

الجمعية المهنية التونسية للبنوك
والمؤسسات الماليّة

APTBEF

TUNISIA'S PROFESSIONAL ASSOCIATION OF BANKS
AND FINANCIAL INSTITUTIONS

ANNUAL REPORT

2008

2009

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AND FINANCIAL INSTITUTIONS

ANNUAL REPORT **2008**

2009

PARTICIPANT MEMBERS

LENDING INSTITUTIONS

BANKS

- AMEN BANK (AB)
- ARAB BANKING CORPORATION (ABC)
- ARAB TUNISIAN BANK (ATB)
- ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)
- BANK FOR FINANCING SMALL/MEDIUM BUSINESSES (BFPME)
- BANK OF HOUSING (BH)
- BANK OF TUNISIA (BT)
- TUNISIA AND EMIRATES BANK (BTE)
- FRANCO-TUNISIAN BANK (BFT)
- ARAB INTERNATIONAL BANK OF TUNISIA (BIAT)
- NATIONAL AGRICULTURAL BANK (BNA)
- TUNISIAN SOLIDARITY BANK (BTS)
- TUNISO-KUWAITI BANK (BTK)
- TUNISO-LIBYAN BANK (BTL)
- CITIBANK
- TUNISIAN BANKING COMPANY (STB)
- STUSID BANK
- TUNISIAN QATARI BANK (TQB)
- BANKING UNION FOR TRADE AND INDUSTRY (UBCI)
- INTERNATIONAL BANKING UNION (UIB).

FINANCIAL INSTITUTIONS

LEASING COMPANIES

- ARAB INTERNATIONAL LEASE
- ARAB TUNISIAN LEASE
- ATTIJARI LEASING
- LEASING INTERNATIONAL COMPANY
- EL WIFACK LEASING
- HANNIBAL LEASE
- MODERN LEASING
- TUNISIA LEASING
- UBCI LEASING.

FACTORING COMPANIES

- TUNISIA FACTORING
- UNIFACTOR.

OTHER MEMBERS

- BANK ETTAMOUIL TOUNSI SAOUDI (BEST BANK)
- TUNISIA MERCHANT BANK (BAT)
- NORTH AFRICA INTERNATIONAL BANK (NAIB)
- TUNISIAN UNION OF BANKS (UTB).

ASSOCIATE MEMBERS

- ARAB INTERNATIONAL COLLECTION COMPANY
- INTERNATIONAL CLAIM COLLECTION
- EL ISTIFA COMPANY
- FINANCIAL CLAIM COLLECTION COMPANY
- GENERAL CLAIM COLLECTION COMPANY
- RAPID COLLECTION COMPANY
- TUNISIAN CLAIM COLLECTION COMPANY
- SOUTHERN COLLECTION.

MEMBERS OF APTBEF'S GOVERNING COUNCIL

Chairman : **M. Slaheddine BOUGUERRA** : President Director General of the Banking Union for Trade and Industry till 05 May 2008,
M. Mohamed Férid BEN TANFOUS, Director General of Arab Tunisian Bank starting 06 May 2008.

BANKING SECTION :

Vice Chairman : **M. Abou Hafs Amor NAJAI**, President Director General of the Bank of Housing till 03 September 2008 and President Director General of the Tunisian Banking Company starting 04 September 2008.

Treasurer : **M. Moncef DAKHLI**, President Director General of the National Agricultural Bank.

Members : **M. Laroussi BAYOUDH**, President Director General of the Tunisian Banking Company till 03 September 2008 and Vice President and Director General of Best Bank starting 04 September 2008,
M. Ibrahim HAJJI, President Director General of the Bank of Housing starting 03 September 2008,
M. Slaheddine LADJIMI, Director General of the Arab International Bank of Tunisia,
M. Faouzi BELKAHIA, President Director General of Bank of Tunisia till 06 April 2008,
Mrs. Alia ABDALLAH, President Director General of Bank of Tunisia starting 07 April 2008,
M. Hassan BERTAL, Director General of Attijari Bank of Tunisia till 5 May 2008,
M. Moncef CHAFFAR, President of the Governing Council of Attijari Bank of Tunisia starting 5 May 2008,
M. Ibrahim SAADA, Director General of Stusid Bank.

FINANCIAL INSTITUTIONS SECTION :

Vice Chairman : **M. Fethi MESTIRI**, Director General of Tunisia Leasing.

Members : **M. Mouldi OUELHAZI**, Director General of Attijari Leasing.
M. Mohamed Hechmi DJILANI, President Director General of Hannibal Lease.
M. Kamel BEN NJIMA, President Director General of the Union Factoring.

General Delegate : **M. Amor SAAFI**.

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THE ASSOCIATION CHAIRMAN'S AND GENERAL DELEGATE'S ADDRESS

Despite hard international environment marked by world growth slackening, Tunisia achieved results that were overall satisfactory over 2008. Growth rate was 4.6% thanks to political and monetary authorities' vigilance and measures taken to reduce world crisis effect on national activity.

Tunisia's banking system was spared from the repercussions of the financial crisis thanks to its investment perceptive policy since, it did not invest in hedge funds known for their very high risk, or in very sophisticated financial instruments.

On the financial front, credit institutions consolidated their foundations because of record performances of their activity indicators.

Being aware of their vital role in financing the economy and, notably, against a background of economic crisis, banks and financial institutions made all necessary efforts to back up tunisian companies that experience difficulties.

Tunisia's Professional Association of Banks and Financial Institutions that represents the banking profession and serves as a body where its members can work together looked, within its new development strategy, into common initiatives which aim at promoting the sector image and improving banking services quality so that they rise to international standards and bring banks closer to their customers.

Working in close collaboration with the Central Bank of Tunisia, the Association undertook several activities to reinforce security with branches and organised a seminar which topic was "Tunis, regional financial centre".

1

**OUTSTANDING
FACTS
OF THE
ENVIRONMENT**

OUTSTANDING FACTS OF THE ENVIRONMENT

A- International environment :

AN INTERNATIONAL ENVIRONMENT SINKING INTO AN IRREVERSIBLE PROCESS OF SERIOUS CRISIS

Turbulences observed since August 2007 on main financial markets expanded in 2008 to end up into a worldwide financial crisis, unique of its kind for decades.

Under the impact of the subprime crisis in the United States, the crisis spread to other segments of financial markets as well as to a great number of financial institutions in the world.

The crisis became more acute starting in mid-September following the announcement of bankruptcy at the American Investment Bank "Lehman Brothers" causing panic on financial markets and total loss of confidence on the side of investors.

Lower consumer and business confidence combined with tougher loan conditions and negative wealth effects linked to a drop in real estate prices and in stock exchange rates affected economic growth forecast, reviewed several times downward.

The main industrialised countries intervened promptly, massively and in a concerted manner but failed in saving real economy from being rapidly affected by the crisis.

At the end of the year, several advanced economies experienced recession.

World economy, however, remained overall sustained, due to resistance of emerging and developing economies which continued to post strong expansions, though suffering a downturn towards the end of the year.

Thus, world GDP growth rate fell to 3.2% in 2008 vs 5.2% in 2007.

This world growth slowdown that affected, in particular, developed countries led to a sharp shrink of international demand despite successive reduction of key rates made by developed countries' main central banks. This resulted in a sharp drop in commodity prices and a significant fall of inflation.

This situation worsened by slower growth in the volume of world trade, down from 7.2% to 2.9% from one year to the next.

TRENDS IN THE MAIN ECONOMIC AND FINANCIAL INDICATORS IN THE WORLD

DESCRIPTION	GDP growth (volume & %)			Inflation (variation in consumer prices %) ⁽¹⁾			Budget balance (% of GDP)			Unemployment (% of working population)		
	2006	2007	2008	2006	2007	2008	2006	2007	2008	2006	2007	2008
Developed Countries⁽²⁾	3.0	2.7	0.9	2.4	2.2	3.4	-1.6	-1.2	-3.5	5.7	5.4	5.8
of which : - United states	2.9	2.0	1.1	3.2	2.9	3.8	-2.6	-2.9	-6.1	4.6	4.6	5.8
- Japan	2.4	2.4	-0.6	0.3	0	1.4	-3.8	-2.5	-5.6	4.1	3.8	4.0
European Union	3.3	3.1	1.1	2.3	2.3	3.7	-1.4	-0.8	-2.3	8.1	7.1	7.0
of which : Euro Zone	2.8	2.7	0.9	2.2	2.1	3.3	-1.4	-0.7	-1.8	8.2	7.5	7.6
Emerging and developing countries of which :	7.8	8.3	6.1	5.4	6.4	9.3	0.3	0.4	-0.2	-	-	-
- Tunisia	5.5	6.3	4.6	4.5	3.2	5	-2.8 ⁽³⁾	-2.9 ⁽³⁾	-1.2 ⁽³⁾	14.3	14.1	14.2
- Morocco	8.0	2.7	5.4	3.3	2.0	3.9	-	0.9	-1.6	-	-	-
- South Africa	5.4	5.1	3.1	4.7	7.1	11.5	-	-	-	-	-	-
- Chile	4.0	4.7	3.2	3.4	4.4	8.7	-	-	-	-	-	-

Source : World economic outlook of the IMF, the European Central Bank, the Central Bank of Tunisia 2008 Annual Report, Ministry of Development and International cooperation and the National Institute of Statistics concerning Tunisia.

(1) Base 100 in 2000

(2) Most developed countries

(3) Excluding privatization and grant

(-) : Not available.

In emerging and developing countries growth was 6.1% in 2008 vs 8.3% in 2007. Slackening in activity started to affect emerging countries significantly over the closing months of the year. Internal demand and, in particular, business investment and net exports deteriorated.

Growth in commodity exporting countries with tight relations with the United States and Europe was marked by sharp slowdown, and other countries suffered from abrupt shrinking of external financing.

B- National economic environment :

TUNISIA'S ECONOMIC RESISTANCE TO EXTERNAL SHOCKS

Despite intensification of the international crisis, the Tunisian economy remained overall vigorous in 2008, posting 4.6% growth rate of real GDP compared to 6.3% in 2007.

This resistance to external shocks was made possible due to diversification in the country's economic activity and its high level of integration, though at a slower pace compared to 2007. Thus, the activity main indicators were up, in particular, for market services, tourism and communications.

Trade posted overall positive results despite significant slower growth in some exporting sectors over the closing months of the year due to a slowdown in world demand.

- Economic activity was sustained by a favourable regulating, monetary and financial environment. Indeed:
 - Measures were taken to encourage investment, back up exports and reduce unemployment.
 - Monetary policy remained watchful, continuing to mobilise resources and appropriate financing of the economy. This monetary policy was accompanied with a slow pace in prices, notably over the second semester of the year and that was confirmed in January 2009, down to 3.5% vs 4.1% in December 2008. In the same way, keeping the key rate of the Central Bank of Tunisia at 5.25% helped favourably achieve the economy objectives.

Since intensification of the financial crisis in September 2008, political and monetary authorities were watchful to curb adverse effects of the world financial and economic crisis.

For this purpose, measures related to current conditions were taken by the authorities to support economic businesses and allow them to continue their activities.

Restructuring programmes were announced to improve and consolidate the economy competitiveness to ensure recovery on sound foundations.

These measures concerned mainly:

- Promulgation of law n° 2008-79 of 30 December 2008 taking measures related to current conditions to support economic businesses to continue their activities. In accordance with this law, lending institutions must take measures to make it easy for exporting companies to take advantage of the incentives provided for under the above mentioned law. To this end, they must consolidate unpaid maturities on loans granted to companies eligible for export loans and that have encountered delays in collecting claims from export because of loss of foreign markets.
- Creation of a national commission chaired by the Prime Minister to monitor developments in the international financial and economic situation and propose appropriate measures.
- Setting up a watch-over unit under the supervision of the Central Bank of Tunisia to closely monitor evolving conditions on international financial markets.

TRENDS IN TUNISIA'S MAIN ECONOMIC INDICATORS

(In MTD unless otherwise indicated)

Description	2005	2006	2007	2008	Variation in %	
					2007/2006	2008/2007
GDP in constant 1990 prices	21,385	22,529	23,959	25,073	6.3	4.6
GDP exclusive of agriculture & fishing	18,907	19,964	21,309	22,420	6.7	5.2
GNAI per capita (in dinars)	3,746	4,100	4,440	4,832	8.3	8.8
Total national consumption	29,536	32,197	34,941	38,333	8.5	9.7
Gross National Saving	8,037	9,325	10,518	11,664	12.8	10.9
National Savings Rate (in % of GNAI) ¹	21.4	22.5	23.1	23.3	0.6	0.2
Gross fixed capital formation (GFCF)	8,395	9,678	10,907	12,520	12.7	14.8
Investment rate (in % of GDP) ¹	22.2	23.4	23.9	24.9	0.5	1.0
Consumer price index (base 100 in 2000)	113.8	118.9	122.7	128.8	3.2	5
Jobs created (in thousand jobs) ²	76.5	76.4	80.0	79.8	4.7	-0.3
Balance of trade deficit (FOB/CIF)	3,498	4,445	5,027	6,604	13.1	31.4
Rate of coverage (Exports/Imports in %) ¹	79.8	77.8	79.4	78.2	1.6	-1.2
Tourism earnings	2,611	2,825	3,077	3,390	8.9	10.2
Current deficit (in % of GDP)	1.0	2.0	2.6	4.2	0.6	1.6
Balance of the general balance of payments ³	1,216	2,773	883	2,053	-1,890	1,170
External debt service ratio (in % of current revenue) ¹	12.8	16.4	11.7	7.7	-4.7	-4
Rate of external indebtedness (in % of GNAI) ¹	54.2	47.4	43.4	42.6	-4	-0.8
Budget deficit (in % of GDP) ¹	3.2	2.8	2.9	1.2	0.1	-1.7
Total State indebtedness/GDP (in %) ¹	57.4	53.7	50.0	47.5	-3.7	-2.5
M3 Money supply of the financial system	23,821	26,546	29,853	34,142	12.5	14.4
Liquidity rate of the economy (M3/GDP) in % ¹	59.8	61.3	61.9	64.4	0.6	2.5
Net foreign assets ³	2,945	5,753	6,658	8,380	905	1,722
of which : net assets in foreign currency ³	5,872	8,705	9,582	11,656	877	2,074
in day of import ⁴	122	157	141	139	-16	-2
Net claims on the State ³	4,166	5,165	5,674	5,781	509	107
Financing of the economy	24,538	26,157	28,681	32,556	9.6	13.5

Source : The Central Bank of Tunisia 2008 Annual Report, Central Bank of Tunisia. Ministry of Development and International Cooperation, Ministry of Finance and the National Institute of Statistics (INS).

(1) Variations in percentage points

(3) Variations in MTD

(2) In fishing and non agricultural activity

(4) Variations expressed in days

Vigorous economic activity favoured strengthening of foreign exchange market in 2008. Overall volume of spot transactions amounted to 49,853 MTD vs 35,566 MTD in 2007 due to an increase in both transactions between foreign currency and the dinar and transactions from one foreign currency to another.

