(71) 258.801	343.662
(A) BELVEDERE	TUNIS	TUNIS	95, AV. DE LIBERTÉ	(71) 892.422	849.204
(A) TUNIS	TUNIS	TUNIS	9, RUE DE HOLLANDE	(71) 322.219	327.252
(A) LA GOULETTE	TUNIS	LA GOULETTE	AV.HABIB BOURGUIBA	(71) 735.420	735.015
(A) LE KRAM	TUNIS	LE KRAM	20, AV.HABIB BOURGUIBA	(71) 731.676	731.548
(A) EL MECHEL	TUNIS	TUNIS	RUE OULED HAFFOUZ EL MECHEL	(71) 286.881	793.656
(A) MONGI SLIM	TUNIS	TUNIS	63,AVMONGI SLIM	(71) 330.701	332.005
(A) LE BARDO	TUNIS	LE BARDO	BOULEVARD 20 MARS	(71) 513.200	514.859
(A) CHARGUIA	TUNIS	CHARGUIA	R. 8600 Z.I.CHARGUIA I	(71) 808.067	807.155
(A) LA MARSА	TUNIS	LA MARSА	RÉS. L'ESPARADE AV. H. BOURGUIBA	(71) 729.479	729.490
(A) LE PASSAGE	TUNIS	TUNIS	COMP. IMM. MEDINA PLACE 53, AV. PARIS	(71) 342.278	341.548
(A) DEN DEN	ARIANA	DEN DEN	1, AV.DE L'INDEPENDANCE	(71) 611.400	610.822
(A) ARIANA	ARIANA	ARIANA	4,AV.HABIB BOURGUIBA	(71) 710.303	707.304
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	AV. DE L'INDEPENDANCE	(71) 547.777	545.244
(A) EL MANAR	ARIANA	EL MANAR	16,RUE ABOUSSAOUД	(71) 888.024	887.968
(A) SIDI THABET	ARIANA	SIDI THABET	COMPL.COMM. AV. H. BOURGUIBA	(71) 552.020	552.404
(A) HAMMAM LIF	BEN AROUS	HAMMAM LIF	3,AV.HABIB BOURGUIBA	(71) 292.312	437.566
(A) RADES	BEN AROUS	RADES	3, AV. DE PARIS	(71) 443.708	444.133
(A) MEGRINE	BEN AROUS	BEN AROUS	GP1 CARREFOUR MEGRINE BEN AROUS	(71) 389.387	389.391
(A) HAMMAMET	NABEUL	HAMMAMET	ANG. R. KOWEIT / R. FAYCEL IBN ABDEL	(72) 280.317	280.989
(A) NABEUL	NABEUL	NABEUL	15,AVHABIB THAMEUR	(72) 286.256	286.923
(A) SOLIMAN	NABEUL	SOLIMAN	15,AVHABIB BOURGUIBA	(72) 290.319	291.810
(A) DAR CHAABANE	NABEUL	D.CHAABANE	15,AVHABIB BOURGUIBA	(72) 361.500	361.222
(A) KELIBIA	NABEUL	KELIBIA	15, RUE IBN KHALDOUN	(72) 295.384	273.346
(A) BOUARGOUB	NABEUL	BOUARGOUB	15, AV.H. BOURGUIBA	(72) 259.621	259.127
(A) BARRAKET ESSAHEL	NABEUL	BARAKET ESS.	AV. MOHAMED V	(72) 226.013	226.607
(A) BIZERTE	BIZERTE	BIZERTE	ANGLE R. HABIB THAMEUR	(72) 436.111	432.972
(A) MENZEL JEMIL	BIZERTE	MLJEMIL	4,AV.HABIB BOURGUIBA	(72) 440.823	446.622
(A) MENZEL BOURGUIBA	BIZERTE	ML.BOURGUIBA	4, RUE 18 JANVIER 1952	(72) 464.672	464.122
(A) SOUSSE BAB-JEDID	SOUSSE	SOUSSE	18, AV.HABIB THAMEUR	(73) 226.049	226.664
(A) SOUSSE H.BOURGUIBA	SOUSSE	SOUSSE	PLACE FARHAT HACHED	(73) 225.677	226.938
(A) BOUFICHA	SOUSSE	BOUFICHA	18, CITE CLE	(73) 252.082	252.144
(A) M'SAKEN	SOUSSE	MSAKEN	18,RUE TAHAR HACHICHA	(73) 258.422	257.004
(A) SOUSSE-CENTER	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA	(73) 228.540	226.592
(A) KSAR HELAL	MONASTIR	KSAR HELAL	13,AVHABIB BOURGUIBA	(73) 475.211	476.033
(A) BEKAITA	MONASTIR	BEKAITA	13,RUE MED SMIDA	(73) 477.050	477.699
(A) MONASTIR	MONASTIR	MONASTIR	13,IMMEUBLE STAR	(73) 462.921	464.956
(A) ZERAMDINE	MONASTIR	ZERAMDINE	13,AVHABIB BOURGUIBA	(73) 498.527	498.060
(A) TEBOULBA	MONASTIR	TEBOULBA	AV. 7 NOVEMBRE	(73) 479.570	479.150
(A) JAMMEL	MONASTIR	JAMMEL	13, CITE COMMERCIALE	(73) 482.070	486.359
(A) MOKNINE	MONASTIR	MOKNINE	13, AV.HABIB BOURGUIBA	(73) 474.732	476.648
(A) BOUMERDES	MAHDIA	BOUMERDES	12,AVFARHAT HACHED	(73) 620.058	620.193
(A) MAHDIA	MAHDIA	MAHDIA	12, AV.FARHAT HACHED	(73) 680.757	692.108
(A) EL JEM	MAHDIA	EL JEM	AV. TAIEB MEHIRI	(73) 630.166	630.198
(A) JEBINIANA	SFAX	JEBINIANA	17,PLACE 2 MARS	(74) 880.194	880.226
(A) SFAX CHEBBI	SFAX	SFAX	17, RUE ABOULKACEM CHEBBI	(74) 297.300	220.852
(A) SFAX 5 AOUT	SFAX	SFAX	17, BOULEVARD DU 5 AOUT	(74) 224.225	225.677
(A) SFAX EL JADIDA	SFAX	S.EL JADIDA	17,RUE 7 NOVEMBRE	(74) 403.905	403.861
(A) GABES	GABES	GABES	AV.HABIB BOURGUIBA - GABES CENTER	(75) 273.666	270.457
(A) METOUIA	GABES	METOUIA	5, AV.HABIB BOURGUIBA	(75) 370.766	370.904
(A) GABES EL MENZEL	GABES	GABES EL MENZEL	93, AV.DE LA REPUBLIQUE-ANG.	(75) 275.466	276.800

SOUTH BANK

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) ZARETH	GABES	ZARETH	AV. DU 7 NOVEMBRE	(75) 300.245	300.111
(A) MEDENINE	MEDENINE	MEDENINE	14, AV. HABIB BOURGUIBA	(75) 640.087	641.374
(A) JERBA H. SOUK	MEDENINE	JERBA	R. 20 MARS	(75) 650.730	650.022
(A) ZARZIS	MEDENINE	ZARZIS	14, ROUTE DE JERBA	(75) 694.318	684.540
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	14, AV. DES MARTYRS	(75) 710.032	710.036
(A) GHOMRASSEN	MEDENINE	GHOMRASSEN	AV. H. BOURGUIBA	(75) 869.147	868.951
(A) JERBA AJIM	MEDENINE	JERBA AJIM	14, AV. HABIB BOURGUIBA	(75) 655.088	660.233
(A) JERBA EL MAY	MEDENINE	JERBA EL MAY	14, ROUTE DE MIDOUNE	(75) 676.075	676.123
(A) REMADA	MEDENINE	REMADA	PLACE DE L'INDEPENDANCE	(75) 867.322	867.321
(A) BIR LAHMAR	MEDENINE	BIR LAHMAR	21, AV. HABIB BOURGUIBA	(75) 848.255	848.256
(A) TATAOUINE	TATAOUINE	TATAOUINE	21, AV. FARHAT HACHED	(75) 860.863	861.252
(A) NEFTA	TOZEUR	NEFTA	22, AV. HABIB BOURGUIBA	(75) 430.666	430.388
(A) KEBILI	KEBILI	KEBILI	AV. HABIB BOURGUIBA	(75) 490.745	490.145
(A) DOUZ	KEBILI	DOUZ	29, RUE TAIEB MHIRI	(75) 470.449	470.926
(A) SOUK EL AHAD	KEBILI	SOUK EL AHAD	5, AV. HABIB BOURGUIBA	(75) 480.360	480.200
(B) ZARZIS	MEDENINE	Z. FRANCHE	ZONE FRANCHE DE ZARZIS	(75) 684.250	681.251
(A) GAFSA MARCHE	GAFSA	GAFSA	6, PLACE DU MARCHE	(76) 220.345	229.023
(A) METLAOUI	GAFSA	METLAOUI	6, PLACE DU 2 MARS	(76) 241.498	241.548
(A) REDEYEF	GAFSA	REDEYEF	6, AV. HABIB BOURGUIBA	(76) 251.065	252.142
(A) GAFSA T. M'HIRI	GAFSA	GAFSA	6, PLACE TAIEB M'HIRI	(76) 220.300	225.685
(A) MOULARES	GAFSA	MOULARES	ROUTE DE GAFSA	(76) 260.212	260.587
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	19, AV. FARHAT HACHED	(76) 632.099	632.495
(A) OULED HAFFOUZ	SIDI BOUZID	OULED HAFFOUZ	19, CITE COMMERCIALE	(76) 678.324	678.350
(A) TOZEUR	TOZEUR	TOZEUR	22, AV. HABIB BOURGUIBA	(76) 452.044	462.123
(A) KAIROUAN	KAIROUAN	KAIROUAN	9, AV. DR. HAMDA LAOUANI	(77) 226.902	229.444
(A) KASSERINE	KASSERINE	KASSERINE	10, PLACE DES MARTYRS	(77) 473.225	474.700
(A) JENDOUBA	JENDOUBA	JENDOUBA	7, AVENUE H. THAMEUR	(78) 603.675	604.418
(A) TABARKA	JENDOUBA	TABARKA	7, RESID. PORTO CORALLO	(78) 673.755	673.763
(A) BEJA	BEJA	BEJA	2, AVENUE DE FRANCE	(78) 451.837	454.281
(A) TAJEROUINE	LE KEF	TAJEROUINE	11, AV. HABIB BOURGUIBA	(78) 277.084	277.271
(A) LE KEF	LE KEF	LE KEF	11, IMM. CTAMA	(78) 200.506	202.120
(A) JERISSA	LE KEF	JERISSA	7, CITE HACHED	(78) 253.023	253.079
(A) SILIANA	SILIANA	SILIANA	AV. HABIB BOURGUIBA	(78) 872.838	872.837



NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(B) ARIANA	ARIANA	ARIANA	32,RUE DES HORTENSIAS	(71) 715.152	719.761
(B) LA SOUKRA	ARIANA	LA SOUKRA	30, RUE L'ARTISANAT-Z.I.ARIANA-AERP.	(71) 700.842	701.313
(B) OUED ELLIL	ARIANA	OUED ELLIL	ROUTE DE MATEUR Km 10	(71) 535.436	536.545
(B) MANOUBA	ARIANA	MANOUBA	PLACE HABIB BOURGUIBA	(71) 520.306	520.313
(A) HAMMAM-LIF	BEN AROUS	HAMMAM-LIF	101,AV. DE LA RÉPUBLIQUE	(71) 438.233	438.344
(B) RADES	BEN AROUS	RADES	41,AV.FARHAT HACHED	(71) 440.966	442.060
(A) MEGRINE	BEN AROUS	MEGRINE	ROUTE DE SOUSSE Km 5 -MEGRINE RIADH	(71) 296.255	432.487
(B) MEGRINE CENTRE	BEN AROUS	MEGRINE	CENTRE COMMERCIAL	(71) 433.070	433.070
(S) TUNIS AV. FRANCE	TUNIS	TUNIS B.BHAR	3,AVENUE DE FRANCE	(71) 340.544	335.126
(S) TUNIS RUE DE ROME	TUNIS	TUNIS B.BEHAR	4, RUE DE ROME	(71) 340.534	352.321
(B) LE KRAM	TUNIS	LE KRAM	AV.HABIB BOURGUIBA	(71) 731.036	730.188
(B) LA GOULETTE	TUNIS	LA GOULETTE	AV. FARHAT HACHED	(71) 735.226	736.740
(A) GARTHAGE	TUNIS	CARTHAGE	103, AV. HABIB BOURGUIBA	(71) 789.918	749.436
(A) KSAR SAID	TUNIS	KSAR SAID	ZONE INDUSTRIELLE-KSAR SAID	(71) 546.213	545.788
(B) CHARGUIA	TUNIS	CHARGUIA	38, RUE 8006 Z.I.CHARGUIA	(71) 791.065	771.738
(A) TUNIS BAB SAADOUN	TUNIS	BAB SOUIKA	35,AVENUE HABIB BOUGATRA	(71) 560.578	564.093
(A) TUNIS BAB MENARA	TUNIS	BAB MENARA	9, BD.BAB MENARA	(71) 562.552	565.304
(A) TUNIS AV. LIBERTE	TUNIS	TUNIS	22,AVENUE DE LA LIBERTE	(71) 345.470	333.176
(B) TUNIS BAB EL KHADHRATUNIS	TUNIS	BAB KHADHRA	51,AVENUE DE LYON	(71) 840.996	780.263
(A) MUTUELLEVILLE	TUNIS	MUTUELLEVILLE	71, RUE 1ER JUIN-MUTUELLEVILLE	(71) 786.040	797.853
(B) EL MANAR II	TUNIS	TS EL MANAR II	5,AV. TAHAR BEN AMMAR	(71) 883.545	886.849
(B) IBN KHALDOUN	TUNIS	IBN KHALDOUN	ROUTE MC. 130 S.SHELL CITE ETTAHRIR	(71) 503.030	581.900
(A) TUNIS MOHAMED V.	TUNIS	TUNIS MD V	51,AVENUE MOHAMED V-TUNIS	(71) 788.975	780.490
(A) EL MENZAH	TUNIS	EL MENZAH	8, ALLEES DE L'ARIANA	(71) 233.885	751.299
(A) RUE DE TURQUIE	TUNIS	TUNIS	2, RUE DE TURQUIE	(71) 332.188	346.024
(A) MENZEL BOURGUIBA	BIZERTE	M.BOURGUIBA	13, AV. DU 3 AOUT	(72) 464.456	463.008
(A) MATEUR	BIZERTE	MATEUR	PLACE DE TUNIS	(72) 465.053	466.115
(S) BIZERTE	BIZERTE	BIZERTE	4, RUE D'ALGERIE	(72) 431.963	443.966
(A) GROMBALIA	NABEUL	GROMBALIA	13,AV.H.BOURGUIBA	(72) 255.031	257.307
(B) MENZEL BOUZELFA	NABEUL	ML.BOUZELFA	50,AV. H.BOURGUIBA	(72) 292.496	253.666
(B) BENI KHALLED	NABEUL	BENI KHALLED	AV.7 NOVEMBRE 1987	(72) 371.796	370.511
(B) KORBA	NABEUL	KORBA	AV. HABIB BOURGUIBA	(72) 384.017	386.212
(A) HAMMAMET	NABEUL	HAMMAMET	AV. HABIB BOURGUIBA	(72) 280.119	281.403
(A) MENZEL TEMIME	NABEUL	ML.TEMIME	AV. HABIB BOURGUIBA	(72) 344.831	345.063
(A) NABEUL	NABEUL	NABEUL	AV. HABIB THAMEUR	(72) 285.834	222.660
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 676.481	675.664
(A) MAHDIA	MAHDIA	MAHDIA	PLACE DU 1ER MAI	(73) 681.007	695.003
(B) REJICH	MAHDIA	REJICH	AV. HABIB BOURGUIBA	(73) 640.087	688.537
(B) KSOUR ESSEF	MAHDIA	KSOUR.ESSEF	1 AV.HEDI CHAKER	(73) 665.838	664.510
(A) MONASTIR	MONASTIR	MONASTIR	PLACE DE L'INDEPENDANCE	(73) 461.057	467.377
(B) SAHLINE	MONASTIR	SAHLINE	PLACE 7 NOVEMBRE	(73) 525.463	525.464
(A) KSAR HELLAL	MONASTIR	KSAR HELLAL	BD.H. BOURGUIBA	(73) 476.109	472.690
(B) SAYADA	MONASTIR	SAYADA	AV. HABIB BOURGUIBA	(73) 430.380	430.875
(B) TEBOULBA	MONASTIR	TEBOULBA	PLACE 23 JANVIER 1952	(73) 479.200	492.800
(B) BEKAITA	MONASTIR	BEKAITA	RUE AHMED MACHTA	(73) 477.100	477.811
(A) JEMMEL	MONASTIR	JEMMEL	158,AV.H.BOURGUIBA	(73) 486.072	487.877
(S) SOUSSE	SOUSSE	SOUSSE	PLACE DE L'INDEPENDANCE	(73) 225.887	226.517
(B) AKOUDA	SOUSSE	AKOUDA	RUE ALI LADHARI	(73) 356.333	256.332
(B) HERGLIA	SOUSSE	HERGLIA	AV. HABIB BOURGUIBA	(73) 251.155	251.100
(B) SOUSSE BAB JEDID	SOUSSE	SOUSSE	211,AV. MOHAMED ALI	(73) 226.224	229.622
(B) ENFIDHA	SOUSSE	ENFIDHA	CENTRE COMMERCIAL ENFIDHA	(73) 250.490	250.088
(S) SFAX	SFAX	SFAX	AV. HABIB BOURGUIBA	(74) 227.417	229.444
(B) SFAX BAB JEBLI	SFAX	SFAX	71,AV. DES MARTYRS	(74) 223.281	223.798
(B) SFAX NASRIA	SFAX	S.NASRIA	ROUTE DE GREMDA	(74) 242.645	241.852
(B) SFAX MOULIN VILLE	SFAX	S.ARIANA	ROUTE BOURJ BOURGUIBA	(74) 238.688	238.092
(A) GABES	GABES	GABES	AV. HABIB BOURGUIBA	(75) 270.093	275.063

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TUNISIA BANK

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(B) EL HAMMA	GABES	EL HAMMA	51, AV. H. BOURGUIBA	(75) 331.108	331.941
(A) ZARZIS	MEDENINE	ZARZIS	AV. HABIB BOURGUIBA	(75) 694.024	681.971
(A) JERBA	MEDENINE	JERBA.H.SOUK	AV. HABIB BOURGUIBA	(75) 650.005	651.496
(B) JERBA MIDOUN	MEDENINE	JERBA MIDOUN	CENTRE COMMERCIAL	(75) 657.688	658.064
(A) BEN GUERDANE	MEDENINE	B. GUERDANE	14, AV. 2 MARS 1934-	(75) 710.031	711.413
(A) MEDENINE	MEDENINE	MEDENINE	RUE 18 JANVIER	(75) 642.937	643.063
(A) GAFSA	GAFSA	GAFSA	12, RUE MILOUD	(76) 224.022	225.653
(B) TOZEUR	TOZEUR	TOZEUR	113, AV. HABIB BOURGUIBA	(76) 461.777	462.550
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. DOCTEUR LAOUANI	(77) 229.244	226.677
(B) SIDI AMOR BOUHAJLA	KAIROUAN	A. BOUHAJLA	RUE H. THAMEUR.	(77) 266.065	266.228
(A) BEJA	BEJA	BEJA	31, AVENUE DE FRANCE	(78) 340.544	452.386
(A) MEDJEZ EL BAB	BEJA	MZ EL BAB	AV. FARHAT HACHED	(78) 460.014	460.620
(A) JENDOUBA	JENDOUBA	JENDOUBA	14, RUE TAIEB M'HIRI	(78) 603.015	603.793
(A) BOU SALEM	JENDOUBA	BOUSALEM	RUE KHEREDDINE-BOUSALEM	(78) 639.821	638.289
(A) GHARDIMAOU	JENDOUBA	GHARDIMAOU	AV. H. BOURGUIBA	(78) 660.016	660.288
(A) LE KEF	LE KEF	LE KEF	2, RUE D'ALGER	(78) 200.768	202.858
(B) DAHMANI	LE KEF	DAHMANI	PLACE 7 NOVEMBRE	(78) 280.053	280.345
(A) SILIANA	SILIANA	SILIANA	AV. DE L'INDÉPENDANCE	(78) 870.033	870.419
(A) TABARKA	TABARKA	TABARKA	RUE DE LA DÉLÉGATION RÉSID-LE CORAIL	(78) 670.799	671.466