The dinar exchange rate kept depreciating against the euro, though at a lesser degree than in 2007.

TREND IN AVERAGE RATES OF MAIN FOREIGN CURRENCIES AGAINST THE DINAR ⁽¹⁾

(in account and spot transactions)

Description	2004	2005	2006	2007	2008	Variations in % ⁽²⁾	
						2007/06	2008/07
1 US dollar	1.2456	1.2981	1.3294	1.2799	1.2309	+3.9	+ 4
1 euro	1.5486	1.6126	1.6709	1.7519	1.8051	-4.6	-2.9
1 pound sterling	2.2730	2.3492	2.4372	2.5418	2.2613	-4.1	+12.4
1,000 Japanese yens	11.4812	11.7453	11.3776	10.8007	11.9204	+5.3	-9.4
10 moroccan dirhams	1.4021	1.4601	1.5036	1.5485	1.5827	-2.9	-2.2

Source : The Central Bank of Tunisia 2008 Annual Report

(1) These are rates on the interbank market. (2) (-) Means a depreciation of the dinar (+) an appreciation.

Tunis Stock Market was affected by the worldwide financial crisis, posting a drop in its indexes starting mid-september. These stock indexes were marked by volatility over October 2008. The Tunis Stock Market index and TUNINDEX experienced respective losses of 15% and 14% over 2008 last quarter, after posting peaks of 2,346.11 and 3,418.13 points during September first two weeks.

Despite sharp drop that marked financial centres in the world, annual trend in the Tunis Stock Market index and the capitalisation index TUNINDEX closed the year 2008 on respective gains of 1.78% and 10.65% compared to 21.12% and 12.14% in 2007.

Stock market capitalisation was up, from 6,527 MTD to 8,301 MTD, the equivalent of 14.3% and 16.3% of GDP respectively.

2

**BANKING SECTOR
CONTRIBUTION
IN FINANCING
THE ECONOMY:
*MEET PRESENT AND
FUTURE NEEDS***

BANKING SECTOR CONTRIBUTION IN FINANCING THE ECONOMY: MEET PRESENT AND FUTURE NEEDS

A- THE SECTOR CONTRIBUTION IN ECONOMIC DEVELOPMENT

FINANCING OF THE ECONOMY: A RECORD: + 13.5%.

Financial system resources were marked in **2008** by consolidation of net claims on abroad as well as a shrinking of State indebtedness in relation to the financial system.

1° SIGNIFICANT INVOLVEMENT IN FINANCING ALL ACTIVITY SECTORS

■ Record trend in financing of the economy

The financial sector reinforced its support to financing of the economy over **2008**.

Description	In million Tunisian dinar			Variations %	
	2006	2007	2008	2007/2006	2008/2007
Loans to the economy	24,661	27,084	30,832	9.8	13.8
Loans from ordinary resources	22,655	25,102	28,890	10.8	15.1
Loans from special resources	1,770	1,719	1,686	-2.9	-1.9
Treasury bills*	236	263	256	27	-7
Securities portfolio	1,496	1,597	1,724	6.8	8.0
TOTAL	26,157	28,681	32,556	9.6	13.5

Source : The Central Bank of Tunisia 2008 Annual Report.

*Variations are expressed in MTD.

Indeed, banks continued to support the different economic agents, in particular, young university graduate promoters.

The new **Charter** for financing small and medium-sized businesses, signed on 4 July 2008 between credit institutions, venture capital investment companies (SICARs) and support structures, stimulated banks' role to help young promoters and finance their projects.

For this purpose and in accordance with article 18 of law 2007-69 of 27 December 2007, a unit related to small and medium sized businesses was created within each bank. This unit is in charge of elaborating and implementing an overall strategy that aims at developing bank's jobs and services related to promoting this category of businesses.

■ Financing structure by sector and by term

Given the major role in financing of the economy, the financial system continued to support all activity sectors as shown by the following table:

BREAKDOWN OF THE OUTSTANDING BALANCE OF LOANS TO THE ECONOMY BY CATEGORY OF BENEFICIARY, BY SECTOR AND BY TERM

Description	2007	2008	Variations %		Share (in %)	
			2007/06	2008/07	2007	2008
Loans to professionals	22,606	25,490	8.5	12.8	78.0	77.7
I. Agriculture and fishing*	1,172	1,272	4.6	8.5	4.0	3.8
Short term	766	801	4.6	4.6	2.6	2.4
Medium and long term	406	471	4.6	16.0	1.4	1.4
II. Industry	8,457	9,556	8.5	13.0	29.2	29.1
Short term	5,537	6,296	8.7	13.7	19.1	19.2
Medium and long term	2,920	3,260	8.2	11.6	10.1	9.9
III. Services	12,977	14,662	8.9	13.0	44.8	44.8
Short term	6,438	7,231	8.4	12.3	22.2	22.1
Medium and long term	6,539	7,431	9.3	13.6	22.6	22.7
Loans to individuals	6,373	7,295	20.1	14.5	22.0	22.3
Consumer loans	2,792	2,300	14.8	-17.6	9.6	7.1
Short term	2,514	1,987	10.9	-21.0	8.6	6.1
Medium and long term	278	313	66.5	12.6	1.0	1.0
Housing loans	3,581	4,995	24.6	39.5	12.4	15.2
Medium and long term	3,581	4,995	24.6	39.5	12.4	15.2
TOTAL	28,979	32,785	10.9	13.1	100.0	100.0
Short term	15,255	16,315	8.7	6.9	52.5	49.8
Medium and long term	13,724	16,470	13.3	20.0	47.5	50.2

Source : The Central Bank of Tunisia 2008 Annual Report.

* Loans given directly to farmers

Being the main job and wealth creator, services sector continued to be backed up by allocated loans. This sector share grew in 2008, up to 44.8% compared to 29.1% and 3.8% for industry and agriculture and fishing respectively.

The outstanding balance of short term loans granted by the financial system in **2008** amounted to **16,315 MTD** vs **15,255 MTD** in **2007**, up **6.9%** vs **8.7%** a year earlier, thus bringing its share to **49.8%**.

This higher rate was the result of the faster pace of growth of loans granted to industry and services: **13.7%** and **12.3%** respectively against **8.7%** and **8.4%** in **2007**.

Totalling **16,470 MTD** at end **2008**, the outstanding balance of medium and long term loans went up by **20%**, vs **13.3%** the year before.

This increase concerned all sectors: agriculture and fishing (**16%** vs **4.6%**), industry (**11.6%** vs **8.2%**) and services (**13.6%** vs **9.3%**).

■ Adapting the banking sector intervention to specific needs in financing for the economy

To support university students, banks granted 446,3 thousand dinars in 2008 in the form of university loans.

TREND IN « UNIVERSITY LOANS »

(In thousand dinars)

Years	2006		2007		2008		Variations in %			
	Number	Amount	Number	Amount	Number	Amount	2007		2008	
							Number	Amount	Number	Amount
Granted loans	886	493.9	1,355	677.4	889	446.3	52.9	37.2	-34.4	-34.1

Within the framework of the national policy related to the promotion of digital economy, banks encouraged households to buy family computers and granted 14.1 MTD in 2008.

TREND IN LOANS TO BUY « FAMILY COMPUTER »

(In thousand dinars)

Years	2006		2007		2008		Variations in %			
	Number	Amount	Number	Amount	Number	Amount	2007		2008	
							Number	Amount	Number	Amount
Granted loans	14,685	16,849	13,097	16,153	11,141	14,099	-10.8	-4.1	-14.9	-12.7

In the same way, the two specialised banks, the Tunisian solidarity Bank (BTS) and the Bank for Financing Small and Medium Businesses (BFPME) created in 1997 and 2005 respectively granted loans to face financing problems met by young promoters, in particular, the young university graduates.

■ The Tunisian Solidarity Bank's (BTS) intervention

BTS approved over **2008** the financing of **11,234** projects for an amount totalling **101.6 MTD**, thus creating **22,226** jobs.

Over the past three years, BTS financed the following:

(In MTD unless otherwise indicated)

Description	2006		2007		2008	
	Number	Amount	Number	Amount	Number	Amount
Micro-Enterprises	6 152	39.9	10,282	81.7	11,234	101.6
Micro-Loans	58,458	49.8	63,961	56.6	72,972	67.8
Family Computers	8 122	7.4	6 117	6.6	5 130	5.9
TOTAL	72,732	97.1	80,360	144.9	89,336	175.3

Source : The Tunisian Bank of Solidarity.

As for family computers, BTS financed the purchase of **5130** units for an amount of **5.9 MTD** compared to **6117** units and **6.6 MTD** in **2007**.

BTS intervention over the period 2000-2008 is as follows:

Micro-enterprises :

(In MTD unless otherwise indicated)

Description	2000	2001	2002	2003	2004	2005	2006	2007	2008
Number	14,552	12,324	10,186	7 398	7 586	7 667	6 152	10,282	11,234
Amounts	49.2	41.8	51.6	40.9	39.3	43.0	39.9	81.7	101.6
Jobs	19,251	17,492	15,705	12,218	12,211	11,927	10,208	18,712	22,226

Source : The Tunisian Bank of Solidarity.

Micro-Loans :

(In MTD unless otherwise indicated)

Description	2000	2001	2002	2003	2004	2005	2006	2007	2008
Number	6 913	13,268	24,500	32,239	38,559	46,313	58,458	63,961	72,972
Amounts	5.1	8.9	18.3	25.0	29.8	38.6	49.8	56.6	67.8

Source : The Tunisian Bank of Solidarity.

■ The Bank for Financing Small and Medium Businesses (BFPME)'s intervention

Since **March 2005**, BFPME has offered a range of financing adapted to promoters' needs. Particular attention was paid to new promoters and to small and medium sized businesses that are predominant in the industrial fabric.

Thus, over the last three years since its creation, BFPME financed **710** projects for an overall volume of **539 MTD** favouring therefore overall financing.

2°/ FINANCIAL INSTITUTIONS' SUSTAINED CONTRIBUTIONS

■ Leasing companies' intervention

The leasing sector consolidated its contribution to financing for the economy over 2008 as shown through disbursements pace that grew 12.7% in that year vs a more significant increase of 37.3% in 2007, thus, bringing the leasing rate of penetration in Gross Fixed Capital Formation to 10.6% vs 11.2% a year earlier.

The sector's net proceeds posted an increase of 18.7% or 11.2 MTD to 71.1 MTD, 25.4 MTD of which went to cover operating charges. This resulted in improvement of operating ratio that grew to 35.7% vs 39.5% in 2007.

The solvency ratio of the leasing sector went up markedly, from 15.3% at the end of 2007 to 19.4% at the end of 2008, following consolidation of the sector's core funds thanks to capital increase and mobilisation of complementary core funds in the form of subordinated borrowings.

■ Other financial institutions' contribution

Factoring continued in 2008 to contribute in financing for the economy.

Thus the volume of purchased invoices progressed 10.4% in 2008 vs 8.5% in 2007.

Intervention by the sector in 2008 benefited 511 members for 24,156 buyers compared to 464 members for 22,852 buyers in 2007.

B- PERFORMANCE CONSOLIDATION

In accordance with directives of Basle II prudential rules and taking into account Tunisian banks' and financial institutions' requirements to open national financial services to international competition combined with the objective to rise Tunis Centre to a regional financial centre, all Banks and Financial Institutions kept on improving their performance.

This performance concerned both their financial bases and activity indicators as well as the quality of banking services.

I - FINANCIAL BASE :

Efforts made by all banks to consolidate their financial base continued over 2008 through increase of capital. Thus core funds went up 435.6 MTD or 12.6% to amount to 3,905.5 MTD at end 2008.

On the qualitative side, 2008 reflected that risks were kept down better as shown by the drop in the share of non-performing loans in bank commitments. This fell from 24% in 2003 to 17.6% in 2007 to amount to 15.5% at end December 2008.

This consolidation resulted in improvement in the average ratio of coverage of risks that reached 11.7% in 2008 vs 11.3% in 2007.

Net of provisions, the share of non-performing loans was 7.4% at end 2008 vs 9.1% in 2007.

2- ACTIVITY INDICATORS :

2.1 : Net Banking Proceeds (PNB)

Study of tunisian banks' activity indicators (1) made over 2008 shows an overall net banking proceeds of 1,684 MTD vs 1,486.5 MTD over last year same period, up 13.3% or 197.5 MDT.

(1) The analysis concerned the 20 all-purpose banks of Tunis Centre: ATB, BFT, BNA, BH, ATTIJARI BANK, BT, AMEN BANK, BIAT, STB, UBCI, UIB, CITIBANK ONSHORE, BTK, STUSID BANK, TQB, BTE, BTL, BTS, ABC and BFPME.

2.2 : NET COMMISSIONS

Banks' activity generated in 2008 net commissions on banking transactions and, in particular, those in relation with foreign trade transactions and monetics, an increase of 35 MTD or 10.9% vs + 26 MTD or 8.8% in 2007.

2.3 : RESULT

Amounting to 395.6 MTD in 2008 and taking into account accounting modifications, Banks' net result progressed 280.8 MTD or 244.6%. This performance is due to both PNB improvement and keeping down operating costs.

2.4 : OPERATING RATIO

Aware that it is important to keep costs down, banks went on reducing operating costs.

Thus operating ratio improved by 3 percentage points to come to 45.4% in December 2008 vs 48.4% a year earlier.

2.5 : RETURN ON EQUITY (ROE), RETURN ON ASSETS (ROA) AND TRANSFORMATION RATIO

These results generated better profitability, with return on equity (ROE) up from 10.1% in 2007 to 11.2% in 2008 and return on assets (ROA) increasing from 0.9% to 1% over the same period and this not taking into account negative results posted by two banks in 2007.

Transformation ratio defined by the link between loans and deposits grew up slightly, 0.3 percentage point to 95.8% at end 2008 against 95.5% a year earlier.

C- MODERNISATION AND BANKING SERVICES QUALITY

1° INCENTIVES FOR IMPROVED BANKING SERVICES :

*** Instituting a prize for quality of banking services :**

To encourage banks to offer customers good banking services, a prize is given to the branch that offers best services.

*** Pursuit of policy targeting improved banking services :**

Lending institutions must inform private individuals who borrowed money at a variable rate of any money market rate change and give them a table of contracted debt redemption (cf Central Bank of Tunisia circular to lending institutions n° 2008-10 of 5 May 2008).

2° IMPROVED MEANS OF PAYMENT :

Banks have to set up a cash machine in every branch and repair it. In this respect, the bank must designate a person at each branch to keep an eye on the proper functioning of cash machines and ATM's throughout the whole year, on holidays and weekends (cf. Central Bank of Tunisia, circular to banks n°2008-16 of 18 August 2008 and n°2008-15 of 15 august 2008).

3° DEVELOPING BANK BRANCHES NETWORK :

To continue improving quality of banking services, the banking network was consolidated by the creation of 100 new branches, bringing up the total number of agencies, bank note counters and branches to 1194 at end 2008 against 1094 in 2007.