THE BANKING UNION FOR TRADE AND INDUSTRY

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(S) AGENCE BOURGUIBA	TUNIS	TUNIS	74, AV. HABIB BOURGUIBA	(71) 325.877	329.619
(A) AV. CARTHAGE	TUNIS	BAB BHAR	58, AVENUE DE CARTHAGE	(71) 354.373	346.378
(A) TUNIS LAFAYETTE	TUNIS	BAB BHAR	1, RUE D'EGYPTE	(71) 833.162	833.551
(A) TUNIS MEDINA	TUNIS	MEDINA	19-21, RUE SIDI BEN AROUS	(71) 564.756	569.830
(A) TUNIS LAC	TUNIS	TUNIS	IMM. L'ETOILE DU LAC-BERGES DU LAC	(71) 861.824	860.699
(A) LA MARSА	TUNIS	LA MARSА	CENTRE PHENICIA-AV.H.BOURGUIBA	(71) 740.909	741.165
(A) CARTHAGE DERMECH	TUNIS	CARTHAGE	50, AV.HABIB BOURGUIBA	(71) 734.444	734.311
(S) ESSADKIA	TUNIS	BAB BAHR	74, AV.HABIB BOURGUIBA	(71) 321.177	322.767
(A) PASTEUR	TUNIS	BAB BAHR	1, RUE PLACE PASTEUR	(71) 842.000	792.648
(A) EL MENZAH VI	TUNIS	EL MENZAH VI	CITE COMMERCIALE	(71) 750.119	752.328
(A) TUNIS ENNASR	TUNIS	EL MENZAH	10, AV. OTHMAN IBN. AFFENE	(71) 875.960	875.962
(A) CHARGUIA II	ARIANA	CITÉ KHADRA	8, RUE DE L'ARTISANAT	(71) 940.482	702.004
(A) ARIANA	ARIANA	ARIANA	ANG. HABIB BOURGUIBA.R. FARHAT H.	(71) 700.000	700.314
(A) EL MANAR	ARIANA	EL MANAR	RUE 7105 CITE DES ARCADES	(71) 886.310	885.940
(A) MANOUBA	MANOUBA	MANOUBA	7, AV.H.BOURGUIBA	(71) 520.266	520.309
(S) MEGRINE	BEN AROUS	MEGRINE	64, AV HABIB BOURGUIBA	(71) 433.866	433.980
(A) LES JARDINS DE SOUKRATUNIS	TUNIS	SOUKRA	56, CENTRE COMMERCIAL LANCFOM	(71) 759.521	759.531
(A) BIZERTE	BIZERTE	BIZERTE	AV. HABIB BOURGUIBA-BIZERTE	(72) 431.866	433.689
(A) NABEUL	NABEUL	NABEUL	NABEUL CENTRE AV.H.THAMEUR	(72) 286.625	286.970
(A) HAMMAMET	NABEUL	HAMMAMET	PLACE 2 MARS CITE COMMERCIALE	(72) 281.319	281.319
(A) MENZEL BOUZELFA	NABEUL	M.BOUZELFA	AV.HABIB BOURGUIBA	(72) 292.232	292.114
(A) KELIBIA	NABEUL	KELIBIA	123, AV. ALI BEL HAOUENE	(72) 273.624	273.623
(S) SOUSSE 7 NOVEMBRE	SOUSSE	SOUSSE	Bld DU 7 NOVEMBRE-KHEZAMA EST	(73) 270.994	270.956
(A) SOUSSE MAAROUF	SOUSSE	SOUSSE	IM.GLOULOU Bld MAAROUF	(73) 227.600	227.157
(A) MONASTIR	MONASTIR	MONASTIR	8, PLACE DU 3 SEPTEMBRE 1934	(73) 464.120	464.373
(A) BEMBLA	MONASTIR	MONASTIR BEMBLA	BOULEVARD 7 NOVEMBRE	(73) 478.450	478.440
(A) KSAR HELLAL	KSAR HELLAL	KSAR HELLAL	PLACE DE L'INDEPENDANCE	(73) 472.125	472.126
(A) MAHDIA	MAHDIA	MAHDIA	167, AV. H. BOURGUIBA	(73) 692.377	696.579
(S) SFAX CHEBBI	SFAX	SFAX	12, RUE ABOULKACEM CHEBBI	(74) 226.718	298.126
(A) SFAX CHAKER	SFAX	SFAX	19, AV. HEDI CHAKER	(74) 296.989	212.220
(A) SFAX MEDINA	SFAX	SFAX	79, RUE SIDI BELHASSEN	(74) 299.725	299.726
(A) SFAX EL JEDIDA	SFAX	SFAX	96, AV.DES MARTYRS	(74) 299.726	299.725
(A) SFAX TENIOUR	SFAX	SFAX	ROUTE DE TENIOUR Km1. IMM. MALEK	(74) 238.054	238.055
(A) MAHRES	SFAX	MAHRES	AV.H. BOURGUIBA	(74) 290.248	693.400
(A) SEKJET EDDAIER	SFAX	S.EDDAIER	1,2 ,AV.H.BOURGUIBA	(74) 292.596	292.597
(A) POUDRIÈRE	SFAX	SFAX POUDRIÈRE	RUE JAMELEDDINE AFGHANI	(74) 225.358	227.350
(A) PIC. VILLE	SFAX	PIC VILLE	AV. D'ALGÉRIE	(74) 225.703	229.424
(A) GABES	GABES	GABES	226,, AV. FARHAT HACHED	(75) 271.557	275.047
(A) DJERBA	MEDENINE	DJERBA	163, AV.HABIB BOURGUIBA.	(75) 651.711	651.710
(A) GAFSA	GAFSA	GAFSA	CITE BAYECH	(76) 225.635	220.641
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	RUE HOUICINE BOUZAIENE	(76) 632.582	633.652
(A) KAIROUAN	KAIROUAN	KAIROUAN	RUE MONGI BALI	(77) 230.699	234.997

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ARAB TUNISIAN BANK

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SIEGE	TUNIS	TUNIS	9, RUE HEDI NOUIRA	(71) 347.274	347.270
(A) EL JAZIRA	TUNIS	TUNIS	31 RUE EL JAZIRA	(71) 254.292	349.830
(A) INTERNATIONALE	TUNIS	TUNIS	10, AVENUE MED V	(71) 348.501	347.308
(A) EL MECHTEL	TUNIS	EL OMRANE	34, OULED HAFFOUZ	(71) 791.603	780.124
(A) LA MARSA	TUNIS	LA MARSA	PLACE 7 NOVEMBRE	(71) 749.304	744.104
(A) KRAM	TUNIS	KRAM NORD	227 AVENUE HABIB BOURGUIBA	(71) 730.995	731.630
(A) BARDO	TUNIS	BARDO	AV. BAYREM TOUNSI N°2 bis	(71) 508.760	507.799
(A) MUTUELLEVILLE	TUNIS	TUNIS	114, AV. JUGURTHA-MUTUELLEVILLE	(71) 840.514	841.251
(A) BERGES DU LAC	TUNIS	LAC DE TUNIS	LES BERGES DU LAC-IMM.BADR. TUNIS	(71) 860.044	861.523
(A) MONTPLAISIR	TUNIS	TUNIS	RUE 8005-MONTPLAISIR	(71) 802.322	782.090
(A) EL MENZAH	ARIANA	EL MENZAH VI	RUE DE LA LIBERTÉ EL MENZAH VI	(71) 767.230	767.081
(A) ARIANA	ARIANA	SOUKRA	ANGLE AVA.KHABTANI/H.KHEFACHA	(71) 702.430	703.463
(A) SAADI	ARIANA	EL MENZAH	IMM.SAADI - EL MENZEAH 4	(71) 705.232	705.237
(A) EL MANAR	ARIANA	EL MANAR	2, RUE YOUSSEF ROUISSI	(71) 889.170	889.268
(A) MEGRINE	BEN AROUS	MEGRINE	21, RUE DU PLASTIQUE Z.IND.	(71) 425.265	434.855
(B) HAMMAMET	NABEUL	HAMMAMET	10, AV. DE LA RÉPUBLIQUE	(72) 283.066	282.610
(A) HAMMAMET	NABEUL	HAMMAMET	6, AVENUE HABIB BOURGUIBA	(72) 262.517	281.881
(A) NAHRAWESS	NABEUL	HAMMAMET N.	ROUTE TOURISTIQUE NORD	(72) 283.944	283.946
(A) NABEUL	NABEUL	NABEUL	43 AVENUE H. BOURGUIBA	(72) 286.581	221.667
(A) BIZERTE	BIZERTE	BIZERTE	RUE DU IER JUIN	(72) 422.190	439.174
(A) METLINE	BIZERTE	METLINE	ANG.F. HACHED ET RUE RACHID NAJJAR	(72) 446.065	446.288
(A) SOUSSE	SOUSSE	MEDINA	RUE DE L 'HOTEL DE VI LLE	(73) 227.354	225.056
(A) SOUSSE KHEZAMA	SOUSSE	KHEZAMA	BD. ENNAKHIL - KHEZAMA EST	(73) 244.488	244.492
(A) MONASTIR	MONASTIR	EL MEDINA	AVENUE DU COMBATTANT SUPREME	(73) 464.301	464.300
(A) CHORBENE	MAHDIA	CHORBENE	AVENUE HABIB BOURGUIBA	(73) 600.350	600.250
(A) SFAX	SFAX	SFAX VILLE	49, AVENUE H. BOURGUIBA	(74) 297.790	229.211
(A) SFAX II	SFAX	ENNASR	AV. D'ALGERIE-CITE SIO SZITEX	(74) 297.380	297.387
(A) GREMDA	SFAX	GREMDA	ROUTE DE GREMDA - Km5	(74) 261.660	261.759
(A) GABES	GABES	GABES	75, AVENUE HABIB BOURGUIBA	(75) 275.940	273.255
(A) JERBA	MEDENINE	HOUMT SOUK	AVENUE ABDELHAMID EL CADHI	(75) 652.580	651.752
(A) KAIROUAN	KAIROUAN	KAIROUAN	ANGLE RUE H. THAMEUR & 2 MARS	(77) 234.033	231.923
(A) BEJA	BEJA	BEJA	11 RUE KAID JAWHAR-SIDI BOUTEFFAHA	(78) 455.065	455.114
(A) JENDOUBA	JENDOUBA	JENDOUBA SUD	ANG. RUE ALI BELHAOUDANE EL H. CHAKER	(78) 631.739	601.675



NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(S) SIEGE	TUNIS	TUNIS	AV. MOHAMED V	(71) 835.500	833.517
(S) SUCCURSALE	TUNIS	TUNIS	13, AV. DE FRANCE	(71) 340.511	344.442
(A) P. PASTEUR	TUNIS	TUNIS	150, AV. DE LA LIBERTE	(71) 782.361	789.560
(A) LA MARSА	TUNIS	LA MARSА	44, AV.TAIEB M'HIRI	(71) 740.704	741.445
(A) LA FAYETTE	TUNIS	TUNIS	54, RUE D'IRAN	(71) 783.120	781.202
(A) LE KRAM	TUNIS	LE KRAM	204, AV. HABIB BOURGUIBA-	(71) 730.253	731.266
(A) LES OLYMPIADES	TUNIS	TUNIS	Imm. B. Mahmoud Bloc N°1 Cité OLYMP.	(71) 788.105	792.719
(A) TAIEB M'HIRI	TUNIS	TUNIS	51Bis,AV.TAIEB M'HIRI	(71) 787.653	792.723
(A) KHEIREDDINE PACHA	TUNIS	TUNIS	8,RUE J.J. ROUSSEAU	(71) 790.654	785.607
(A) LES BERGES DU LAC	TUNIS	TUNIS	CITE EL HABIB IMM. BEN MAHMOUD	(71) 761.886	761.987
(A) CHARGUIA	TUNIS	TUNIS	Z.I.IA CHARGUIA	(71) 796.946	799.327
(A) ALAIN SAVARY	TUNIS	TUNIS	71, AV. ALAIN SAVARY	(71) 770.255	772.576
(A) EL MENZAH I.	TUNIS	EL MENZAH	ANGLE RUE ERRASSAS ET H'MIDI	(71) 752.582	752.787
(A) EL MANAR	TUNIS	EL MENZAH	CENTRE COMMERCIAL LE PARADIS	(71) 885.595	885.583
(A) DR BURNET	TUNIS	TUNIS	39,RUE DR.BURNET	(71) 792.729	780.858
(A) PLACE BARCELONE	TUNIS	TUNIS	74, AV. FARHAT HACHED	(71) 336.029	350.475
(A) P. D'AFRIQUE	TUNIS	TUNIS	26,AVHABIB BOURGUIBA	(71) 333.368	335.620
(A) MONTFLEURY	TUNIS	TUNIS	57,AVDU SAHEL	(71) 392.966	397.764
(A) BAB EL ALOUJ	TUNIS	TUNIS	10, RUE BAB EL ALOUJ	(71) 263.345	568.798
(B) EL OMRANE	TUNIS	TUNIS	41,Bd. HEDI SAIDI	(71) 563.332	563.020
(A) LE PASSAGE	TUNIS	TUNIS	ANGLE AVHABIB THAMEUR/PARIS	(71) 348.422	343.721
(B) BAB EL KHADHRA	TUNIS	TUNIS	4 Bld R. SFAR et 7 R. DE LAVERDURE	(71) 561.253	567.781
(B) SOUK ETTROUK	TUNIS	TUNIS	26, SOUK ETTROUK-BAB MNARA	(71) 562.185	568.262
(A) LE BARDO	TUNIS	LE BARDO	139,AV.DU 20 MARS	(71) 517.600	500.413
(B) BAB SOUIKA	TUNIS	TUNIS	93, PLACE BAB SOUIKA	(71) 573.909	573.930
(A) BAB JEDID	TUNIS	TUNIS	55, BLD BAB MNARA	(71) 571.638	571.678
(A) EL MANAR CAMPUS	TUNIS	EL MENZAH	CENTRE ALYSSA -COMPUS - MANAR I	(71) 885.200	885.222
(A) MED V	TUNIS	TUNIS	AV. MED V	(71) 835.500	831.630
(A) JARDIN D'EL MENZAH	TUNIS	EL MENZAH	CITÉ HANNABAL	(71) 887.711	873.377
(A) EL MENZAH VI	ARIANA	EL MENZEH	CITE JAMIL-EL MENZAH VI	(71) 767.022	767.729
(A) ARIANA	ARIANA	ARIANA	AV. ALI BELHAOUANE	(71) 715.903	711.241
(B) SIDI THABET	ARIANA	SIDI THABET	AV.7 NOVEMBRE 1987	(71) 552.084	552.231
(B) JEDEIDA	ARIANA	JEDEIDA	15,AVDU SAHEL-BAB MNARA	(71) 539.140	539.386
(B) KALAAT EL ANDALOUS	ARIANA	K.EL ANDALOUS	1Bis. AV. HABIB BOURGUIBA	(71) 558.104	558.318
(A) BEN AROUS	BEN AROUS	BEN AROUS	80, AV. DE FRANCE	(71) 384.122	381.550
(A) HAMMAM-LIF	BEN AROUS	HAMMAM-LIF	52,AVDE LA REPUBLIQUE	(71) 439.943	439.876
(A) MEGRINE	BEN AROUS	MEGRINE	ANGLE H.BOURGUIBA/L.HADDAD	(71) 297.476	297.092
(A) RADES	BEN AROUS	RADES	ANGLE AV.KHEIREDDINE PACHA ET 8, RUE J.J ROUSSEAU	(71) 452.700	440.944
(A) BIZERTE	BIZERTE	BIZERTE	99, AV. HABIB BOURGUIBA-BIZERTE	(72) 431.668	432.675
(A) NABEUL	NABEUL	NABEUL	78,AV. FARHAT HACHED	(72) 285.242	286.065
(A) KELIBIA	NABEUL	KELIBIA	2,RUE IBN KHALDOUN	(72) 296.372	296.785
(A) BENI KHIAR	NABEUL	BENI KHIAR	AV. HABIB BOURGUIBA	(72) 229.715	229.344
(A) HAMMAMET	NABEUL	HAMMAMET	AV. HABIB BOURGUIBA	(72) 281.213	281.388
(B) GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(72) 255.683	256.017
(B) KORBA	NABEUL	KORBA	ANGLE AV. H.BOURGUIBA/T.M'HIRI	(72) 384.448	289.255
(A) SOUSSE PORT	SOUSSE	SOUSSE	AV.MOHAMED V.	(73) 224.029	227.128
(A) HAMMAM-SOUSSE	SOUSSE	H.SOUSSE	251GP1. EL MENCHIA-SOUSSE	(73) 240.480	241.139
(A) SOUSSE SENGHOR	SOUSSE	SOUSSE	RUE L.S. SENGHOR SOUSSE-GP1	(73) 228.086	227.433
(B) M'SAKEN	SOUSSE	M'SAKEN	AV. DR. TAIEB HACHICHA	(73) 258.444	259.776
(A) SOUSSE KHEZAMA	SOUSSE	SOUSSE	BOULEVARD 7 NOVEMBRE-KHEZAMA	(73) 272.072	271.910
(A) SOUSSE ERRIADH	SOUSSE	SOUSSE	RUE DE LA CEINTURE CITÉ ERRIADH	(73) 373.956	303.958
(B) KSAR HELAL	MONASTIR	KSAR HELAL	PLE DE L'INDEPENDANCE	(73) 472.994	472.737
(A) MONASTIR	MONASTIR	MONASTIR	CITE CNRPS Rte KAIROUAN	(73) 464.434	464.432
(A) MAHDIA	MAHDIA	MAHDIA	104, AV. HABIB BOURGUIBA	(73) 681.288	695.809
(B) SFAX CHAKER	SFAX	SFAX	AV. HEDI CHAKER-SFAX	(74) 220.138	229.245

BRANCHES, AGENCIES,
OFFICES
AS AT 31
DECEMBER 2001

BRANCHES, AGENCIES,
OFFICES
AS AT 31
DECEMBER 2001

AMEN BANK

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SFAX MEDINA	SFAX	SFAX	ANGLE RUE MALEK ET RUE NOTAIRE	(74) 228.809	228.889
(A) SFAX GREMDA	SFAX	SFAX	ROUTE DE GREMDA KM.1	(74) 246.098	246.222
(A) SFAX JEDIDA	SFAX	SFAX	AV. DES MARTYRS-SFAX JEDIDA	(74) 296.189	211.849
(A) SFAX ARIANA	SFAX	SFAX	GP1 KM1 - SFAX MOULIN VILLE	(74) 225.660	225.660
(A) SFAX POU德里ERE	SFAX	SFAX	RTE SIDI MANSOUR SFAX POU德里ERE	(74) 212.060	212.061
(A) SFAX MENZEL CHAKER	SFAX	SFAX	MERKEZ SELLAMI	(74) 285.292	285.294
(A) GABES JARA	GABES	GABES	388, AV. HABIB BOURGUIBA	(75) 276.066	271.092
(A) MARETH	GABES	MARETH	GP1	(75) 236.300	236.510
(B) GHANNOUCH	GABES	GHANNOUCH	326, AV. TAHAR HADDAD	(75) 225.164	225.025
(B) GABES BAB BHAR	GABES	GABES	124, AV. FARHAT HACHED	(75) 270.477	272.511
(A) JERBA HOUMT SOUK	MEDENINE	JERBA	AV. HABIB BOURGUIBA	(75) 652.666	652.890
(A) JERBA MIDOUN	MEDENINE	JERBA M.	ROUTE DE MAHBOUBINE	(75) 657.666	657.297
(B) MEDENINE	MEDENINE	MEDENINE	PLACE SENIET ESSOUK	(75) 640.879	642.526
(B) ZARZIS	MEDENINE	ZARZIS	AV. MOHAMED V	(75) 680.850	680.852
(B) JERBA AJIM	MEDENINE	JERBA	AV. HABIB BOURGUIBA	(75) 655.074	655.482
(A) JERBA EL MAY	MEDENINE	JERBA	Rte EL MAHBOUBINE	(75) 654.243	654.177
(B) TATAOUINE	MEDENINE	TATAOUINE	ANGLE AV.F.HACHED/AV. 1er JANVIER	(75) 862.064	862.063
(B) TOZEUR	TOZEUR	TOZEUR	COMPL. TOURIS. DAR CHRAIET	(76) 454.437	454.439
(A) KAIROUAN	KAIROUAN	KAIROUAN	RUE 2 MARS 1934	(77) 223.600	220.031
(B) BEJA	BEJA	BEJA	AV.HABIB BOURGUIBA	(78) 450.327	452.429

TUNISIAN-FRENCH BANK

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) CENTRALE	TUNIS	TUNIS	13, RUE D'ALGER TUNIS	(71) 344.545	348.466
(A) LA MONNAIE	TUNIS	TUNIS	42, RUE HEDI NOUIRA	(71) 349.022	346.223
(A) JAZIRA	TUNIS	TUNIS	11, RUE BAB DJEDID TUNIS	(71) 345.711	345.711
(A) MONTPLAISIR	TUNIS	TUNIS	RUE 8006 -MONTPLAISIR	(71) 894.920	980.624
(A) ARIANA	ARIANA	ARIANA	89, Bis AV.BOURGUIBA-ARIANA	(71) 718.932	718.932
(A) MARCHÉ GROS	BEN AROUS	Z.I.NAASEEN	Z.I. BIR EL KASSAA. NAASSEN	(71) 389.932	389.932
(A) SFAX	SFAX	SFAX	9, RUE LEOPOLD SENGHOR- SFAX	(74) 228.407	228.202

ARAB BANKING CORPORATION

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) LES BERGES DU LAC	TUNIS	TUNIS	2045, LES BERGES DU LAC	(71) 861.861	861.406
(A) SOUSSE	SOUSSE	SOUSSE	BLVD 7 NOVEMBRE -SOUSSE	(73) 244.800	244.820
(A) SFAX	SFAX	SFAX	BLVD 7 NOVEMBRE-SFAX	(74) 403.999	404.909