3

THE ASSOCIATION
ACTIVITY :
***STRONG COMMITMENT
IN PROMOTING
COMMUNITY
PROJECTS***

THE ASSOCIATION ACTIVITY : STRONG COMMITMENT IN PROMOTING COMMUNITY PROJECTS

Consolidated by its board's decisions, the Association does not spare any effort, within its three-year development strategy (2009-2011), to carry out its new aims. These strategic objectives aim at working together to ensure banking sector and financial institutions promotion and raise it to international standards and norms as far as service quality is concerned by complying with obligingness, governance and prudential rules.

To achieve such objectives, the Association, driven by objectivity, integrity and independence values, will see to promoting and developing financial and banking infrastructure (human resources, new technologies...) to have regional influence.

Against this new background and in addition to elaborating statistics relating to investment financing, making an inventory of university-study loans granted by banks and loans to family-computer purchase, updating every so often the Association web site, vocational training and realizing banks and financial institutions values; the Association organised several events over 2008 of which notably:

- Organising the second International Exhibition of Banking Services and Monetics,
- Putting into force the Small/Medium Sized Businesses Financing Charter followed by the creation of a functional committee within BFPME,
- Managing and improving banking services quality,
- Elaborating a guide of ethics for the profession,
- Launching a bi-monthly periodical called "The Banker's news",
- Coordinating the banking sector participation in Tunis Economic Forum,
- Contributing in the preparation for implementing in banks Basle II principles,
- Carrying out vocational training,
- Contributing in the organisation of international, regional and national events in close and direct relation with banks and financial institutions activities,
- Setting up a programme of communication and information on the financial crisis,
- Examining the putting into force of the Cooperation and transparency Charter,
- Promoting investment.

I- RUNNING INTERBANK PROJECTS :

The Association participated in several activities :

- Examining and coordinating the implementing, of circular to authorised intermediaries n° 4-2008 of 3 March 2008 related to the activity of bank note exchange and the setting up of foreign exchange permanence,
- Running activities related to improved banking services in accordance with directives provided for BCT circulars to lending institutions n° 2008-05 of 4 March 2008, n° 2008-10 of 5 May 2008 and n° 2008-15 of 15 August 2008,
- Managing activities related to strengthening security measures within bank branches in accordance with conditions dictated by BCT circular to lending institutions n° 2008-22 of 25 November 2008,
- Examining auditing procedures of market guarantees delivered by banks.

2- REPRESENTING THE SECTOR ON THE NATIONAL AND INTERNATIONAL LEVEL

■ ON THE NATIONAL LEVEL :

The Association worked on harmonising the sector activities on the national level and participated mainly in :

- Setting up interbank agreement to:
 - Improve time of release of mortgage remittance to customers,
 - Implement Financing charter of Small and Medium Sized Businesses and create an operational Committee within the Bank for Financing Small/Medium Businesses (BFPME),
 - Elaborate the profession code of ethics,
 - Examine the implementing of Transparency and Cooperation Charter,
- In the field of communication: Launching a bi-monthly periodics called "The Banker's Report", the first four issues are already on the Association's web site.
- Coordinating the sector's participation in events relating to:
 - Preparation of the first exhibition of Enterprise Creation at Tunis International Exhibition organised by the Investment Promotion Agency (API) in collaboration with the Ministry of Industry, Energy and Small/Medium Businesses, The Ministry of Higher studies, Scientific Research and Technology with the support of Tunisian Union of Industry, Trade and Handicraft (UTICA), Industrial Modernisation Programme (PMI), Tunisia's Professional Association of Banks and Financial Institutions (APTBEF), Tunisian Association of Investors in Capital (ATIC) and Tunisia's Chartered Accountants Order (OECT),

- Coordination of banks' participation in Tunis second economic forum organised by "El Iktissad wal Aamal »,
 - Setting up communication and information programme about the financial crisis through a thought committee "communication on the financial crisis" in charge of defining a communication strategy and which meets periodically at APTBEF's Headoffice,
 - Setting up within the sector a permanent committee of internal audit and adopting functioning practical modalities,
 - Dealing with difficulties of bank financing met by businesses members of financial restructuring programme.
 - Extending SOTUGAR's intervention field notably to spin-offs, up-keep services, maintenance and vehicles repair as well as to services linked to the environment in accordance with presidential directives.

■ ON THE INTERNATIONAL LEVEL :

The Professional Association undertook several initiatives within the framework of its activities in the field of regional and international cooperation:

A- Inter-Maghreb Partnership :

- Participation in the Board meetings and General Meeting of the Maghreb Banking Union (UBM), notably, in files prepared by the different commissions (ad-hoc commission to introduce the Maghreb Single Currency),
- Signature of partnership agreement with Morocco's Professional Association of Banks,
- welcoming a Libyan delegation made of representatives of several ministries of Libya Central Bank to set up "Libyan Trade Net" (a similar institution to Tunisia Trade Net (TTN) in Tunisia),
- Participation in a workshop to consolidate coordination and statistics cooperation between Maghreb countries (1st to 3 December 2008).

B- International Cooperation :

As for International cooperation, the Association consolidated its relations, in particular, with the region's countries thanks to :

- Talks with a World Bank delegation in the framework of financing for projects to save energy,
- Organisation of a seminar, in collaboration with COTUNACE and SIAICE (an Islamic guarantee body, based in Jeddah and dependant of Islamic Bank Group), to give information on guarantee islamic instruments for investment or export whether in islamic countries or others. It came out that many instruments are well

appreciated by tunisian banks and Import/Export operators. Training seminars on these instruments will be organised with COTUNACE collaboration.

- Collaboration with LEASEUROPE that led APTBEF to become a member as an observer to this body,
- Signature of a cooperation agreement with the Institute of the Public Financial Education (France) to disseminate financial culture to the general public,

3- CONTRIBUTING IN BANKING SERVICES IMPROVEMENT :

The sector commitment to improve services quality is based on several aspects which make the necessary infrastructure to build up sector related system of banking services quality. They are:

a - Means of Payment :

Electronic – clearing interbank committee improved its procedures relating to electronic clearing of cheques and bills. It concerns the matter to improve the procedure of cheque bounce, to control bills and dishonoured cheques and to put up-to-date the agreement on securities exchange to make it comply with the principles of law n° 2007-37. A list of bank representatives in charge of securities physical exchange in case of petition has been set up. It is posted on APTBEF's website at the following address: (www.apbt.org.tn).

b - Monetics interbank commissions' activities «Affiliation» Commission :

«Affiliation » Interbank commission continued its works to set up a community strategy which can boost Affiliation of tradesmen to a payment system by card.

Thus, the commission worked, notably, on:

- Examining practical means to implement sector agreement, relating to promotion of card payment in neighbourhood shops;
- Coming to an agreement so that TPEs are managed by a mutual company. An outsourcing contract of TPEs setting up and maintenance to SMT has been elaborated and submitted to banks;
- Examining the setting up of single Purchaser strategy recommended in GAP GEMINI report and accepted as a main vehicle to develop Affiliation.

«Procedures» Commission

«Procedures» interbank commission devoted itself to elaborate a series of procedures related to the management of monetics transactions.

Measures were accepted by the community, in particular, those of which are related to stop payments and to captured cards.

E-Tasrih Commission

Payment system of electronic declaration by bank card via Securitized Payment Server (SPS) was set up in May 2008. A transitional period was decided by the Ministry of Finance to allow the taxpayer to make declaration on line and then proceed to settlement at office collector of tax.

Moreover, to encourage payment by bank card, a campaign to set up TPEs in offices collector of tax was launched in March 2008 during the national campaign of road tax selling.

« Securitized Payment System by Transfer-PSV » Commission

This commission's works led to define general functional specifications of securitized payment by transfer via internet.

The terms of reference for launching competitive bidding are being elaborated.

«Tunis Air commercial website» Commission

Works undertaken by the commission to follow up the electronic selling of travel tickets through Tunis- Air sale website, led to:

- Confirm technical reliability of the system;
- Identify foreign correspondents, notably french, who refuse systematically and without justification to authorise transactions initiated by their clients. These banks were denounced to VISA and approached directly, with the Central Bank of Tunisia's collaboration to invite them to work with Tunis Air commercial website;
- Examining commercial difficulties encountered by Tunis Air in the field of foreign exchange (fares are published on the site in the client's currency whereas compensation is made in dollars according to VISA regulation).

The National Agricultural Bank (BNA) started procedures to buy from VISA a multi foreign currency management programme (International Airlines Program) which allows the carrying out of transaction in one foreign currency.

Moreover, the commission is pursuing its works to elaborate the terms of reference of a diagnostic operation which allows, notably, assurance on the system capacity to face the activity increasing costs.

c - Control of proper running of Cash machines DAB

APTBEF's watch-over unit continue to control proper running of cash machines (DAB) (since 1st January 2008, the watch-over unit has been ensuring control of DABs which are not connected to SMT Server). Permanent contacts between the watch-over unit and those in charge of monetics to ensure proper working order of DABs and the efforts made by banks to improve quality of DAB service brought down failure rate from 7.1% for the period 23 November to 2 December 2007 to 4.5% for the same period in 2008.

d - Security measures within bank branches

The profession started in November 2008 a series of interbank meetings on physical security in bank branches. The aim consists in elaborating a security practical code which covers all physical and immaterial aspects to anticipate risks of fraud, attacks and aggressions. An ad-hoc interbank committee was set up to elaborate an interbank code on security and the necessary measures to implement security system within bank branches.

4-VOCATIONAL TRAINING :

A- TRAINING THAT CONFERS A DIPLOMA

a - Medium-Term Cycle

I/Trend in registrations

The following table shows trend in registrations in medium-term cycle at the Banking training Professional Centre (CPF) for the period 2005-2008:

Session	Number of Registered		Total
	Common Curriculum	Specialization	
2005 - 2006	280	80	360
2006 - 2007	125	55	180
2007 - 2008	199	51	250

The total number of registered students at CPF medium-term cycle increased for the period 2007/2008 after a drop over the period 2006/2007. This is due to the fact that it concerned only second and third year classes because of the setting up of the reform started in this respect and which delayed the beginning of a new entering class.

On the other hand, breakdown by those registered in specialization over the same period is shown in the following table:

Session	Specialization			Total
	Customer Relations	Credit-man	Bank-insurance	
2005 - 2006	36	22	22	80
2006 - 2007	41	14	-	55
2007 - 2008	39	12	-	51
TOTAL	116	48	22	186

"Customer relations", specialization, as shown by the table above, remains the tunisian banks' main concern for the running period; which explains the strategic position this specialization has in activity plans of point of sale in the tunisian banking system network.

2/ Results of the first five entering classes

Five entering classes finished their training within CPFEB medium-term cycle of the training programme that confers a diploma. The first finished in December 2005, the second in March 2006, the third in December 2006, the fourth in January 2008 and the fifth in December 2008. Those who got the diploma of specialized vocational training, breakdown by specialization and by entering class are shown in the following table:

	Diplomas earned	Diplomas earned	Diplomas earned	Diplomas earned	Diplomas earned
	5 th entering class	4 th entering class	3 rd entering class	2 nd entering class	1 st entering class
	IN %	IN %	IN %	IN %	IN %
Front Office Specialization Customer Relation	88%	84%	75%	68%	83%
Front Office Specialization Financing/ Commitment / Collection	83%	65%	70%	60%	63%
Front Office Specialization Bank-insurance	100%	83%	60%	-	-
TOTAL	88%	79%	69%	65%	75%

Pass rate in the Major Oral tests to grant the Diploma of Specialized Vocational Training for the 5th entering class was 88% against 75%, 65%, 69% and 79% for the 1st, 2nd, 3rd, and 4th entering classes respectively. This improved pass rate is due to better management and consolidated preparation of the candidates through the introduction of preparation days for the Major Oral test.

A follow-up of those students who got their diplomas and belong to the previous entering classes in their banks was ensured by CPFEB to make sure they do jobs adapted to the characteristics of the training they had; and this in compliance with the Central Bank of Tunisia governor's recommendation when he presided over the Jury in January 2008 meeting.

Thus, CPFb gathered all those who got the diploma from the four entering classes for a seminar on “quality of banking services”.

3/ Setting up of “Certificate of bank Commercial Advisor” in partnership with CPFb France; a Training that confers a Certificate which is additional, in terms of specialization, to the Medium-Term Cycle Training that confers a Diploma. This training is expected to start at the end of 2009 fourth quarter.

b - Upper cycle: Banking Technical Institute (ITB)

The number of candidates from the Tunisian banking sector registered at the Banking Technical Institute, Paris progressed over the last three years as follows:

	2005/2006	2006/2007	2007/2008
1 st year ITB	152	81	85
2 nd year ITB	161	175	54
TOTAL NUMBER	313	256	139

For the academic year 2007-2008, the total number of registered in ITB programme organised within a partnership with CPFb France dropped, in absolute terms, by 117 and 174 compared to the years 2006-2007 and 2005-2006 respectively. This decrease is significant mainly in the number of those registered in the first year, because of coming into force of the new regime meant exclusively to those who got the diploma of CPFb Medium-Term Cycle and those who have the Baccaureate and studied two years at university, starting September 2006.

End of year results over 2005-2008 period for the 1st and 2nd years are detailed in the following tables:

ITB First year

Year	Registered	Those who took the exam	Those who passed	Pass rate
2005 - 2006	152	110	98	89.09 %
2006 - 2007	81	81	28	34.57 %
2007 - 2008	85	85	28	32.94 %

ITB Second year

Year	Registered	Eligible for oral examination	Diplomas earned	Pass-rate
2005 - 2006	161	150	72	48.00 %
2006 - 2007	175	165	109	66.06 %
2007 - 2008	54	54	34	63.00 %

The 63.00% pass rate for the second year over the academic year 2007-2008 is slightly down compared to the same year over the academic year 2006-2007: 66.00%.

Pass rate for ITB 1st year over the academic year 2007-2008 was 32.94%, slightly down compared to the result of the previous academic year.

c - Upper Cycle: Vocational MBA

2008 was marked by the launching of the second entering class of the MBA Risk Management in April 2008 in partnership with Tunis High Institute of Management to the benefit of 25 University graduate employees or holding an equivalent diploma. The overall pass rate in the second year for this MBA related to the first entering class was 78%.

A second vocational MBA in Finance, in partnership with the Private Mediterranean University in Tunis and the French University Cergy Pontoise is in preparation.

B- TRAINING THAT DOES NOT CONFER A DIPLOMA

2008 was characterised by consolidating programmes of training that does not confer a diploma. This concerned both the content and sessions organisation. Indeed, 29 sessions were organised and benefited to 1093 participants, these sessions covered varied topics such as implementing Basle II requirements, fight against money laundering, compliance, risk management, services quality, banking mediation, preparation for the Major Oral Conferring the Medium-Term Cycle Diploma and ITB Diploma, etc ...

Thus, as a fringe event to the second national Exhibition of banking services and monetics "2008 Bank and Monetics" held in October 2008, Tunisia's Professional Association of Banks and Financial Institutions organised, in collaboration with the Central Bank of Tunisia a seminar on Tunis, "a regional financial centre". The seminar was enhanced by the presence of the Governor of the Central Bank of Tunisia and gathered, besides the guests and credit institutions' General Managers, executives from banks and financial institutions, the Central Bank of Tunisia, the Ministry of Finance, banking mediators, professors....

Adapted specific cycles were set up to meet member institutions' needs in some specializations as well as preparation programmes for internal competitive examination and the organisation of the related oral and written tests.

On the other hand and within the collaboration between the Agency for the Transfer of Financial Technology in Luxemburg (ATTF) and APTBEF, seminars were organised in Tunis and in Luxemburg on "Practical exercises of sales techniques

and welcoming customers to improve quality in the Bank Branch”, “Market risk management” and “capital markets and financial instruments certificate”, in which participated junior staff from the sector.

The attached table of appendix I breaks down by topic the number of those who benefited from these carried out activities over 2008 for 1093 sector’s employees. Appendix II tables take back breakdown, by member institution, the participants’ number in 2008.

C- REMOTE TRAINING

Over 2008-2009, Remote Training system was consolidated, whether in cycles that confer a diploma (upgrading, MBAs) or in ongoing training (courses for cashiers on counterfeiting detection).

However, and in anticipation of needs increase over the next years, a deep reform of Remote Training system has become necessary. It will concern Hardware (the platform Functionalities) and Software (Development of pedagogical contents). The first steps to identify a local partner have already been taken (SIT and IBM Tunisia).

D- MEDIUM- TERM CYCLE REFORM

Implemented in 2007, the reform relating to the curriculum that confers a diploma taught at APTBEF’s Banking Training Professional Centre for Medium-Term Cycle was achieved. The upgrading programme meant for 140 candidates is carried out through Remote Training system, mainly (75% of the sessions). This programme is carried out in the framework of Training new regime for Medium-Term Cycle, the implementation of which is scheduled for January 2009. This regime is made of four Studies semesters (a six-month common curriculum and three semesters of specialization). Affecting three specializations: customer relations, credit man and collection and foreign exchange dealers. Modules detailed plans and relating pedagogical documents designing of new regime common curriculum were approved by the Centre Pedagogical Committee.

E- CPFEB PEDAGOGICAL COMMITTEES

a) CPFEB Medium – term cycle Pedagogical Committee held over 2008 a series of meetings devoted mainly to the following issues:

- Setting up of upgrading modules for CPFEB Medium Term Cycle
- Choosing those who will teach the upgrading modules
- Introducing teaching-contract system

- Setting up the position of «Pedagogical Coordinator»
 - Setting up the modules terms of reference relating to new regime Medium-Term Cycle Common Curriculum
 - Launching the certificate of Bank Sales Advisor (CCCB) in partnership with CFPB France
 - Validating detailed plans of Common Curriculum modules of new regime Medium Term Cycle.
- b)** The Upper-Cycle Pedagogical Committee in charge of setting up and piloting the Vocational MBA in “Risk Management” held four meetings in 2008: The discussed issues are the following:
- Deliberation of the first year remedial session results of the first entering class
 - Choice of second year teachers of the first entering class
 - End of studies projects
 - Evaluation of the first phase progress of MBA first year
 - Launching the second-entering class
 - Deliberation of the first year results of the first entering class
 - Examining of the request relating to the written test of Rates Products module made by the second entering class students
 - Evaluation of the written tests results of the first five modules.

F- INTERNATIONAL COOPERATION

- a)** In the framework of cooperation with CFPB France, discussions have begun on Training project «Bridges» devoted to young tunisian university graduates to guide them to Bank specializations in Tunisia and, potentially in France within «abilities and talents» device piloted by the French Embassy in Tunis. This project, of a national scope; presents an openness that can be used by French Banks which develop their activities in the mediterranean countries and which could, given this fact, use this tunisian human capital in their projects. On the other hand, reflection has been made on conducting joint training activities in the region: Libya, Algeria, Mauritania.
- b)** Training programmes organised in Tunis within partnership with the Agency for the Transfer of Financial Technology in Luxemburg have been consolidated; Bank executives were invited to participate in programmes, organised in Luxembourg.
- c)** Contacts were made with Libyan, Algerian and Moroccan homologues to make them interested in developed products. The aim is to give MBAs carried out by APTBEF's Training Centre, a regional scope.

d) In the framework of cooperation between two Maghreb Professional Associations, APTBEF and the Professional Group of Morocco Banks (GPBM) representing respectively Banks and Financial Institutions for Tunisia and Banks for Morocco, a partnership agreement was signed. This agreement is within the procedure adopted by Maghreb banks which aim, in compliance, notably, with political and monetary authorities' guidelines and in harmony with the Maghreb Banks Union activities, at strengthening trade, mutual business operations and cross-boarder financial services development between Tunisia and Morocco.

APPENDIX I

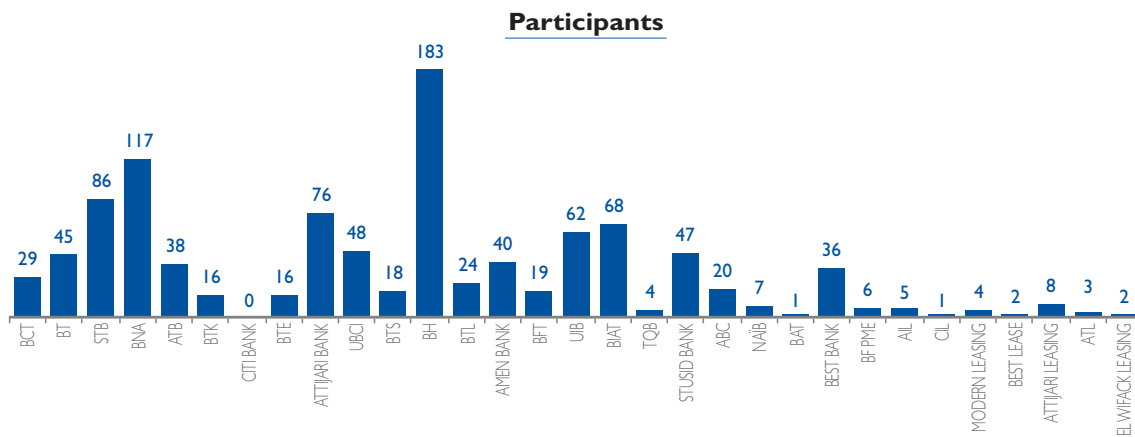
BREAKDOWN OF BENEFICIARIES' NUMBER BY TYPE OF ACTIVITY

TRAINING THEME	NUMBER OF PARTICIPANTS
Preparation day for Major Oral of CPF B Medium-Term Cycle 5 th entering class	57
Preparation for ITB Major Oral	50
2008 budget law	46
Progress of the regulating framework ruling over Tunisia's financial relations with abroad.	40
Practical exercises of sales techniques and customers welcoming to improve quality in bank branch	20
Banking mediation in France – The example of BNP Paribas	26
Implementing Basle II requirements within lending institutions	130
Methodologies of preventing actions to fight against money laundering	17
Presentation on fight against crime of financial nature	37
Quality of Banking services	80
Presentation: security of bank on line transactions sites	10
Trainers' training on fight against money laundering	33
Trainers' training on compliance	28
Tunisia Fraud Forum	50
Increasing operators' awareness of Monetics and electronic payment	125
Tunis, a Regional financial centre	64
Cooperation between banks and factoring companies in Tunisia	30
Implementing law n° 05-51 of 27 June 2005 relating to funds electronic transfer and the banker's civil and penal responsibility	20
Risk management applied to Basle II: Market risks	27
Developing and disseminating good practices of governance in Banks and Financial Institutions	20
INTRA TRAINING	
Intra training of customer relations - STUSID BANK	25
Intra training on fight against money laundering - BH	82
Remote course on detection of counterfeiting - AMEN BANK	15
Internal competitive examination to become office clerk - BTL	4
Intra training on fight against money laundering - BNA	57
TOTAL	1093

APPENDIX II

BREAKDOWN OF PARTICIPANTS' NUMBER BY INSTITUTION

INSTITUTION	NUMBER OF PARTICIPANTS
BCT	29
BT	45
STB	86
BNA	117
ATB	38
BTK	16
CITI BANK	0
BTE	16
ATTIJARI BANK	76
UBCI	48
BTS	18
BH	183
BTL	24
AMEN BANK	40
BFT	19
UIB	62
BIAT	68
TQB	4
STUSID BANK	47
ABC	20
NAÏB	7
BAT	1
BEST BANK	36
BFPME	6
AIL	5
CIL	1
MODERN LEASING	4
BEST LEASE	2
ATTIJARI LEASING	8
ATL	3
EL WIFACK LEASING	2
TOTAL	1031



4

**THE ASSOCIATION
MEMBERS'
FINANCIAL
STATEMENTS**

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ARAB TUNISIAN BANK (ATB)	46
ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)	48
BANK FOR FINANCING SMALL/MEDIUM BUSINESSES (BFPME)	50
BANK OF HOUSING (BH)	52
BANK OF TUNISIA (BT)	54
TUNISIA AND EMIRATES BANK (BTE)	56
FRANCO-TUNISIAN BANK (BFT)	58
ARAB INTERNATIONAL BANK OF TUNISIA (BIAT)	60
NATIONAL AGRICULTURAL BANK (BNA)	62
TUNISIAN SOLIDARITY BANK (BTS)	64
TUNISO-KUWAITI BANK (BTK)	66
TUNISO-LIBYAN BANK (BTL)	68
CITIBANK	70
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1

FINANCIAL STATEMENTS OF BANKS

AMEN BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	228 831
Claims on banking and financial establishments	117 766
Claims on clients	2 344 768
Commercial securities portfolio	1 437
Investment portfolio	421 043
Fixed assets	98 897
Other assets	33 247
TOTAL ASSETS	3 245 989
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	80 277
Clients' deposits and assets	2 440 681
Borrowings and special resources	306 835
Other liabilities	113 785
TOTAL LIABILITIES	2 941 578
CAPITAL STOCK	AMOUNT
Capital	85 000
Reserves	178 897
Bank's own shares	0
Other capital stock	423
Income carried forward	1
Banking proceeds	40 090
TOTAL CAPITAL STOCK	304 411
TOTAL LIABILITIES AND CAPITAL STOCK	3 245 989

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	321 594
Documentary credit	120 653
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	442 247
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	319 565
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	319 565
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	8 847
Guarantees received	1 152 082
TOTAL CONTINGENCIES RECEIVED	1 160 929

AMEN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	191 760
Commissions (in proceeds)	32 249
Earnings on commercial securities portfolio and financial transactions	11 522
Investment portfolio revenues	21 766
TOTAL BANK OPERATING PROCEEDS	257 297
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	123 207
Commissions incurred	3 405
Loss on commercial securities portfolio and financial transactions	23
TOTAL BANK OPERATING CHARGES	126 635
NET BANKING PROCEEDS	130 662
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	42 417
Trading in for provisions and result of correction of assets, on investment portfolio	2 503
Other operating products	1 938
Wage bill	31 687
General operating charges	10 159
Endowments for amortization on fixed assets	4 519
OPERATING RESULT	46 321
Balance in gain/loss from other ordinary items	-983
Tax on profits	5 248
RESULT OF CURRENT ACTIVITIES	40 090
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	40 090

ARAB BANKING CORPORATION TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	5 912
Claims on banking and financial establishments	174 791
Claims on clients	46 539
Commercial securities portfolio	3 165
Investment portfolio	51
Fixed assets	2 161
Other assets	8 266
TOTAL ASSETS	240 885
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	32 135
Clients' deposits and assets	166 516
Borrowings and special resources	336
Other liabilities	24 731
TOTAL LIABILITIES	223 718
CAPITAL STOCK	AMOUNT
Capital	40 000
Reserves	277
Income carried forward	- 24 440
Banking proceeds	1 330
TOTAL CAPITAL STOCK	17 167
TOTAL LIABILITIES AND CAPITAL STOCK	240 885
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	2 931
Documentary credit	7 841
TOTAL POSSIBLE LIABILITIES	10 772
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing in favour of customers	1 239
TOTAL CONTINGENCIES GIVEN	1 239
CONTINGENCIES RECEIVED	AMOUNT
Guarantees received	50 052
TOTAL CONTINGENCIES RECEIVED	50 052

ARAB BANKING CORPORATION TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	8 576
Commissions (in proceeds)	1 876
Earnings on commercial securities portfolio and financial transactions	527
TOTAL BANK OPERATING PROCEEDS	10 979
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	5 052
Commissions incurred	269
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	5 321
NET BANKING PROCEEDS	5 658
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 269
Other operating products	44
Wage bill	3 307
General operating charges	2 567
Endowments for amortization and for provisions on fixed assets	548
OPERATING RESULT	549
Balance in gain/loss from other ordinary items	788
Tax on profits	7
RESULT OF CURRENT ACTIVITIES	1 330
NET FISCAL YEAR INCOME	1 330

ARAB TUNISIAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	342 502
Claims on banking and financial establishments	595 239
Claims on clients	1 514 041
Commercial securities portfolio	475 644
Investment portfolio	134 835
Fixed assets	53 904
Other assets	34 373
TOTAL ASSETS	3 150 538
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	183 234
Clients' deposits and assets	2 528 188
Borrowings and special resources	130 031
Other liabilities	35 314
TOTAL LIABILITIES	2 876 767
CAPITAL STOCK	AMOUNT
Capital	80 000
Reserves	156 248
Bank's own shares	0
Income carried forward	21
Accounting changes	0
Banking proceeds	37 502
TOTAL CAPITAL STOCK	273 771
TOTAL LIABILITIES AND CAPITAL STOCK	3 150 538
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	170 341
Documentary credit	390 883
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	561 224
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	148 260
Contingencies on securities	4 614
TOTAL CONTINGENCIES GIVEN	152 874
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	478 252
TOTAL CONTINGENCIES RECEIVED	478 252

ARAB TUNISIAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	130 948
Commissions (in proceeds)	24 563
Earnings on commercial securities portfolio and financial transactions	55 777
Investment portfolio revenues	5 330
TOTAL BANK OPERATING PROCEEDS	216 618
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	95 188
Commissions incurred	4 690
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	99 878
NET BANKING PROCEEDS	116 740
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	16 347
Trading in for provisions and result of correction of assets, on investment portfolio	210
Other operating products	81
Wage bill	30 924
General operating charges	19 488
Endowments for amortization and for provisions on fixed assets	9 418
OPERATING RESULT	40 854
Balance in gain/loss from other ordinary items	1 535
Tax on profits	4 887
RESULT OF CURRENT ACTIVITIES	37 502
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	37 502
Effects of accounting changes (net of tax)	0
RESULT AFTER ACCOUNTING CHANGES	37 502