CITY BANK TUNIS ON SHORE BRANCH

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SFAX	SFAX	SFAX	AV. DES MARTYRS	(74) 401.200	401.150
(A) SOUSSE	SOUSSE	SOUSSE	B. 7 NOVEMBRE	(73) 271.455	271.480

BRANCHES, AGENCIES,
OFFICES
AS AT 31
DECEMBER 2001

TUNISIAN SOLIDARITY BANK

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) TUNIS	TUNIS	TUNIS	56, AV. MOHAMED V	(71) 844.040	843.897

NORTH AFRICA INTERNATIONAL BANK

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
((SC) AGENCE CENTRALE	TUNIS	BOURJEL	AV. KHEREDDINE PACHA LOTISSEMENT ENNASSIM-BOURJEL	(71) 950.800	950.840
(A) BIZERTE	BIZERTE	BIZERTE CENTRE	52, CENTRE COMMERCIAL	(72) 422.100	422.533



**DEVELOPMENT BANK BALANCE
SHEETS AND STATEMENTS
OF INCOME**

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in thousand dinars)

TUNISO-KUWATTI DEVELOPMENT BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	27 359
Claims on banking and financial establishments	3 541
Claims on clients	268 400
Commercial securities portfolio	870
Investment portfolio	24 872
Fixed assets	7 349
Other assets	22 187
TOTAL ASSETS	354 578
LIABILITIES	AMOUNTS
Central Bank of Tunisia & CCP	
Deposits and assets of banking and financial establishments	17 501
Clients' deposits and assets	32 050
Borrowings and special resources	101 015
Other liabilities	20 102
TOTAL LIABILITIES	170 668
CAPITAL STOCK	AMOUNTS
Capital or appropriation	100 000
Social Fund	1 944
Reserves	69 559
Bank's own shares	0
Income carried forward	21
Banking proceeds	12 386
TOTAL CAPITAL STOCK	183 910
TOTAL LIABILITIES AND CAPITAL STOCK	354 578
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	14 905
Documentary credit	122
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	15 027
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	17 262
Contingencies on securities	2 488
TOTAL CONTINGENCIES GIVEN	19 750
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	2 331
TOTAL CONTINGENCIES RECEIVED	2 331

TUNISO-KUWAITI DEVELOPMENT BANK

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	24 638
Commissions	731
Earnings on commercial securities portfolio and financial transactions	1 071
Investment portfolio revenues	4 656
TOTAL BANK OPERATING PROCEEDS	31 096
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	-6 954
Commissions incurred	-599
Loss on commercial securities portfolio and financial transaction	0
TOTAL BANK OPERATING CHARGES	-7 553
NET BANKING PROCEEDS	23 543
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	-4 000
Trading in for provisions and result of correction of assets, on investment portfolio	214
Other operating products	884
Wage bill	-3 255
General operating charges	-1 346
Endowments for amortisation and for provisions on fixed assets	-669
OPERATING RESULT	15 371
Balance in gain / loss from other current items	0
Tax on profits	-2 985
RESULT OF CURRENT ACTIVITIES	12 386
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	12 386

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in thousand dinars)

TUNISO-QATARI INVESTMENT BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	761
Claims on banking and financial establishments	713
Claims on clients	90 703
Commercial securities portfolio	241
Investment portfolio	4 109
Fixed assets	2 100
Other assets	320
TOTAL ASSETS	98 947
LIABILITIES	AMOUNTS
Central Bank of Tunisia and CCP	
Deposits and assets of banking and financial establishments	14 523
Clients' deposits and assets	264
Borrowings and special resources	27 033
Other liabilities	3 764
TOTAL LIABILITIES	45 584
CAPITAL STOCK	AMOUNTS
Capital or appropriation	49 822
Reserves	3 491
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	50
TOTAL CAPITAL STOCK	53 363
TOTAL LIABILITIES AND CAPITAL STOCK	98 947
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	1 185
Documentary credit	550
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 735
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	3 755
Contingencies on securities	135
TOTAL CONTINGENCIES GIVEN	3 890
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	8 007
TOTAL CONTINGENCIES RECEIVED	8 007

TUNISO-QATARI INVESTMENT BANK

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	6 080
Commissions	113
Earnings on commercial securities portfolio and financial transactions	0
Investment portfolio revenues	399
TOTAL BANK OPERATING PROCEEDS	6 592
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	(2 915)
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	(-24)
TOTAL BANK OPERATING CHARGES	(2939)
NET BANKING PROCEEDS	3 653
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	(2 794)
Trading in for provisions and result of correction of assets, on investment portfolio	1 199
Other operating products	28
Wage bill	(1 390)
General operating charges	(513)
Endowments for amortisation and for provisions on fixed assets	(132)
OPERATING RESULT	51
Balance in gain from other current items	0
Tax on companies	(1)
RESULT OF CURRENT ACTIVITIES	50
NET FISCAL YEAR INCOME	50

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

**BALANCE SHEET
AS AT 31 DECEMBER
2001**

(in thousand dinars)

**TUNISO-LIBYAN ARAB BANK OF DEVELOPMENT
AND FOREIGN TRADE**

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	386
Claims on banking and financial establishments	22 882
Claims on clients	129 577
Commercial securities portfolio	159
Investment portfolio	37 373
Fixed assets	2 018
Other assets	3 570
TOTAL ASSETS	195 965
LIABILITIES	AMOUNTS
Central Bank of Tunisia and CCP	100
Deposits and assets of banking and financial establishments	33 588
Clients' deposits and special resources	29 594
Borrowings and special resources	2 847
Other liabilities	4 714
TOTAL LIABILITIES	70 843
CAPITAL STOCK	AMOUNTS
Capital	100 000
Reserves	21 380
Bank's own shares	0
Other capital stock	0
Income carried forward	32
Banking proceeds	3 710
TOTAL CAPITAL STOCK	125 122
TOTAL LIABILITIES AND CAPITAL STOCK	195 965
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	32 622
Documentary credit	107 327
Assets given in guarantee	-
TOTAL POSSIBLE LIABILITIES	139 949
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	2 590
Contingencies on securities	326
TOTAL CONTINGENCIES GIVEN	2 916
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	-
Guarantees received	23 933
TOTAL CONTINGENCIES RECEIVED	23 933

**TUNISO-LIBYAN ARAB BANK OF DEVELOPMENT
AND FOREIGN TRADE**

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	15 930
Commissions	2 813
Earnings on commercial securities portfolio and financial transactions	205
Investment portfolio revenues	305
TOTAL BANK OPERATING PROCEEDS	19 253
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	6 503
Commissions incurred	3
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	6 506
NET BANKING PROCEEDS	12 747
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	-5 611
Trading in for provisions and result of correction of assets on investment portfolio	451
Other operating products	0
Wage bill	-2 259
General operating charges	-993
Endowments for amortisation and for provisions on fixed assets	-298
OPERATING RESULT	4 037
Balance in gain / loss from other current items	-31
Tax on profits	-296
RESULT OF CURRENT ACTIVITIES	3 710
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	3 710

**BALANCE SHEET
AS AT 31 DECEMBER
2001**

(in thousand dinars)

**TUNISO-SAUDI INVESTMENT AND DEVELOPMENT
COMPANY**

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	202
Claims on banking and financial establishments	38 471
Claims on clients	123 283
Commercial securities portfolio	366
Investment portfolio	43 506
Fixed assets	3 116
Other assets	3 667
TOTAL ASSETS	212 611
LIABILITIES	AMOUNTS
Central Bank of Tunisia and CCP	0
Deposits and assets of banking and financial establishments	0
Clients' deposits and assets	11 584
Borrowings and special resources	9 531
Other liabilities	4 943
TOTAL LIABILITIES	26 058
CAPITAL STOCK	AMOUNTS
Capital or appropriation	100 000
Reserves	78 351
Other capital stock	0
Bank's own shares	0
Income carried forward	26
Banking proceeds	8 176
TOTAL CAPITAL STOCK	186 553
TOTAL LIABILITIES AND CAPITAL STOCK	212 611
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	51
Documentary credit	0
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	51
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	8 352
Contingencies on securities	1 487
TOTAL CONTINGENCIES GIVEN	9 839
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	96 192
TOTAL CONTINGENCIES RECEIVED	96 192

TUNISO-SAUDI INVESTMENT AND DEVELOPMENT COMPANY

STATEMENT OF INCOME AS AT 31 DECEMBER 2001 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	11 936
Commissions	262
Earnings on commercial securities portfolio and financial transactions	841
Investment portfolio revenues	2 682
TOTAL BANK OPERATING PROCEEDS	15 721
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	1 136
Commissions incurred	
Loss on commercial securities portfolio and financial transactions	
TOTAL BANK OPERATING CHARGES	1 136
NET BANKING PROCEEDS	14 585
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	(6 153)
Trading in for provisions and result of correction of assets, on investment portfolio	3 923
Other operating products	165
Wage bill	(2 459)
General operating charges	(1 282)
Endowments for amortisation and for provisions on fixed assets	(417)
OPERATING RESULT	8 362
Balance in gain / loss from other current items	(184)
Tax on profits	(002)
RESULT OF CURRENT ACTIVITIES	8 176
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	8 176

BALANCE SHEET
AS AT 31 DECEMBER
2001
(in thousand dinars)

TUNISO-EMIRATES INVESTMENT BANK

ASSETS	AMOUNTS
Cash and assets to BCT, CCP & TGT	2 361
Claims on banking and financial establishments	6 061
Claims on clients	151 218
Commercial securities portfolio	-
Investment portfolio	35 971
Fixed assets	4 672
Other assets	1 596
TOTAL ASSETS	201 879
LIABILITIES	AMOUNTS
Central Bank of Tunisia and CCP	0
Deposits and assets of banking and financial establishments	8 524
Clients' deposits and assets	860
Borrowings and special resources	65 773
Other liabilities	915
TOTAL LIABILITIES	76 072
CAPITAL STOCK	AMOUNTS
Capital	90 000
Reserves	33 383
Bank's own shares	0
Other capital stock	0
Income carried forward	2 387
Banking proceeds	37
TOTAL CAPITAL STOCK	125 807
TOTAL LIABILITIES AND CAPITAL STOCK	201 879
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNTS
Guarantees, aval facilities and other guarantees given	16 749
Documentary credit	0
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	16 749
CONTINGENCIES GIVEN	AMOUNTS
Contingencies of financing given	18 343
Contingencies on securities	37
TOTAL CONTINGENCIES GIVEN	18 380
CONTINGENCIES RECEIVED	AMOUNTS
Contingencies of financing received	0
Guarantees received	738
TOTAL CONTINGENCIES RECEIVED	738