ATTIJARI BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	180 554
Claims on banking and financial establishments	140 817
Claims on clients	1 963 053
Commercial securities portfolio	294 711
Investment portfolio	56 866
Fixed assets	96 094
Other assets	107 622
TOTAL ASSETS	2 839 717
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	14 395
Clients' deposits and assets	2 410 416
Borrowings and special resources	166 143
Other liabilities	111 772
TOTAL LIABILITIES	2 702 726
CAPITAL STOCK	AMOUNT
Capital	150 000
Reserves	48 831
Bank's own shares	0
Other capital stock	87 326
Income carried forward	-189 947
Banking proceeds	40 781
TOTAL CAPITAL STOCK	136 991
TOTAL LIABILITIES AND CAPITAL STOCK	2 839 717
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	401 486
Documentary credit	249 683
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	651 169
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	0
Contingencies on securities	282
TOTAL CONTINGENCIES GIVEN	282
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	359 426
TOTAL CONTINGENCIES RECEIVED	359 426

ATTIJARI BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	150 520
Commissions received	37 104
Earnings on commercial securities portfolio and financial transactions	26 971
Investment portfolio revenues	1 751
TOTAL BANK OPERATING PROCEEDS	216 346
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	86 249
Commissions incurred	1 535
Loss on commercial securities portfolio and financial transactions	13
TOTAL BANK OPERATING CHARGES	87 797
NET BANKING PROCEEDS	128 549
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	23 622
Trading in for provisions and result of correction of assets, on investment portfolio	2 333
Other operating products	1 624
Wage bill	44 524
General operating charges	19 256
Endowments for amortization and for provisions on fixed assets	4 790
OPERATING RESULT	40 314
Balance in gain/loss from other ordinary items	756
Tax on profits	289
RESULT OF CURRENT ACTIVITIES	40 781
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	40 781

BANK FOR FINANCING SMALL/MEDIUM BUSINESSES (BFPME)

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	5 065
Claims on banking and financial establishments	16 441
Claims on clients	34 160
Commercial securities portfolio	0
Investment portfolio	0
Fixed assets	461
Other assets	869
TOTAL ASSETS	56 996
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	0
Clients' deposits and assets	193
Borrowings and special resources	4 542
Other liabilities	1 931
TOTAL LIABILITIES	6 666
CAPITAL STOCK	AMOUNT
Capital	50 000
Reserves	91
Bank's own shares	0
Other capital stock	0
Income carried forward	110
Banking proceeds	129
TOTAL CAPITAL STOCK	50 330
TOTAL LIABILITIES AND CAPITAL STOCK	56 996

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	0
Documentary credit	0
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	0
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	117 707
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	117 707
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	44 966
Guarantees received	24 784
TOTAL CONTINGENCIES RECEIVED	69 750

BANK FOR FINANCING SMALL/MEDIUM BUSINESSES (BFPME)

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	3 210
Commissions (in proceeds)	608
Earnings on commercial securities portfolio and financial transactions	0
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	3 818
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	59
Commissions incurred	7
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	66
NET BANKING PROCEEDS	3 752
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	742
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	2
Wage bill	1 912
General operating charges	709
Endowments for amortization and for provisions on fixed assets	121
OPERATING RESULT	270
Balance in gain/loss from other ordinary items	-5
RESULT OF CURRENT ACTIVITIES	265
Tax on profits	136
NET FISCAL YEAR INCOME	129

BANK OF HOUSING

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	46 274
Claims on banking and financial establishments	221 104
Claims on clients	3 449 418
Commercial securities portfolio	82 281
Investment portfolio	152 535
Fixed assets	54 978
Other assets	349 547
TOTAL ASSETS	4 356 137
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	45 961
Clients' deposits and assets	2 657 294
Borrowings and special resources	609 230
Other liabilities	676 261
TOTAL LIABILITIES	3 988 746
CAPITAL STOCK	AMOUNT
Capital	90 000
Reserves	222 468
Bank's own shares	0
Other capital stock	414
Income carried forward	519
Banking proceeds	53 990
TOTAL CAPITAL STOCK	367 391
TOTAL LIABILITIES AND CAPITAL STOCK	4 356 137
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	343 547
Documentary credit	153 471
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	497 018
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	1 268 516
Contingencies on securities	3 368
TOTAL CONTINGENCIES GIVEN	1 271 884
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	398 708
Guarantees received	57 828
TOTAL CONTINGENCIES RECEIVED	456 536

BANK OF HOUSING

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	258 689
Commissions (in proceeds)	35 037
Earnings on commercial securities portfolio and financial transactions	19 474
Investment portfolio revenues	1 839
TOTAL BANK OPERATING PROCEEDS	315 039
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	123 939
Commissions incurred	3 439
Loss on commercial securities portfolio and financial transactions	474
TOTAL BANK OPERATING CHARGES	127 852
NET BANKING PROCEEDS	187 187
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	52 143
Endowments for provisions and result of correction of assets, on investment portfolio	6 116
Other operating products	11 035
Wage bill	52 541
General operating charges	17 785
Endowments for amortization and for provisions on fixed assets	2 567
OPERATING RESULT	67 070
Balance in gain/loss from other ordinary items	375
Tax on profits	13 455
RESULT OF CURRENT ACTIVITIES	53 990
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	53 990
Effects of accounting changes	0
RESULT AFTER ACCOUNTING CHANGES	53 990

BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	265 405
Claims on banking and financial establishments	204 145
Claims on clients	1 731 828
Commercial securities portfolio	24 082
Investment portfolio	116 406
Fixed assets	44 110
Other assets	13 849
TOTAL ASSETS	2 399 825
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	30 407
Clients' deposits and assets	1 721 927
Borrowings and special resources	153 875
Other liabilities	92 524
TOTAL LIABILITIES	1 998 733
CAPITAL STOCK	AMOUNT
Capital	75 000
Reserves	212 981
Bank's own shares	0
Other capital stock	49 277
Income carried forward	1 046
Banking proceeds	62 788
TOTAL CAPITAL STOCK	401 092
TOTAL LIABILITIES AND CAPITAL STOCK	2 399 825
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	176 777
Documentary credit	43 431
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	220 208
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	213 714
Contingencies on securities	1 697
TOTAL CONTINGENCIES GIVEN	215 411
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	79 000
Guarantees received	846 072
TOTAL CONTINGENCIES RECEIVED	925 072

BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	152 136
Commissions (in proceeds)	26 803
Earnings on commercial securities portfolio and financial transactions	7 954
Investment portfolio revenues	7 322
TOTAL BANK OPERATING PROCEEDS	194 215
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	67 331
Commissions incurred	1 048
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	68 379
NET BANKING PROCEEDS	125 836
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	17 935
Trading in for provisions and result of correction of assets, on investment portfolio	3 588
Other operating products	401
Wage bill	22 730
General operating charges	9 269
Endowments for amortization and for provisions on fixed assets	5 807
OPERATING RESULT	74 084
Balance in gain/loss from other ordinary items	429
Tax on profits	11 725
RESULT OF CURRENT ACTIVITIES	62 788
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	62 788

TUNISIA AND EMIRATES BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	14 309
Claims on banking and financial establishments	55 682
Claims on clients	298 222
Commercial securities portfolio	0
Investment portfolio	36 138
Fixed assets	10 118
Other assets	13 624
TOTAL ASSETS	428 093
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	49 900
Clients' deposits and assets	142 190
Borrowings and special resources	90 977
Other liabilities	10 997
TOTAL LIABILITIES	294 064
CAPITAL STOCK	AMOUNT
Capital	90 000
Reserves	37 561
Bank's own shares	-840
Income carried forward	255
Banking proceeds	7 053
TOTAL CAPITAL STOCK	134 029
TOTAL LIABILITIES AND CAPITAL STOCK	428 093
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	24 414
Documentary credit	23 683
TOTAL POSSIBLE LIABILITIES	48 097
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	42 429
Contingencies on securities	563
TOTAL CONTINGENCIES GIVEN	42 992
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	25 918
Guarantees received	245 094
TOTAL CONTINGENCIES RECEIVED	271 012

TUNISIA AND EMIRATES BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	27 296
Commissions	1 608
Earnings on commercial securities portfolio and financial transactions	590
Investment portfolio revenues	1 628
TOTAL BANK OPERATING PROCEEDS	31 122
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	14 203
Commissions incurred	91
TOTAL BANK OPERATING CHARGES	14 294
NET BANKING PROCEEDS	16 828
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	47
Endowments for provisions and result of correction of assets, on investment portfolio	513
Other operating products	30
Wage bill	4 789
General operating charges	2 068
Endowments for amortization and for provisions on fixed assets	630
OPERATING RESULT	8 811
Balance in gain/loss from other ordinary items	-81
Tax on profits	1 677
RESULT OF CURRENT ACTIVITIES	7 053
NET FISCAL YEAR INCOME	7 053

FRANCO-TUNISIAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	11 190
Claims on banking and financial establishments	531
Claims on clients	377 766
Commercial securities portfolio	0
Investment portfolio	738
Fixed assets	3 629
Other assets	11 066
TOTAL ASSETS	404 920
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	201
Deposits and assets of banking and financial establishments	98 259
Clients' deposits and assets	293 210
Borrowings and special resources	2 022
Other liabilities	4 395
TOTAL LIABILITIES	398 087
CAPITAL STOCK	AMOUNT
Nominal capital	5 000
Reserves	900
Other capital stock	2 723
Income carried forward	-1 927
Banking proceeds	137
TOTAL CAPITAL STOCK	6 833
TOTAL LIABILITIES AND CAPITAL STOCK	404 920
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	54 721
Documentary credit	8 452
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	63 173
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	0
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	0
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	7 710
TOTAL CONTINGENCIES RECEIVED	7 710

FRANCO-TUNISIAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	22 925
Commissions (in proceeds)	4 215
Earnings on commercial securities portfolio and financial transactions	909
Investment portfolio revenues	6
TOTAL BANK OPERATING PROCEEDS	28 055
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	19 732
Commissions incurred	5
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	19 737
NET BANKING PROCEEDS	8 318
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	132
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	11
Wage bill	6 130
General operating charges	1 415
Endowments for amortization and for provisions on fixed assets	410
OPERATING RESULT	242
Balance in gain/loss from other ordinary items	0
Tax on profits	105
RESULT OF CURRENT ACTIVITIES	137
Balance in gain/loss from other extraordinary items	0
NET FISCAL YEAR INCOME	137

ARAB INTERNATIONAL BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	631 132
Claims on banking and financial establishments	1 102 356
Claims on clients	2 991 726
Commercial securities portfolio	464 123
Investment portfolio	148 370
Fixed assets	102 813
Other assets	134 235
TOTAL ASSETS	5 574 755
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	769
Deposits and assets of banking and financial establishments	44 294
Clients' deposits and assets	4 809 165
Borrowings and special resources	156 358
Other liabilities	118 410
TOTAL LIABILITIES	5 128 996
CAPITAL STOCK	AMOUNT
Capital	170 000
Reserves	241 627
Bank's own shares	0
Other capital stock	80
Income carried forward	308
Banking proceeds	33 744
TOTAL CAPITAL STOCK	445 759
TOTAL LIABILITIES AND CAPITAL STOCK	5 574 755
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	870 948
Documentary credit	350 637
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 221 585
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	45 395
Contingencies on securities	7 508
TOTAL CONTINGENCIES GIVEN	52 903
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	1 247 479
TOTAL CONTINGENCIES RECEIVED	1 247 479

ARAB INTERNATIONAL BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	272 208
Commissions (in proceeds)	51 520
Earnings on commercial securities portfolio and financial transactions	60 000
Investment portfolio revenues	5 272
TOTAL BANK OPERATING PROCEEDS	389 000
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	124 915
Commissions incurred	3 547
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	128 462
NET BANKING PROCEEDS	260 538
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	74 698
Endowments for provisions and result of correction of assets, on investment portfolio	1 824
Other operating products	2 792
Wage bill	96 034
General operating charges	28 677
Endowments for amortization and for provisions on fixed assets	14 492
OPERATING RESULT	47 605
Balance in gain/loss from other ordinary items	422
Tax on profits	14 283
RESULT OF CURRENT ACTIVITIES	33 744
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	33 744

NATIONAL AGRICULTURAL BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	87 166
Claims on banking and financial establishments	155 214
Claims on clients	4 543 386
Commercial securities portfolio	349 918
Investment portfolio	319 665
Fixed assets	48 084
Other assets	75 254
TOTAL ASSETS	5 578 687
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	8
Deposits and assets of banking and financial establishments	210 959
Clients' deposits and assets	4 191 625
Borrowings and special resources	576 471
Other liabilities	188 376
TOTAL LIABILITIES	5 167 439
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	149 965
Bank's own shares	-3 678
Other capital stock	133 000
Income carried forward	198
Banking proceeds	31 763
TOTAL CAPITAL STOCK	411 248
TOTAL LIABILITIES AND CAPITAL STOCK	5 578 687
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	703 447
Documentary credit	409 103
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 112 550
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	211 571
Contingencies on securities	5 530
TOTAL CONTINGENCIES GIVEN	217 101
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	114
Guarantees received	489 256
TOTAL CONTINGENCIES RECEIVED	489 370

NATIONAL AGRICULTURAL BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	306 775
Commissions (in proceeds)	47 499
Earnings on commercial securities portfolio and financial transactions	27 771
Investment portfolio revenues	9 694
TOTAL BANK OPERATING PROCEEDS	391 739
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	173 045
Commissions incurred	1 044
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	174 089
NET BANKING PROCEEDS	217 650
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	69 597
Endowments for provisions and result of correction of assets, on investment portfolio	1 751
Other operating products	471
Wage bill	80 942
General operating charges	21 812
Endowments for amortization and for provisions on fixed assets	4 942
OPERATING RESULT	39 077
Balance in gain/loss from other ordinary items	549
Tax on profits	7 863
RESULT OF CURRENT ACTIVITIES	31 763
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	31 763

TUNISIAN SOLIDARITY BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	8 237
Claims on banking and financial establishments	16 076
Claims on clients	458 258
Commercial securities portfolio	0
Investment portfolio	2 307
Fixed assets	7 864
Other assets	40 150
TOTAL ASSETS	532 892
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	3 773
Deposits and assets of banking and financial establishments	4 995
Clients' deposits and assets	5 000
Borrowings and special resources	450 665
Other liabilities	24 300
TOTAL LIABILITIES	488 733
CAPITAL STOCK	AMOUNT
Capital	40 000
Reserves	2 413
Other capital stock	0
Income carried forward	1 293
Banking proceeds	453
TOTAL CAPITAL STOCK	44 159
TOTAL LIABILITIES AND CAPITAL STOCK	532 892
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	84
Documentary credit	0
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	84
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	31 807
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	31 807
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	314 032
TOTAL CONTINGENCIES RECEIVED	314 032

TUNISIAN SOLIDARITY BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	10 586
Commissions (in proceeds)	2 147
Earnings on commercial securities portfolio and financial transactions	183
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	12 916
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	1 804
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	1 804
NET BANKING PROCEEDS	11 112
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	377
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	1
Wage bill	6 298
General operating charges	2 961
Endowments for amortization and for provisions on fixed assets	740
OPERATING RESULT	737
Balance in gain/loss from other ordinary items	45
Tax on profits	331
RESULT OF CURRENT ACTIVITIES	451
Balance in gain/loss from extraordinary items	2
NET FISCAL YEAR INCOME	453

TUNISO-KUWAITI BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	8 124
Claims on banking and financial establishments	28 284
Claims on clients	334 400
Commercial securities portfolio	7 161
Investment portfolio	25 012
Fixed assets	11 549
Other assets	35 114
TOTAL ASSETS	449 644
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	48
Deposits and assets of banking and financial establishments	37 639
Clients' deposits and assets	186 001
Borrowings and special resources	54 715
Other liabilities	17 656
TOTAL LIABILITIES	296 059
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	37 204
Bank's own shares	0
Other capital stock	3 280
Income carried forward	763
Banking proceeds	12 338
TOTAL CAPITAL STOCK	153 585
TOTAL LIABILITIES AND CAPITAL STOCK	449 644
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	28 739
Documentary credit	25 770
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	54 509
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	64 319
Contingencies on securities	176
TOTAL CONTINGENCIES GIVEN	64 495
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	28 569
TOTAL CONTINGENCIES RECEIVED	28 569

TUNISO-KUWAITI BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	21 898
Commissions (in proceeds)	2 476
Earnings on commercial securities portfolio and financial transactions	638
Investment portfolio revenues	5 563
TOTAL BANK OPERATING PROCEEDS	30 575
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	9 795
Commissions incurred	80
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	9 875
NET BANKING PROCEEDS	20 700
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	2 836
Trading in for provisions and result of correction of assets, on investment portfolio	4 218
Other operating products	836
Wage bill	6 088
General operating charges	3 683
Endowments for amortization and for provisions on fixed assets	775
OPERATING RESULT	12 372
Balance in gain/loss from other ordinary items	-2
Tax on profits	32
RESULT OF CURRENT ACTIVITIES	12 338
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	12 338

TUNISO-LIBYAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	6 607
Claims on banking and financial establishments	160 988
Claims on clients	163 398
Commercial securities portfolio	6 395
Investment portfolio	43 753
Fixed assets	4 012
Other assets	3 687
TOTAL ASSETS	388 840
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	187 544
Clients' deposits and assets	121 606
Borrowings and special resources	714
Other liabilities	6 719
TOTAL LIABILITIES	316 583
CAPITAL STOCK	AMOUNT
Capital	70 000
Reserves and income carried forward	2 257
Bank's own shares	0
Other capital stock	0
Banking proceeds	0
TOTAL CAPITAL STOCK	72 257
TOTAL LIABILITIES AND CAPITAL STOCK	388 840
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	79 040
Documentary credit	164 930
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	243 970
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	5 375
Contingencies on securities	7
TOTAL CONTINGENCIES GIVEN	5 382
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	88 343
TOTAL CONTINGENCIES RECEIVED	88 343

TUNISO-LIBYAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	16 402
Commissions (in proceeds)	4 734
Earnings on commercial securities portfolio and financial transactions	1 935
Investment portfolio revenues	1 539
TOTAL BANK OPERATING PROCEEDS	24 610
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	11 938
Commissions incurred	49
Loss on commercial securities portfolio and financial transactions	621
TOTAL BANK OPERATING CHARGES	12 608
NET BANKING PROCEEDS	12 002
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	5 167
Endowments for provisions and result of correction of assets, on investment portfolio	674
Other operating products	0
Wage bill	4 025
General operating charges	1 640
Endowments for amortization and for provisions on fixed assets	518
OPERATING RESULT	-22
Balance in gain/loss from other ordinary items	48
Tax on profits	26
RESULT OF CURRENT ACTIVITIES	0
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	0

CITIBANK TUNIS BRANCH ONSHORE

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	85 357
Claims on banking and financial establishments	81 142
Claims on clients	32 838
Commercial securities portfolio	101 353
Investment portfolio	35
Fixed assets	76
Other assets	6 300
TOTAL ASSETS	307 101
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	3 606
Deposits and assets of banking and financial establishments	12 696
Clients' deposits and assets	255 550
Borrowings and special resources	0
Other liabilities	5 281
TOTAL LIABILITIES	277 133
CAPITAL STOCK	AMOUNT
Capital	25 000
Reserves	0
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	4 968
TOTAL CAPITAL STOCK	29 968
TOTAL LIABILITIES AND CAPITAL STOCK	307 101

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	14 179
Documentary credit	12 635
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	26 814
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	0
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	0
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	30 202
TOTAL CONTINGENCIES RECEIVED	30 202

CITIBANK TUNIS BRANCH ONSHORE

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	14 396
Commissions (in proceeds)	1 230
Earnings on commercial securities portfolio and financial transactions	10 226
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	25 852
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	14 800
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	14 800
NET BANKING PROCEEDS	11 052
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	451
Endowments in for provisions and result of correction of assets, on investment portfolio	0
Other operating products	0
Wage bill	2 726
General operating charges	1 242
Endowments for amortization and for provisions on fixed assets	35
OPERATING RESULT	7 500
Balance in gain/loss from other ordinary items	0
Tax on profits	2 532
RESULT OF CURRENT ACTIVITIES	4 968
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	4 968

TUNISIAN BANKING COMPANY

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	161 939
Claims on banking and financial establishments	252 337
Claims on clients	4 454 385
Commercial securities portfolio	8 038
Investment portfolio	239 738
Fixed assets	77 004
Other assets	536 160
TOTAL ASSETS	5 729 601
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	904
Deposits and assets of banking and financial establishments	77 791
Clients' deposits and assets	4 008 740
Borrowings and special resources	435 139
Other liabilities	723 303
TOTAL LIABILITIES	5 245 877
CAPITAL STOCK	AMOUNT
Capital	124 300
Reserves	289 930
Bank's own shares	- 88
Other capital stock	37 324
Income carried forward	19
Banking proceeds	32 239
TOTAL CAPITAL STOCK	483 724
TOTAL LIABILITIES AND CAPITAL STOCK	5 729 601
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	950 070
Documentary credit	297 205
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 247 275
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	191 887
Contingencies on securities	3 773
TOTAL CONTINGENCIES GIVEN	195 660
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	677 313
TOTAL CONTINGENCIES RECEIVED	677 313

TUNISIAN BANKING COMPANY

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	311 552
Commissions (in proceeds)	48 743
Earnings on commercial securities portfolio and financial transactions	15 520
Investment portfolio revenues	5 857
TOTAL BANK OPERATING PROCEEDS	381 672
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	158 366
Commissions incurred	3 236
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	161 602
NET BANKING PROCEEDS	220 070
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	75 582
Endowments for provisions and result of correction of assets, on investment portfolio	2 015
Other operating products	3 770
Wage bill	80 078
General operating charges	17 699
Endowments for amortization and for provisions on fixed assets	4 542
OPERATING RESULT	43 924
Balance in gain/loss from other ordinary items	-2 862
Tax on profits	8 823
RESULT OF CURRENT ACTIVITIES	32 239
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	32 239

STUSID BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	4 359
Claims on banking and financial establishments	3 821
Claims on clients	203 057
Commercial securities portfolio	22 946
Investment portfolio	43 379
Fixed assets	5 373
Other assets	16 516
TOTAL ASSETS	299 451
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	25 862
Clients' deposits and assets	75 747
Borrowings and special resources	3 470
Other liabilities	21 852
TOTAL LIABILITIES	126 931
CAPITAL STOCK	AMOUNT
Nominal capital	100 000
Reserves	61 219
Bank's own shares	0
Other capital stock	0
Income carried forward	494
Banking proceeds	10 807
TOTAL CAPITAL STOCK	172 520
TOTAL LIABILITIES AND CAPITAL STOCK	299 451

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	11 491
Documentary credit	20 833
Assets given in guarantee	2 433
TOTAL POSSIBLE LIABILITIES	34 757
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	9 695
Contingencies on securities	122
TOTAL CONTINGENCIES GIVEN	9 817
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	63 180
TOTAL CONTINGENCIES RECEIVED	63 180

STUSID BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	12 248
Commissions (in proceeds)	1 491
Earnings on commercial securities portfolio and financial transactions	1 935
Investment portfolio revenues	3 817
TOTAL BANK OPERATING PROCEEDS	19 491
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	2 318
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	2 318
NET BANKING PROCEEDS	17 173
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	152
Trading in for provisions and result of correction of assets, on investment portfolio	3 254
Other operating products	138
Wage bill	4 918
General operating charges	2 296
Endowments for amortization and for provisions on fixed assets	553
OPERATING RESULT	12 950
Balance in gain/loss from other ordinary items	-2 123
Tax on profits	20
RESULT OF CURRENT ACTIVITIES	10 807
Balance in gain/loss from other extraordinary items	0
NET FISCAL YEAR INCOME	10 807

TUNISIAN QATARI BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	15 265
Claims on banking and financial establishments	8 300
Claims on clients	91 838
Commercial securities portfolio	1 325
Investment portfolio	3 287
Fixed assets	5 834
Other assets	11 179
TOTAL ASSETS	137 028
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	2 197
Clients' deposits and assets	90 988
Borrowings and special resources	6 864
Other liabilities	4 321
TOTAL LIABILITIES	104 370
CAPITAL STOCK	AMOUNT
Capital	30 000
Reserves	2 261
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	397
TOTAL CAPITAL STOCK	32 658
TOTAL LIABILITIES AND CAPITAL STOCK	137 028
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	6 900
Documentary credit	7 721
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	14 621
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	2 503
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	2 503
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	13 700
Guarantees received	6 211
TOTAL CONTINGENCIES RECEIVED	19 911

TUNISIAN QATARI BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	7 357
Commissions (in proceeds)	636
Earnings on commercial securities portfolio and financial transactions	278
Investment portfolio revenues	1 680
TOTAL BANK OPERATING PROCEEDS	9 951
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	3 233
Commissions incurred	3
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	3 226
NET BANKING PROCEEDS	6 725
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	2 365
Endowments for provisions and result of correction of assets, on investment portfolio	75
Other operating products	66
Wage bill	2 853
General operating charges	1 188
Endowments for amortization and for provisions on fixed assets	374
OPERATING RESULT	(64)
Balance in gain/loss from other ordinary items	474
Tax on profits	13
RESULT OF CURRENT ACTIVITIES	397
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	397

BANKING UNION FOR TRADE AND INDUSTRY

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	97 046
Claims on banking and financial establishments	153 360
Claims on clients	1 247 762
Commercial securities portfolio	9 130
Investment portfolio	98 633
Fixed assets	52 949
Other assets	32 823
TOTAL ASSETS	1 691 703
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	83 779
Clients' deposits and assets	1 318 836
Borrowings and special resources	44 070
Other liabilities	69 409
TOTAL LIABILITIES	1 516 094
CAPITAL STOCK	AMOUNT
Capital	50 000
Reserves	100 696
Bank's own shares	0
Other capital stock	763
Income carried forward	2
Banking proceeds	24 148
TOTAL CAPITAL STOCK	175 609
TOTAL LIABILITIES AND CAPITAL STOCK	1 691 703
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	287 518
Documentary credit	173 770
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	461 288
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	262 412
Contingencies on securities	19
TOTAL CONTINGENCIES GIVEN	262 431
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	803 961
TOTAL CONTINGENCIES RECEIVED	803 961

BANKING UNION FOR TRADE AND INDUSTRY

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	99 653
Commissions (in proceeds)	25 798
Earnings on commercial securities portfolio and financial transactions	7 654
Investment portfolio revenues	7 587
TOTAL BANK OPERATING PROCEEDS	140 692
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	46 010
Commissions incurred	1 525
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	47 535
NET BANKING PROCEEDS	93 157
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	2 491
Endowments for provisions and result of correction of assets, on investment portfolio	41
Other operating products	1 902
Wage bill	34 439
General operating charges	17 968
Endowments for amortization and for provisions on fixed assets	7 549
OPERATING RESULT	32 571
Balance in gain/loss from other ordinary items	23
Tax on profits	8 446
RESULT OF CURRENT ACTIVITIES	24 148
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	24 148

INTERNATIONAL BANKING UNION

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	59 062
Claims on banking and financial establishments	241 829
Claims on clients	1 677 591
Commercial securities portfolio	0
Investment portfolio	71 108
Fixed assets	30 126
Other assets	35 004
TOTAL ASSETS	2 114 720
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	76 294
Clients' deposits and assets	1 774 892
Borrowings and special resources	109 134
Other liabilities	82 411
TOTAL LIABILITIES	2 042 731
CAPITAL STOCK	AMOUNT
Capital	196 000
Reserves	13 438
Bank's own shares	0
Other capital stock	0
Income carried forward	-138 366
Banking proceeds	917
TOTAL CAPITAL STOCK	71 989
TOTAL LIABILITIES AND CAPITAL STOCK	2 114 720
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	490 194
Documentary credit	75 497
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	565 691
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	122 260
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	122 260
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	831 007
TOTAL CONTINGENCIES RECEIVED	831 007

INTERNATIONAL BANKING UNION

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	103 160
Commissions (in proceeds)	31 686
Earnings on commercial securities portfolio and financial transactions	7 158
Investment portfolio revenues	3 213
TOTAL BANK OPERATING PROCEEDS	145 217
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	52 804
Commissions incurred	1 905
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	54 709
NET BANKING PROCEEDS	90 508
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	17 656
Endowments for provisions and result of correction of assets, on investment portfolio	729
Other operating products	24
Wage bill	50 187
General operating charges	15 801
Endowments for amortization and for provisions on fixed assets	4 497
OPERATING RESULT	1 662
Balance in gain/loss from other ordinary items	-595
Tax on profits	150
RESULT OF CURRENT ACTIVITIES	917
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	917

INTERNATIONAL BANKING UNION

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	103 160
Commissions (in proceeds)	31 686
Earnings on commercial securities portfolio and financial transactions	7 158
Investment portfolio revenues	3 213
TOTAL BANK OPERATING PROCEEDS	145 217
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	52 804
Commissions incurred	1 905
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	54 709
NET BANKING PROCEEDS	90 508
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	17 656
Endowments for provisions and result of correction of assets, on investment portfolio	729
Other operating products	24
Wage bill	50 187
General operating charges	15 801
Endowments for amortization and for provisions on fixed assets	4 497
OPERATING RESULT	1 662
Balance in gain/loss from other ordinary items	-595
Tax on profits	150
RESULT OF CURRENT ACTIVITIES	917
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	917