TUNISO-EMIRATES INVESTMENT BANK

BANK OPERATING PROCEEDS	AMOUNTS
Interests on loans and similar revenues	13 714
Commissions	329
Investment portfolio revenues	1 573
TOTAL BANK OPERATING PROCEEDS	15 616
BANK OPERATING CHARGES	AMOUNTS
Interests incurred and similar charges	3 903
Commissions incurred	2
TOTAL BANK OPERATING CHARGES	3 905
NET BANKING PROCEEDS	11 711
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	-7844
Endowments for provisions and result of correction of assets on investment portfolio	- 341
Other operating products	260
Wage bill	-2 451
General operating charges	- 1 086
Endowments for amortisation and for provisions on fixed assets	-260
OPERATING RESULT	-11
Balance in gain / loss from other current items	48
Tax on companies	0
RESULT OF CURRENT ACTIVITIES	37
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	37

**STATEMENT OF
INCOME
AS AT 31 DECEMBER
2001**
(in thousand dinars)



**THE BANKING
POPULATION IN 2001**

TREND IN BANKS' PERSONNEL

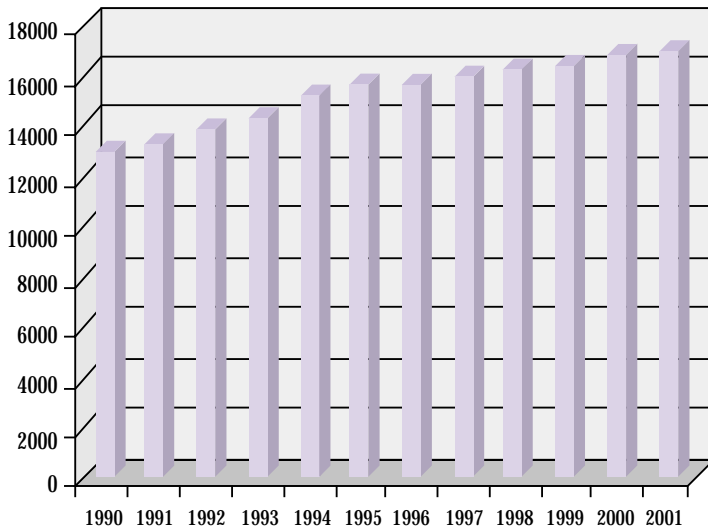
(Deposit development banks and Other Member) during the period 1990/2001

TABLE I

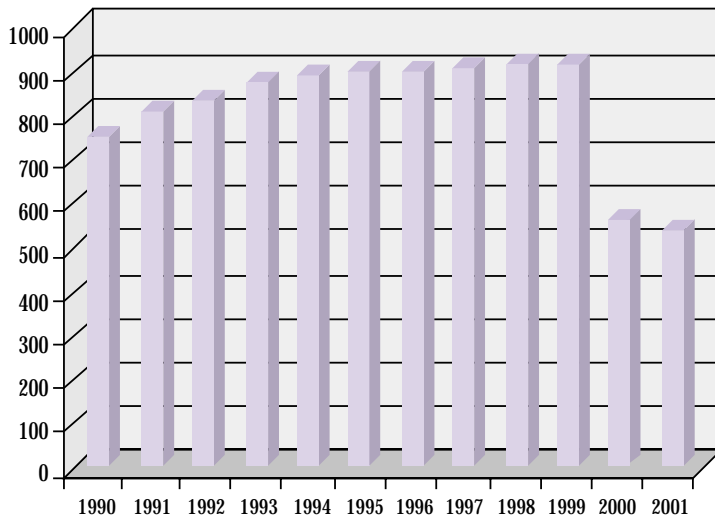
	YEAR	OVERALL MANPOWER	RATE OF INCREASE
DEPOSIT BANKS	1990	12918	5,07%
	1991	13289	2,87%
	1992	13777	3,67%
	1993	14323	3,96%
	1994	15110	5,49%
	1995	15579	3,10%
	1996	15606	0,17%
	1997	15924	2,04%
	1998	16136	1,33%
	1999	16395	1,61%
	2000	16837	2,70%
	2001	16975	0,82%
DEVELOPMENT BANKS	1990	752	- 1,18%
	1991	806	7,18%
	1992	830	2,98%
	1993	871	4,94%
	1994	886	1,72%
	1995	894	0,90%
	1996	895	0,11%
	1997	906	1,23%
	1998	913	0,77%
	1999	915	0,22%
	2000	560	- 38,80%
	2001	533	- 4,82%
OTHER MEMBER	2001	83	
GENERAL TOTAL	1990	13670	4,70%
	1991	14095	3,11%
	1992	14607	3,63%
	1993	15194	4,02%
	1994	15996	5,28%
	1995	16473	2,98%
	1996	16501	0,17%
	1997	16830	1,99%
	1998	17049	1,30%
	1999	17310	1,53%
	2000	17397	0,50%
	2001	17591	1,12 %

Tunisia's Professional Association of Banks

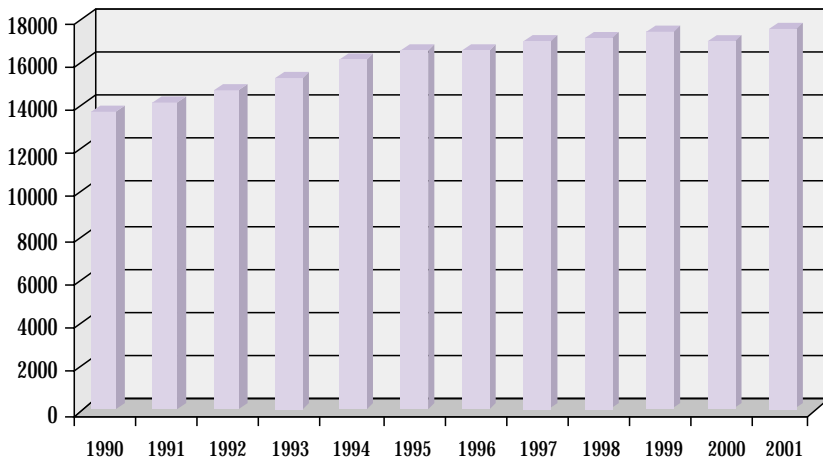
DEPOSIT BANKS



DEVELOPMENT BANKS



DEVELOPMENT DEPOSIT BANKS AND OTHER MEMBER



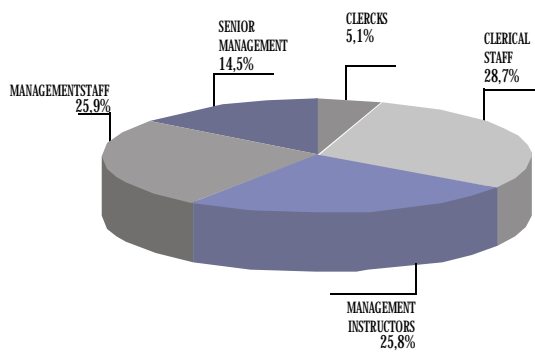
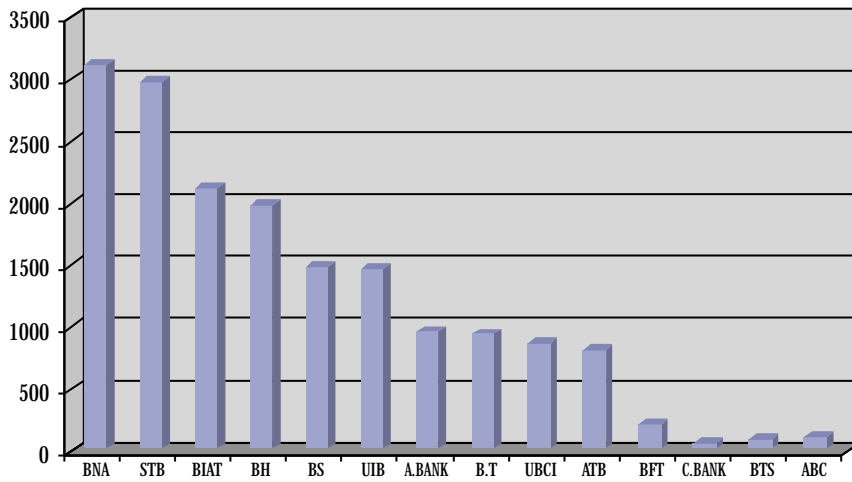
DEPOSIT BANK STAFF AS AT 31 DECEMBER 2001

TABLE II

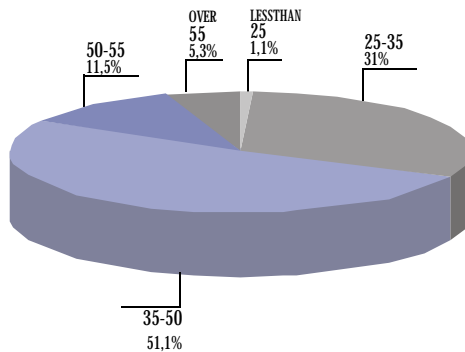
BANKS	BNA	STB	BIAT	BH	BS	UIB	A.BANK	BT	UBCI	ATB	BFT	C.BANK	BIS	ABC	TOTAL
OVERALL MANPOWER	3 094	2 963	2 106	1 961	1 467	1 450	943	925	850	799	196	47	83	91	16 975
PROFESSIONAL CATEGORY															
° Clerks	145	153	180	171	37	24	38	47	13	17	21	1	0	5	852
° Clerical staff	769	539	584	735	413	479	263	366	251	321	101	4	42	14	4 881
° Management instructors	729	1 009	536	364	431	431	310	164	182	150	29	5	41	2	4 383
° Management staff	916	627	491	485	437	296	216	296	295	224	24	22	0	62	4 391
° Senior management	535	635	315	206	149	220	116	52	109	87	21	15	0	8	2 468
AGE CATEGORY															
° Less than 25	37	4	3	16	21	5	1	38	20	9	3	5	0	22	184
° Between 25 - 35	1 083	496	447	985	422	362	281	329	304	343	39	29	80	64	5 264
° Between 35 - 50	1 261	1 761	1 247	863	813	813	556	425	427	405	88	10	3	5	8 677
° Between 50 - 55	617	469	165	71	97	193	84	87	79	30	52	2	0	0	1 946
° Over 55 ans	96	233	244	26	114	77	21	46	20	12	14	1	0	0	904
SEX															
° Male	2 229	1 880	1 418	1 257	954	845	698	670	548	497	113	29	83	64	11 285
° Female	865	1 083	688	704	513	605	245	255	302	302	83	18	0	27	5 690
FAMILY STATUS															
° Married	2 548	2 390	1 654	1 382	857	1 248	727	643	625	591	157	18	0	19	12 859
° Unmarried	546	573	452	579	610	202	216	282	225	208	39	29	83	72	4 116