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FINANCIAL STATEMENTS OF FINANCIAL INSTITUTIONS

**FINANCIAL STATEMENTS
OF LEASING
COMPANIES**

ARAB INTERNATIONAL LEASE

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	60
Depreciation (-)	(55)
Net intangible assets	5
Assets used by the firm	431
Depreciation (-)	(212)
Net tangible assets	219
Assets earmarked for rent (leasing)	61 106
Depreciation and provisions (-)	(0)
Net assets earmarked for rent	61 106
Financial assets	1 319
Other non current assets	209
TOTAL NON CURRENT ASSETS	62 858
CURRENT ASSETS	
Clients and related accounts	6 727
Put aside for reserves and charges (-)	(6 673)
Clients and net related accounts	54
Other current assets	927
Investments and other financial assets	13
Cash and near cash	1 632
TOTAL CURRENT ASSETS	2 626
TOTAL ASSETS	65 484
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Nominal capital	10 000
Reserves	1 906
Other capital stock	0
Income carried forward	165
PRE-PROFIT SHAREHOLDERS' EQUITY	12 071
Net financial year profit	1 159
RESULT OF CURRENT ACTIVITIES	13 230
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	39 389
Other financial liabilities	1 315
Reserves	0
TOTAL NON CURRENT LIABILITIES	40 704
CURRENT LIABILITIES	
Suppliers and related accounts	3 051
Other current liabilities	854
Bank financing	7 645
TOTAL CURRENT LIABILITIES	11 550
TOTAL LIABILITIES	52 254
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	65 484

ARAB INTERNATIONAL LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	36 717
Allotment for depreciation (-)	(30 387)
NET INCOME FROM LEASING	6 330
Other operating income	206
Transferred from reserves	14
TOTAL OPERATING INCOME	6 550
OPERATING EXPENSES	AMOUNT
Staff costs	774
Allotment for depreciation	55
Allotment for provisions	438
Other operating expenses	502
TOTAL OPERATING EXPENSES	1 769
NET PROCEEDS	4 781
Net financial charges	3 094
Income from investments	32
Other ordinary profit	36
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 755
Tax on profits	596
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 159
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 159

ARAB TUNISIAN LEASE

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	1 373
Claims on clients	
Leasing claims	208 741
Provisions (-)	(6 746)
Clients and related accounts	10 495
Provisions and reserved ratios	(7 848)
Total claims on clients	204 642
Securities portfolio	
Financial fixed assets	10 823
Provisions (-)	(356)
Total portfolio securities	10 467
Fixed securities	
Core fixed assets	5 857
amortization (-)	(1 847)
Total fixed securities	4 010
Other assets	
Other assets	11 353
Provisions (-)	(282)
Total other assets	11 071
TOTAL ASSETS	231 563
LIABILITIES	AMOUNT
Bank financing and other financial liabilities	2
Debt towards clients	1 458
Borrowings and special resources	174 842
Clients and related accounts	12 379
Other liabilities	3 153
TOTAL LIABILITIES	191 834
CORE CAPITAL	AMOUNT
Nominal capital	17 000
Reserves	17 024
Income carried forward	380
TOTAL CORE CAPITAL BEFORE RESULT	34 404
Profit or loss for the year	5 325
TOTAL CORE CAPITAL	39 729
TOTAL LIABILITIES AND CORE CAPITAL	231 563

ARAB TUNISIAN LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	21 802
Interest on overdue and other operating income	569
Transferred from reserves	22
Allotment for depreciation of assets being rented (-)	0
Transferred from interest on overdue	24
TOTAL OPERATING INCOME	22 417
Net financial charges	10 461
Income from investments	481
NET PROCEEDS	12 437
OPERATING EXPENSES	AMOUNT
Staff costs	2 285
Allotment for depreciation	496
Allotment for reserves	1 227
Other operating expenses	1 727
TOTAL OPERATING EXPENSES	5 735
OPERATING PROFIT OR LOSS	6 702
Other ordinary profit	253
Other ordinary losses	113
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	6 842
Tax on profit	1 517
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	5 325
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	5 325

ATTIJARI LEASING

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets in banks	1 379
Claims on Leasing and Factoring clients	77 280
Commercial securities portfolio	572
Investment portfolio	613
Fixed securities	2 385
Other assets	2 749
TOTAL ASSETS	84 978
LIABILITIES	AMOUNT
Bank financing	1
Members' current accounts	703
Borrowings and special resources	61 486
Clients debt	4 205
Other liabilities	7 019
TOTAL LIABILITIES	73 414
CORE CAPITAL	AMOUNT
Nominal capital	21 250
Reserves	2 000
Accounting modifications effects	-662
Other core capital	3 250
Income carried forward	-16 133
Result for the year	1 859
TOTAL CORE CAPITAL	11 564
TOTAL LIABILITIES AND CORE CAPITAL	84 978

ATTIJARI LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing interest	7 107
Other operating income	129
Factoring proceeds	397
TOTAL OF OPERATING INCOME	7 633
Net financial charges	4 878
Incurred Commissions	52
Investment proceeds and participations	147
NET PROCEEDS	2 850
OPERATING EXPENSES	AMOUNT
Staff costs	1 202
Allotment for depreciation	372
Other operating expenses	765
TOTAL OPERATING EXPENSES	2 339
OPERATING RESULT BEFORE PROVISIONS	511
Provisions taking back	1 261
OPERATING RESULT	1 772
Other ordinary profit	168
Other ordinary losses	3
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 937
Tax on profit	78
NET PROFIT OR LOSS FOR THE YEAR	1 859

LEASING INTERNATIONAL COMPAGNY

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	70
Depreciation (-)	(52)
Net intangible assets	18
Assets used by the firm	9 003
Depreciation (-)	(2 472)
Net tangible assets	6 531
Assets earmarked for rent (leasing)	422 705
Depreciation and provisions (-)	(200 357)
Net assets earmarked for rent	222 348
Financial assets	4 580
Reserves (-)	(353)
Net financial assets	4 227
Other non current assets	454
TOTAL NON CURRENT ASSETS	233 578
CURRENT ASSETS	
Clients and related accounts	15 474
Put aside for reserves and charges (-)	(10 634)
Clients and net related accounts	4 840
Other current assets	1 042
Investments and other financial assets	1 193
Cash and near cash	4 489
TOTAL CURRENT ASSETS	11 564
TOTAL ASSETS	245 142
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Nominal capital	15 000
Reserves	8 277
Other capital stock	1
Income carried forward	258
PRE-PROFIT SHAREHOLDERS' EQUITY	23 536
Net financial year profit	4 274
RESULT OF CURRENT ACTIVITIES	27 810
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	122 046
Other financial liabilities	2 809
Reserves	1 980
TOTAL NON CURRENT LIABILITIES	126 835
CURRENT LIABILITIES	
Suppliers and related accounts	10 961
Other current liabilities	7 952
Bank financing	71 584
TOTAL CURRENT LIABILITIES	90 497
TOTAL LIABILITIES	217 332
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	245 142

LEASING INTERNATIONAL COMPAGNY

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	94 043
Allotment for depreciation of assets being rented (-)	(71 185)
NET INCOME FROM LEASING	22 858
Other operating income	1 481
Transferred from reserves	20
TOTAL OPERATING INCOME	24 359
Net financial charges	12 066
Income from investments	307
NET PROCEEDS	12 600
OPERATING EXPENSES	AMOUNT
Staff costs	2 163
Allotment for depreciation	488
Allotment for provisions	3 205
Other operating expenses	1 302
TOTAL OPERATING EXPENSES	7 158
OPERATING PROFIT OR LOSS	5 442
Other ordinary profits	143
Other ordinary losses	117
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	5 468
Tax on profits	1 194
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	4 274
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	4 274

EL WIFACK LEASING

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	1 836
Claims on clients	
Leasing claims: financial outstanding	67 729
Provisions (-)	(1 174)
Leasing claims: due and unpaid	2 005
Provisions (-)	(556)
Noticed interest in advance (-)	(466)
Total claims on clients	67 538
Investment portfolio securities	500
Investment portfolio	
Gross investment portfolio	883
Provisions (-)	(100)
Total investment portfolio	783
Fixed securities	
Intangible fixed assets	80
Amortization (-)	(74)
Tangible fixed assets	1 391
Amortization (-)	(414)
Total fixed securities	983
Other assets	3 706
TOTAL ASSETS	75 346
LIABILITIES	AMOUNT
Borrowings and special resources	
Bank financing	120
Borrowings and related debt	55 885
Total borrowings and special resources	56 005
Debt towards clients	725
Clients and related accounts	5 012
Other liabilities	689
Total other liabilities	6 426
TOTAL LIABILITIES	62 431
CORE CAPITAL	AMOUNT
Nominal capital	10 000
Reserves	1 322
Other core capital	134
Income carried forward	4
TOTAL CORE CAPITAL BEFORE RESULT	11 460
Profit or loss for the year	1 455
TOTAL CORE CAPITAL	12 915
TOTAL LIABILITIES AND CORE CAPITAL	75 346

EL WIFACK LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing proceeds	
Leasing proceeds	6 876
Interest on overdue	171
Transferred from reserves	1
Other operating income	382
Total Leasing Proceeds	7 430
Net financial charges	3 499
Investment proceeds	64
NET PROCEEDS	3 995
OPERATING EXPENSES	AMOUNT
Staff costs	811
Allotment for depreciation and resorption	127
Other operating expenses	580
Allotment for provisions	877
TOTAL OPERATING EXPENSES	2 395
OPERATING PROFIT OR LOSS	1 600
Other ordinary profit	97
Other ordinary losses	2
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 695
Tax on profit	240
NET PROFIT OR LOSS FOR THE YEAR	1 455

HANNIBAL LEASE

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	1 814
Claims on clients, Leasing transactions	108 359
Investment securities portfolio	261
Investment portfolio	81
Fixed securities	1 887
Other assets	4 665
TOTAL ASSETS	117 067
LIABILITIES	AMOUNT
Bank financing	398
Debt towards clients	581
Borrowings and related debt	82 669
Clients and related accounts	10 986
Other liabilities	614
TOTAL LIABILITIES	95 248
CORE CAPITAL	AMOUNT
Nominal capital	20 000
Legal reserves	1
Issuing premiums	1 000
Other core capital	0
Income carried forward	17
Profit or loss for the year	801
TOTAL CORE CAPITAL	21 819
TOTAL LIABILITIES AND CORE CAPITAL	117 067

HANNIBAL LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing interest and assimilated proceeds	11 005
Interest and assimilated expenses	(6 437)
Investment proceeds	30
NET PROCEEDS	4 598
OPERATING EXPENSES	AMOUNT
Staff costs	987
Allotment to amortization	177
Other operating expenses	1 110
TOTAL OPERATING EXPENSES	2 274
OPERATING RESULT BEFORE PROVISIONS	2 324
Net allotment to provisions	1 268
OPERATING PROFIT OR LOSS	1 056
Other ordinary profit	9
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 065
Tax on profit	264
NET PROFIT OR LOSS FOR THE YEAR	801

MODERN LEASING

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	494
Depreciation (-)	(380)
Net intangible assets	114
Assets used by the firm	2 128
Depreciation (-)	(509)
Net tangible assets	1 619
Assets earmarked for rent (leasing)	111 099
Depreciation and reserves (-)	(80 728)
Net assets earmarked for rent	30 371
Tangible assets	67
Financial assets	2 393
Reserves (-)	(259)
Net financial assets	2 134
Other financial assets	76
Other non current assets	8
TOTAL NON CURRENT ASSETS	34 389
CURRENT ASSETS	
Immobilized claims	26 002
Claims being immobilized	1 231
Clients and related accounts	4 078
Put aside for reserves and charges (-)	(3 673)
Clients and net related accounts	405
Other current assets	530
Investments and other financial assets	2
Cash and near cash	1 065
TOTAL CURRENT ASSETS	29 235
TOTAL ASSETS	63 624
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Nominal capital	10 000
Reserves	2 814
Bank's own shares	0
Income carried forward	104
PRE-PROFIT SHAREHOLDERS' EQUITY	12 918
Net financial year profit	1 311
RESULT OF CURRENT ACTIVITIES	14 229
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	26 704
Other financial liabilities	0
Provision for risks	411
TOTAL NON CURRENT LIABILITIES	27 115
CURRENT LIABILITIES	
Suppliers and related accounts	3 669
Other current liabilities	1 848
Bank financing	16 763
TOTAL CURRENT LIABILITIES	22 280
TOTAL LIABILITIES	49 395
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	63 624

MODERN LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	31 523
Other operating income	423
Transferred from reserves	118
Allotment for depreciation of assets being rented (-)	(24 901)
TOTAL OPERATING INCOME	7 163
Net financial charges	3 178
Income from investments	101
NET PROCEEDS	4 086
OPERATING EXPENSES	AMOUNT
Staff costs	836
Allotment for depreciation	176
Allotment for reserves	650
Other operating expenses	791
TOTAL OPERATING EXPENSES	2 453
OPERATING PROFIT OR LOSS	1 633
Other ordinary profits	145
Other ordinary losses	111
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 667
Tax on profits	356
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 311
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 311

TUNISIA LEASING

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	600
Claims on clients	
Leasing claims : in financial rates	327 936
Provisions (-)	(11 040)
Leasing claims: unpaid	12 680
Provisions (-)	(10 699)
Interest noticed in advance	(2 273)
Total claims on clients	316 604
Investment securities portfolio	64
Investment portfolio	
Gross investment portfolio	23 040
Provisions (-)	(472)
Total portfolio investment	22 568
Fixed securities	
Intangible fixed assets	2 365
Amortization (-)	(1 948)
Tangible fixed assets	4 203
Amortization (-)	(2 199)
Total fixed securities	2 421
Other assets	5 245
TOTAL ASSETS	347 502
LIABILITIES	AMOUNT
Borrowings and special resources	
Bank financing	7 328
Borrowings and related debt	250 766
Total borrowings and special resources	258 094
Other liabilities	
Debt towards clients	7 916
Clients and related accounts	16 245
Provisions for liabilities and expenses	1 146
Others	4 115
Total other liabilities	29 422
TOTAL LIABILITIES	287 516
CORE CAPITAL	AMOUNT
Nominal capital	28 500
Reserves	15 988
Income carried forward	6 709
TOTAL CORE CAPITAL BEFORE RESULT	51 197
The period profit or loss	8 789
TOTAL CORE CAPITAL BEFORE ALLOCATION	59 986
TOTAL LIABILITIES AND CORE CAPITAL	347 502

TUNISIA LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Interest on lease-lend	32 586
Transferred from reserves	506
Leasing total income	33 092
Other operating proceeds	526
TOTAL OPERATING INCOME	33 618
Net financial charges	16 245
Investment proceeds	2 172
NET PROCEEDS	19 545
OPERATING EXPENSES	AMOUNT
Staff costs	3 829
Allotment for depreciation	503
Allotment for provisions	892
Other operating expenses	3 302
TOTAL OPERATING EXPENSES	8 526
OPERATING PROFIT OR LOSS	11 019
Other ordinary profit	252
Other ordinary losses	282
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	10 989
Tax on profit	2 228
Premiums on provisions for tax carried forward	28
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	8 789
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	8 789