Tunisia's Professional Association of Banks

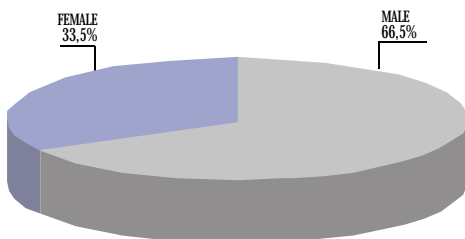
DEPOSIT BANK OVERALL MANPOWER



STAFF STRUCTURE BY PROFESSIONAL CATEGORY



STAFF STRUCTURE BY AGE

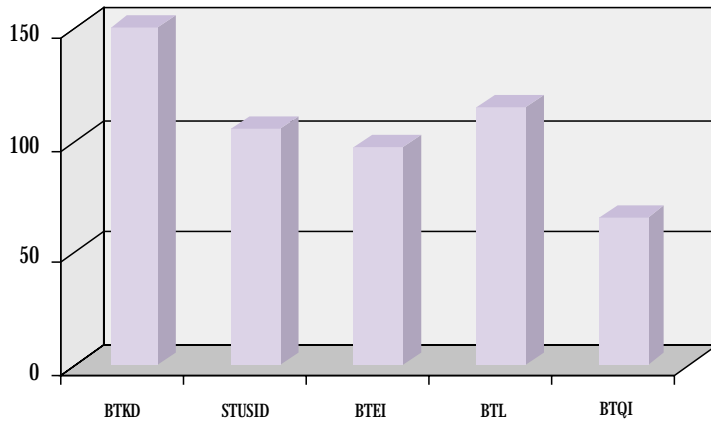


STAFF STRUCTURE BY SEX

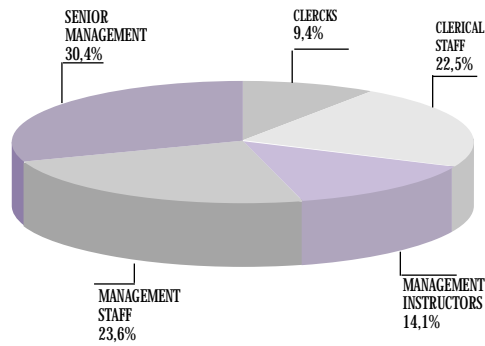
TABLE III
DEVELOPMENT BANK STAFF AS AT 31 DECEMBER 2001

BANKS	BTKD	STUSID	BTEI	BTL	BTQI	TOTAL
OVERALL MANPOWER	150	105	97	115	66	533
PROFESSIONAL CATEGORY						
◦ Clerks	8	24	4	13	1	50
◦ Clerical staff	35	11	29	26	19	120
◦ Management instructors	27	3	12	14	19	75
◦ Management staff	36	28	20	33	9	126
◦ Senior management	44	39	32	29	18	162
AGE CATEGORY						
◦ Less than 25	3	0	0	1	0	4
◦ Between 25 - 35	55	18	23	52	12	160
◦ Between 35 - 50	73	57	64	57	39	290
◦ Between 50 - 55	15	17	8	3	15	58
◦ Over 55	4	13	2	2	0	21
SEX						
Male	86	57	58	74	36	311
◦ Female	64	48	39	41	30	222
FAMILY STATUS						
◦ Married	116	91	72	69	55	403
◦ Unmarried	34	14	25	46	11	130

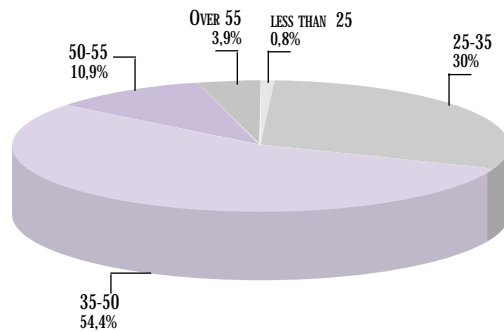
Tunisia's Professional Association of Banks



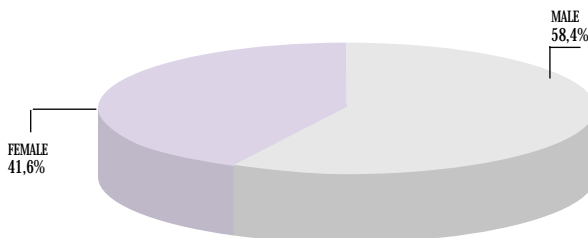
DEVELOPMENT BANK
OVERALL MANPOWER



STAFF STRUCTURE
BY PROFESSIONAL
CATEGORY



STAFF STRUCTURE
BY AGE

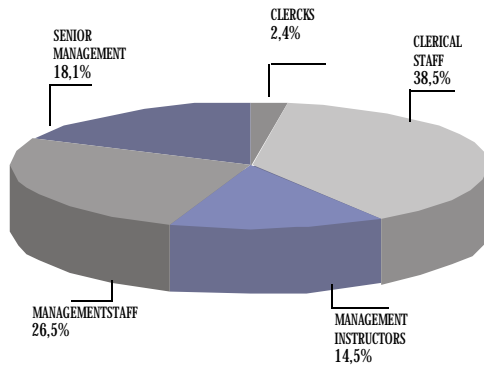


STAFF STRUCTURE
BY SEX

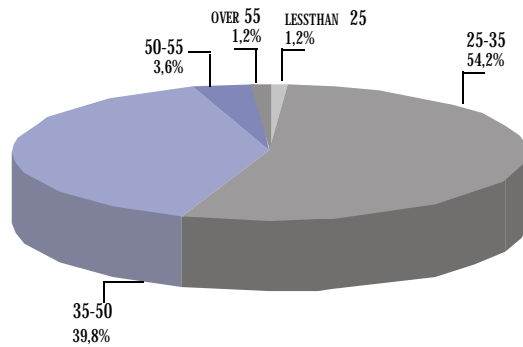
**TABLE IV
OTHER MEMBER STAFF AS AT 31 DECEMBER 2001**

BANKS	NAIB	TOTAL
OVERALL MANPOWER	83	83
PROFESSIONAL CATEGORY		
◦ Clerks	2	2
◦ Clerical staff	32	32
◦ Management instructors	12	12
◦ Management staff	22	22
◦ Senior management	15	15
AGE CATEGORY		
◦ Less than 25	1	1
◦ Between 25 - 35	45	45
◦ Between 35 - 50	33	33
◦ Between 50 - 55	3	3
◦ Over 55	1	1
SEX		
◦ Male	58	58
◦ Female	25	25
FAMILY STATUS		
◦ Married	56	56
◦ Unmarried	27	27

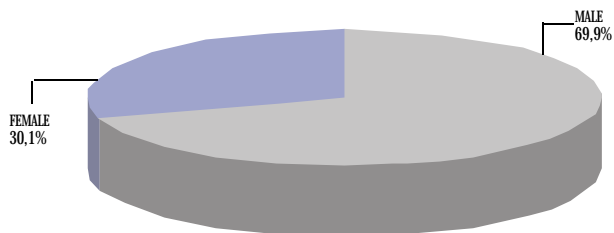
STAFF STRUCTURE
BY PROFESSIONAL
CATEGORY



STAFF STRUCTURE
BY AGE



STAFF STRUCTURE
BY SEX



BANKING STAFF STRUCTURE BY PROFESSIONAL CATEGORY AS AT 31 DECEMBER 2001

TABLE V

BANKS	YEAR	OVERALL MANPOWER		CLERKS		CLERICAL STAFF		MANAGEMENT INSTRUCTORS		MANAGEMENT STAFF		SENIOR			
		NBER	(2) in%	(1) in%	(2) in%	NBER	(1) in%	(2) in%	NBER	(1) in%	(2) in%	NBER	(1) in%	(2) in%	
BANKS	1989	12295	10,17	-0,56	49,41	2219	21,39	18,05	1973	8,29	16,05	777	11,16	6,32	
	1990	12918	9,77	0,88	48,99	2380	7,26	18,42	2105	6,69	16,30	842	8,37	6,52	
	1991	13289	10,19	7,29	45,59	2689	12,98	20,23	2224	5,65	16,74	964	14,49	7,25	
	1992	13777	10,46	6,43	44,79	2701	0,45	19,61	2432	9,35	17,65	1032	7,05	7,49	
	1993	14323	9,67	-3,89	43,39	2897	7,26	20,23	2691	10,65	18,79	1135	9,98	7,92	
	1994	15110	9,60	4,77	42,31	3181	9,80	21,05	2873	6,76	19,01	1212	6,78	8,02	
	1995	15579	8,94	-4,07	41,32	3246	2,04	20,84	3195	11,21	20,51	1308	7,92	8,40	
	1996	15606	8,14	-8,76	37,38	3722	14,66	23,85	3336	4,41	21,38	1444	10,40	9,25	
	1997	15924	6,63	-16,93	-0,57	36,43	3931	5,62	24,69	3593	7,70	22,56	1544	6,93	9,70
	1998	16136	6,30	-3,70	-5,29	34,05	4092	4,10	25,36	3789	5,46	23,48	1745	13,02	10,81
	1999	16395	5,94	-4,13	-5,15	31,78	4269	4,33	26,04	4039	6,60	24,64	1902	9,00	11,60
	2000	16837	5,35	-7,60	-2,26	30,25	4292	0,54	25,49	4300	6,56	25,54	2252	18,40	13,38
	2001	16975	5,02	-5,33	-4,16	28,75	4383	2,12	25,82	4391	2,12	25,87	2468	9,59	14,54
	DEVELOPMENT	1989	761	18,53	-4,73	26,94	96	-1,03	12,61	169	-11,98	22,21	150	-15,73	19,71
		1990	752	16,36	-12,77	24,34	110	14,58	14,63	179	5,92	23,80	157	4,67	20,88
		1991	806	13,90	-8,94	26,05	113	2,73	14,02	200	11,73	24,81	171	8,92	21,22
		1992	830	12,65	-6,25	27,23	118	4,42	14,22	199	-0,50	23,98	182	6,43	21,93
		1993	871	11,94	-0,95	26,52	134	13,56	15,38	219	10,05	25,14	183	0,55	21,01
		1994	886	9,82	-16,35	26,07	145	8,21	16,37	213	-2,74	24,04	210	14,75	23,70
		1995	894	9,84	1,15	25,50	150	3,45	16,78	209	-1,88	23,38	219	4,29	24,50
1996		895	9,05	-7,95	24,58	153	2,00	17,09	214	2,39	23,91	227	3,65	25,36	
1997		906	8,94	0,00	21,19	171	11,76	18,87	221	3,27	24,39	241	6,17	26,60	
1998		913	9,20	3,70	22,89	144	-15,79	15,77	230	4,07	25,19	246	2,07	26,94	
1999		915	7,76	-15,48	23,28	134	-6,94	14,64	231	0,43	25,25	266	8,13	29,07	
2000	560	9,46	-25,35	23,93	75	-44,03	13,39	130	-43,72	23,21	168	-36,84	30,00		
2001	533	9,38	-5,66	22,51	75	0,00	14,07	126	-3,08	23,64	162	-3,57	30,39		
OTHER MEMBER	2001	83	2,41		38,55	12		14,46	22		26,51			18,07	

(1) Annual increase rate (2) Percentage with respect to overall manpower

BANKING STAFF STRUCTURE BY AGE AS AT 31 DECEMBER 2001

TABLE VI

BANKS	YEAR	OVERALL MANPOWER	LESS THAN 25		BETWEEN 25 & 35 ANS		BETWEEN 36 & 50		OVER 50					
			NBER	(1) in%	(2) in%	NBER	(1) in%	(2) in%	NBER	(1) in%	(2) in%			
DEPOSIT	1989	12295	949	1,50	7,72	5934	6,46	48,26	4705	10,16	38,27	707	3,67	5,75
	1990	12918	1006	6,01	7,79	6093	2,68	47,17	4973	5,70	38,50	846	19,66	6,55
	1991	13289	1005	-0,10	7,56	6050	-0,71	45,53	5287	6,31	39,78	947	11,94	7,13
	1992	13777	624	-37,91	4,53	6056	0,10	43,96	6005	13,58	43,59	1092	15,31	7,93
	1993	14323	614	-1,60	4,29	6195	2,30	43,25	6357	5,86	44,38	1157	5,95	8,08
	1994	15110	708	15,31	4,69	6700	8,15	44,34	6572	3,38	43,49	1130	-2,33	7,48
	1995	15579	638	-9,89	4,10	6916	3,22	44,39	6867	4,49	44,08	1158	2,48	7,43
	1996	15606	390	-38,87	2,50	6466	-6,51	41,43	7478	8,90	47,92	1272	9,84	8,15
	1997	15924	320	-17,95	2,01	6288	-2,75	39,49	7748	3,61	48,66	1568	23,27	9,85
	1998	16136	250	-21,88	1,55	5960	-5,22	36,94	8210	5,96	50,88	1716	9,44	10,63
	1999	16395	244	-2,40	1,49	5679	-4,71	34,64	8555	4,20	52,18	1917	11,71	11,69
2000	16837	202	-17,21	1,20	5756	1,36	34,19	8474	-0,95	50,33	2405	25,46	14,28	
2001	16975	184	-8,91	1,08	5264	-8,55	31,01	8677	2,40	51,12	2850	18,50	16,79	
OTHER MEMBER	2001	83	1	1,20	1,20	45		54,22	33		39,76	4		4,82
DEVELOPMENT	1989	761	28	7,69	3,68	354	-13,24	46,52	326	-10,68	42,84	53	-5,36	6,96
	1990	752	29	3,57	3,86	307	-13,28	40,82	357	9,51	47,47	59	11,32	7,85
	1991	806	22	-24,14	2,73	364	18,57	45,16	351	-1,68	43,55	69	16,95	8,56
	1992	830	28	27,27	3,37	364	0,00	43,86	367	4,56	44,22	71	2,90	8,55
	1993	871	27	-3,57	3,10	361	-0,82	41,45	388	5,72	44,55	95	33,80	10,91
	1994	886	25	-7,41	2,82	355	-1,66	40,07	408	5,15	46,05	98	3,16	11,06
	1995	894	15	-40,00	1,68	333	-6,20	37,25	434	6,37	48,55	112	14,29	12,53
	1996	895	10	-33,33	1,12	322	-3,30	35,98	447	3,00	49,94	116	3,57	12,96
	1997	906	6	-40,00	0,66	307	-4,66	33,89	465	4,03	51,32	128	10,34	14,13
	1998	913	7	16,67	0,77	282	-8,14	30,89	478	2,80	52,35	146	14,06	15,99
	1999	915	6	-14,29	0,66	281	-0,35	30,71	449	-6,07	49,07	179	22,60	19,56
2000	560	4	-33,33	0,71	168	-40,21	30,00	307	-31,63	54,82	81	-54,75	14,46	
2001	533	4	0	0,75	160	-4,76	30,02	290	-5,54	54,41	79	-2,47	14,82	
TOTAL	1989	13056	977	1,66	7,48	6288	5,12	48,16	5031	8,52	38,53	760	2,98	5,82
	1990	13670	1035	5,94	7,57	6400	1,78	46,82	5330	5,94	38,99	905	19,08	6,62
	1991	14095	1027	-0,77	7,29	6414	0,22	45,51	5638	5,78	40,00	1016	12,27	7,21
	1992	14607	652	-36,51	4,46	6420	0,09	43,95	6372	13,02	43,62	1163	14,47	7,96
	1993	15194	641	-1,69	4,22	6556	2,12	43,15	6745	5,85	44,39	1252	7,65	8,24
	1994	15996	733	14,35	4,58	7055	7,61	44,10	6980	3,48	43,64	1228	-1,92	7,68
	1995	16473	653	-10,91	3,96	7249	2,75	44,01	7301	4,60	44,32	1270	3,42	7,71
	1996	16501	400	-38,74	2,42	6788	-6,36	41,14	7925	8,55	48,03	1388	9,29	8,41
	1997	16830	326	-18,50	1,94	6595	-2,84	39,19	8213	3,63	48,80	1696	22,19	10,08
	1998	17049	257	-21,17	1,51	6242	-5,35	36,61	8688	5,78	50,96	1862	9,79	10,92
	1999	17310	250	-2,72	1,44	5960	-4,52	34,43	9004	3,64	52,02	2096	12,57	12,11
2000	17397	206	-17,60	1,18	5924	-0,60	34,05	8781	-2,48	50,47	2486	18,61	14,29	
2001	17591	189	-8,25	1,07	5469	-7,68	31,09	9000	2,49	51,16	2933	17,98	16,67	

(1) Annual increase rate (2) Percentage with respect to overall manpower

Tunisia's Professional Association of Banks

BANKING STAFF STRUCTURE BY SEX AS AT 31 DECEMBER 2001

TABLE VII

BANKS	YEAR	OVERALL MANPOWER	MALE		FEMALE			
			NBER	(1) in%	(2) in%	NBER	(1) in%	(2) in%
DEPOSIT	1989	12295	8539	6,95	69,45	3756	7,99	30,55
	1990	12918	8904	4,27	68,93	4014	6,87	31,07
	1991	13289	9171	3,00	69,01	4118	2,59	30,99
	1992	13777	9489	3,47	68,88	4288	4,13	31,12
	1993	14323	9830	3,59	68,63	4493	4,78	31,37
	1994	15110	10366	5,45	68,60	4744	5,59	31,40
	1995	15579	10587	2,13	67,96	4992	5,23	32,04
	1996	15606	10498	-0,84	67,27	5108	2,32	32,73
	1997	15924	10744	2,34	67,47	5180	1,41	32,53
	1998	16136	10892	1,38	67,50	5244	1,24	32,50
	1999	16395	10968	0,70	66,90	5427	3,49	33,10
	2000	16837	11232	2,41	66,71	5605	3,28	33,29
	2001	16975	11285	0,47	66,48	5690	1,52	33,52
OTHER MEMBER	2001	83	58		69,88	25		30,12
DEVELOPMENT	1989	761	496	-13,13	65,18	265	-6,69	34,82
	1990	752	504	1,61	67,02	248	-6,42	32,98
	1991	806	529	4,96	65,63	277	11,69	34,37
	1992	830	541	2,27	65,18	289	4,33	34,82
	1993	871	558	3,14	64,06	313	8,30	35,94
	1994	886	570	2,15	64,33	316	0,96	35,67
	1995	894	570	0,00	63,76	324	2,53	36,24
	1996	895	561	-1,58	62,68	334	3,09	37,32
	1997	906	571	1,78	63,02	335	0,30	36,98
	1998	913	566	-0,88	61,99	347	3,58	38,01
	1999	915	566	0,00	61,86	349	0,58	38,14
	2000	560	330	-41,70	58,93	230	-34,10	41,07
	2001	533	311	-5,76	58,35	222	-3,48	41,65
GENERAL TOTAL	1989	13056	9035	5,61	69,20	4021	6,88	30,80
	1990	13670	9408	4,13	68,82	4262	5,99	31,18
	1991	14095	9700	3,10	68,82	4395	3,12	31,18
	1992	14607	10030	3,40	68,67	4577	4,14	31,33
	1993	15194	10388	3,57	68,37	4806	5,00	31,63
	1994	15996	10936	5,28	68,37	5060	5,29	31,63
	1995	16473	11157	2,02	67,73	5316	5,06	32,27
	1996	16501	11059	-0,88	67,02	5442	2,37	32,98
	1997	16830	11315	2,31	67,23	5515	1,34	32,77
	1998	17049	11458	1,26	67,21	5591	1,38	32,79
	1999	17310	11534	0,66	66,63	5776	3,31	33,37
	2000	17397	11562	0,24	66,46	5835	1,02	33,54
	2001	17591	11654	0,80	66,25	5937	1,75	33,75

(1) Annual increase rate

(2) Percentage with respect to overall manpower

NETWORK OF BRANCHES-AGENCIES AND OFFICES OF BANKS AS AT 31 DECEMBER 2001

TABLE VIII

	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
BNA	88	82	72	81	93	117	107	113	116	125	131	137	138	138	140	139	141	140	158	142
STB	64	66	73	74	79	102	116	125	126	132	131	135	132	132	131	133	133	131	133	131
BS	48	48	51	56	56	59	62	64	66	72	75	78	79	81	79	83	86	86	86	89
BIAT	24	23	25	36	44	48	56	58	62	65	73	78	79	78	78	78	78	85	85	95
BT	42	43	45	47	49	49	51	59	63	71	71	73	73	73	75	76	76	75	76	75
UIB	36	40	51	55	47	46	58	59	60	63	66	72	70	77	79	78	86	85	88	94
A.BANK	12	13	16	19	32	31	42	54	54	57	58	63	67	68	70	70	72	73	77	75
BH	-	-	-	-	21	21	27	29	29	34	36	35	46	50	59	61	68	73	73	77
UBCI	15	17	21	21	23	23	24	27	28	29	33	34	36	37	37	37	37	38	39	42
ATB	1	3	7	7	9	11	11	14	17	19	20	26	26	29	30	29	31	32	32	33
BFT	1	1	2	3	3	3	4	4	6	6	6	6	6	6	6	6	6	7	7	7
ABC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
C.BANK	-	-	-	-	-	-	-	-	-	1	1	1	1	1	2	2	2	2	2	2
NAIB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
BTS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
TOTAL	331	336	363	399	456	510	558	606	627	674	701	738	753	770	786	792	817	828	857	868