UBCI LEASING

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	73
Claims on clients	
Leasing claims	82 505
Provisions (-)	(219)
Clients and related accounts	3 247
Provisions (-)	(2 324)
Reserved margins (-)	(244)
Total claims on clients	82 965
Financial fixed assets	0
Fixed securities	
Intangible fixed assets	524
Amortization (-)	(502)
Core tangible fixed assets	472
Amortization (-)	(359)
Total fixed securities	135
Other Assets	1 796
TOTAL ASSETS	84 969
LIABILITIES	AMOUNT
Borrowings	
Bank financing and other financial liabilities	23 082
Borrowings	39 451
Other financial liabilities	210
Provisions	83
Other liabilities	
Creditor clients	185
Clients and related accounts	4 314
Other current liabilities	3 304
TOTAL LIABILITIES	70 629
CORE CAPITAL	AMOUNT
Nominal capital	10 000
Reserves	2 810
TOTAL CORE CAPITAL	12 810
Net profit or loss for the year	1 530
TOTAL LIABILITIES AND CORE CAPITAL	84 969

UBCI LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing proceeds	37 257
Allotment for depreciation of fixed assets in lease	(29 214)
Other operating income	252
Contribution and risk commissions	(399)
Net financial charges	4 031
Income from investments	60
NET INCOME	3 925
OPERATING EXPENSES	AMOUNT
Supply stocks	30
Staff costs	648
Allotment for depreciation of core fixed assets	86
Trading in for provisions	82
Other operating expenses	817
TOTAL OPERATING EXPENSES	1 499
OPERATING PROFIT OR LOSS	2 426
Other ordinary profit	4
Other ordinary losses	37
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	2 393
Tax on profit	863
NET PROFIT OR LOSS FOR THE YEAR	1 530

**FINANCIAL STATEMENTS
OF FACTORING
COMPANIES**

TUNISIA FACTORING

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	1 452
Depreciation (-)	(1 050)
Net intangible assets	402
Assets used by the firm	572
Depreciation (-)	(386)
Net tangible assets	186
Financial assets	2 001
Reserves (-)	(619)
Net financial assets	1 382
Other non current assets	0
TOTAL NON CURRENT ASSETS	1 970
CURRENT ASSETS	
Clients and related accounts	82 933
Put aside for reserves and charges (-)	(1 767)
Clients and net related accounts	81 166
Other current assets	464
Investments and other financial assets	450
Cash and near cash	4
TOTAL CURRENT ASSETS	82 084
TOTAL ASSETS	84 054
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Nominal capital	10 000
Reserves	481
Bank's own shares	0
Income carried forward	151
Accounting changes affecting the income carried forward	0
Reserves for general risk	1 112
PRE-PROFIT SHAREHOLDERS' EQUITY	11 744
Net financial year profit	1 561
RESULT OF CURRENT ACTIVITIES	13 305
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	0
Reserves for risks and charges	252
TOTAL NON CURRENT LIABILITIES	252
CURRENT LIABILITIES	
Suppliers and related accounts	29 980
Other current liabilities	1 994
Bank financing and other financial liabilities	38 523
TOTAL CURRENT LIABILITIES	70 497
TOTAL LIABILITIES	70 749
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	84 054

TUNISIA FACTORING

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Factoring fees	3 117
Interest on financing	4 745
TOTAL OPERATING INCOME	7 862
Net financial charges	2 443
Income from investments	74
NET PROCEEDS	5 493
OPERATING EXPENSES	AMOUNT
Staff costs	1 252
Allotment for depreciation	158
Allotment for reserves	194
Other operating expenses	1 336
TOTAL OPERATING EXPENSES	2 940
OPERATING PROFIT OR LOSS	2 553
Other ordinary profits	10
Other ordinary losses	4
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	2 559
Tax on profits	998
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 561
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 561

UNIFACTOR

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	174
Depreciation (-)	(100)
Net intangible assets	74
Assets used by the firm	1 619
Depreciation (-)	(457)
Net tangible assets	1 162
Assets earmarked for rent (leasing)	0
Depreciation (-)	(0)
Net assets earmarked for rent	0
Financial assets	2 808
Reserves (-)	(0)
Net financial assets	2 808
Other non current assets	110
TOTAL NON CURRENT ASSETS	4 154
CURRENT ASSETS	
Factored purchasers and related accounts	61 248
Put aside for reserves and charges (-)	(14 939)
Factored purchasers and net related accounts	46 309
Investments and other financial assets	0
Other current assets	2 696
Cash and near cash	321
TOTAL CURRENT ASSETS	49 326
TOTAL ASSETS	53 480
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Nominal capital	10 000
Reserves	2 142
Income carried forward	-2 307
Accounting changes	-518
PRE-PROFIT SHAREHOLDERS' EQUITY	9 317
Net financial year profit	- 2 371
RESULT OF CURRENT ACTIVITIES	6 946
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	16 384
Guarantee funds	7 906
Reserves	0
TOTAL NON CURRENT LIABILITIES	24 290
CURRENT LIABILITIES	
Suppliers and related accounts	5 932
Other current liabilities	2 580
Bank financing and other liabilities	13 732
TOTAL CURRENT LIABILITIES	22 244
TOTAL LIABILITIES	46 534
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	53 480

UNIFACTOR

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

OPERATING INCOME	AMOUNT
Factoring fees	2 274
Mobilization of financial products	3 997
Other financial investment	155
TOTAL OPERATING INCOME	6 426
Net financial charges	2 331
NET PROCEEDS	4 095
OPERATING EXPENSES	AMOUNT
Overheads	780
Staff costs	1 111
Allotment for depreciation and reserves	435
Factoring account	4 172
Other operating expenses	38
TOTAL OPERATING EXPENSES	6 460
OPERATING PROFIT OR LOSS	(2 365)
Other ordinary profits	0
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	(2 365)
Tax on profits	6
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	(2 371)
Effects of accounting changes	-518
NET PROFIT OR LOSS FOR THE YEAR	(2 889)

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FINANCIAL STATEMENTS OF OTHER MEMBERS

BEST BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	8 737
Claims on banking and financial establishments	172 070
Claims on clients	298 563
Commercial securities portfolio	107 087
Investment portfolio	9 385
Fixed assets	5 621
Other assets	2 811
TOTAL ASSETS	604 274
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	432
Deposits and assets of banking and financial establishments	17 825
Clients' deposits and assets	484 334
Borrowings and special resources	299
Other liabilities	3 892
TOTAL LIABILITIES	506 782
CAPITAL STOCK	AMOUNT
Capital	65 495
Reserves	18 772
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	13 225
TOTAL CAPITAL STOCK	97 492
TOTAL LIABILITIES AND CAPITAL STOCK	604 274
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	53 978
Documentary credit	19 828
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	73 806
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	45 223
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	45 223
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	98 827
TOTAL CONTINGENCIES RECEIVED	98 827

1 USD=1,3099 TND (quotation as at 31/12/2008).

BEST BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	25 515
Commissions (in proceeds)	4 070
Earnings on commercial securities portfolio and financial transactions	5 263
Investment portfolio revenues	642
TOTAL BANK OPERATING PROCEEDS	35 490
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	13 660
Commissions incurred	1 250
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	14 910
NET BANKING PROCEEDS	20 580
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	575
Endowments for provisions and result of correction of assets, on investment portfolio	6
Other operating products	18
Wage bill	5 969
General operating charges	1 454
Endowments for amortization and for provisions on fixed assets	935
OPERATING RESULT	12 809
Balance in gain/loss from other ordinary items	439
Tax on profits	23
RESULT OF CURRENT ACTIVITIES	13 225
Balance in gain/loss from extraordinary items	0
RÉSULTAT NET DE L'EXERCICE	13 225

1 USD=1,3099 TND (quotation as at 31/12/2008).

TUNISIA MERCHANT BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	0
Claims on banking and financial establishments	3 729
Claims on clients	77
Commercial securities portfolio	13
Investment portfolio	0
Fixed assets	105
Other assets	640
TOTAL ASSETS	4 564
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	7
Clients' deposits and assets	0
Borrowings and special resources	0
Other liabilities	420
TOTAL LIABILITIES	427
CAPITAL STOCK	AMOUNT
Nominal capital	3 711
Reserves	9
Social fund	17
Income carried forward	150
Banking proceeds	250
TOTAL CAPITAL STOCK	4 137
TOTAL LIABILITIES AND CAPITAL STOCK	4 564

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	0
Documentary credit	0
TOTAL POSSIBLE LIABILITIES	0
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	0
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	0
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	0
TOTAL CONTINGENCIES RECEIVED	0

TUNISIA MERCHANT BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	115
Fees of studies	1 057
Earnings on commercial securities portfolio and financial transactions	74
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	1 246
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	2
Loss on commercial securities portfolio and financial transactions	4
TOTAL BANK OPERATING CHARGES	6
NET BANKING PROCEEDS	1 240
Trading in for provisions and result of correction of assets, on investment portfolio	122
Other operating products	1
Wage bill	304
General operating charges	542
Endowments for amortization and for provisions on fixed assets	25
OPERATING RESULT	492
Balance in gain/loss from other ordinary items	-114
Tax on profits	128
RESULT OF CURRENT ACTIVITIES	250
Balance in gain/loss from extraordinary items	0
RÉSULTAT NET DE L'EXERCICE	250

NORTH AFRICA INTERNATIONAL BANK

BALANCE SHEET AS AT 31 DECEMBER 2008 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	3 117
Claims on banking and financial establishments	157 622
Claims on clients	251 073
Commercial securities portfolio	0
Investment portfolio	0
Fixed assets	6 223
Other assets	3 961
TOTAL ASSETS	421 996
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	179 346
Clients' deposits and assets	175 159
Borrowings and special resources	0
Reserves not distributed	0
Other liabilities	2 521
TOTAL LIABILITIES	357 026
CAPITAL STOCK	AMOUNT
Capital	39 297
Reserves	19 908
Bank's own shares	0
Funds banking risk	969
Income carried forward	10
Banking proceeds	4 786
TOTAL CAPITAL STOCK	64 970
TOTAL LIABILITIES AND CAPITAL STOCK	421 996

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	191 424
Documentary credit	628 845
TOTAL POSSIBLE LIABILITIES	820 269
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	22 425
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	22 425
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	72 367
TOTAL CONTINGENCIES RECEIVED	72 367

1 USD = 1,3099 TND (quotation as at 31/12/2008).

NORTH AFRICA INTERNATIONAL BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2008 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	24 899
Commissions (in proceeds)	8 969
Earnings on commercial securities portfolio and financial transactions	2 886
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	36 754
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	7 795
Commissions incurred	178
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	7 973
NET BANKING PROCEEDS	28 781
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	16 591
Trading in for provisions and result of correction of assets, on investment portfolio	0
Other operating products	0
Wage bill	4 178
General operating charges	2 132
Endowments for amortization and for provisions on fixed assets	512
OPERATING RESULT	5 368
Balance in gain/loss from other ordinary items	48
Tax on profits	630
RESULT OF CURRENT ACTIVITIES	4 786
Balance in gain/loss from extraordinary items	0
RÉSULTAT NET DE L'EXERCICE	4 786

1 USD=1,3099 TND (quotation as at 31/12/2008).

5

**STATISTICS
APPENDIX**

A

BANKING

POPULATION IN 2008

TREND IN BANKS' PERSONNEL

(BANKS⁽¹⁾ AND OTHER MEMBERS) DURING THE PERIOD 1995/2008

TABLE I

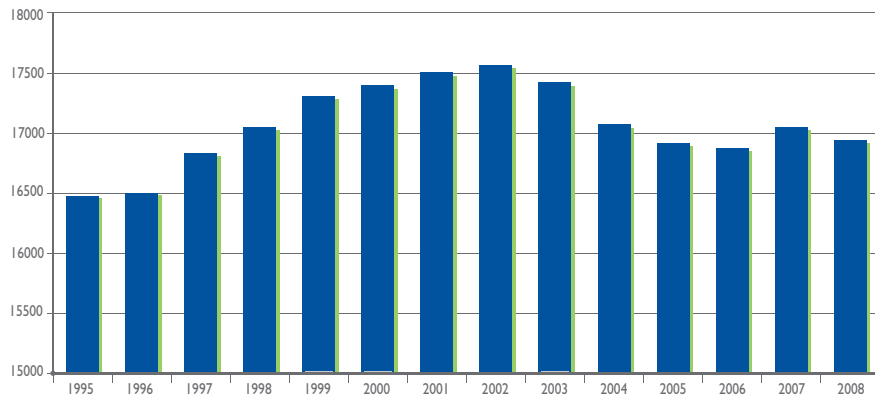
	YEAR	TOTAL NUMBER OF EMPLOYEES			RATE OF INCREASE		
		PERMANENT	CONTRACTUALS*	GLOBAL	PERMANENT	CONTRACTUALS*	GLOBAL
BANKS	1995	16 473	-	16 473	2.98%	-	2.98%
	1996	16 501	-	16 501	0.17%	-	0.17%
	1997	16 830	-	16 830	1.99%	-	1.99%
	1998	17 049	-	17 049	1.30%	-	1.30%
	1999	17 310	-	17 310	1.53%	-	1.53%
	2000	17 397	-	17 397	0.50%	-	0.50%
	2001	17 508	-	17 508	0.64%	-	0.64%
	2002	17 569	-	17 569	0.35%	-	0.35%
	2003	17 422	-	17 422	-0.84%	-	-0.84%
	2004	17 070	-	17 070	-2.02%	-	-2.02%
	2005	16 914	-	16 914	-0.91%	-	-0.91%
	2006	16 875	-	16 875	-0.23%	-	-0.23%
	2007	17 048	-	17 048	1.03%	-	1.03%
2008	16 985	402	17 387	-0.37%	-	1.99%	
OTHER MEMBERS	2001	83	-	83	-	-	-
	2002	510	-	510	514.46%	-	514.46%
	2003	539	-	539	5.69%	-	5.69%
	2004	659	-	659	22.26%	-	22.26%
	2005	682	-	682	3.49%	-	3.49%
	2006	695	-	695	1.91%	-	1.91%
	2007	723	-	723	4.03%	-	4.03%
	2008	804	62	866	11.20%	-	19.78%
GENERAL TOTAL	1995	16 473	-	16 473	2.98%	-	2.98%
	1996	16 501	-	16 501	0.17%	-	0.17%
	1997	16 830	-	16 830	1.99%	-	1.99%
	1998	17 049	-	17 049	1.30%	-	1.30%
	1999	17 310	-	17 310	1.53%	-	1.53%
	2000	17 397	-	17 397	0.50%	-	0.50%
	2001	17 591	-	17 591	1.12%	-	1.12%
	2002	18 079	-	18 079	2.77%	-	2.77%
	2003	17 961	-	17 961	-0.65%	-	-0.65%
	2004	17 729	-	17 729	-1.29%	-	-1.29%
	2005	17 596	-	17 596	-0.75%	-	-0.75%
	2006	17 570	-	17 570	-0.15%	-	-0.15%
	2007	17 771	-	17 771	1.14%	-	1.14%
2008	17 789	464	18 253	0.10%	-	2.71%	

(1) **Banks** include ATB, BFT, BNA, ATTJJARI BANK, BT, AB, BIAT, STB, UBCI, UIB, BH, CB on shore, BTK, TQB, BTE, BTL, STUSID BANK, BTS, ABC, and BFPME.

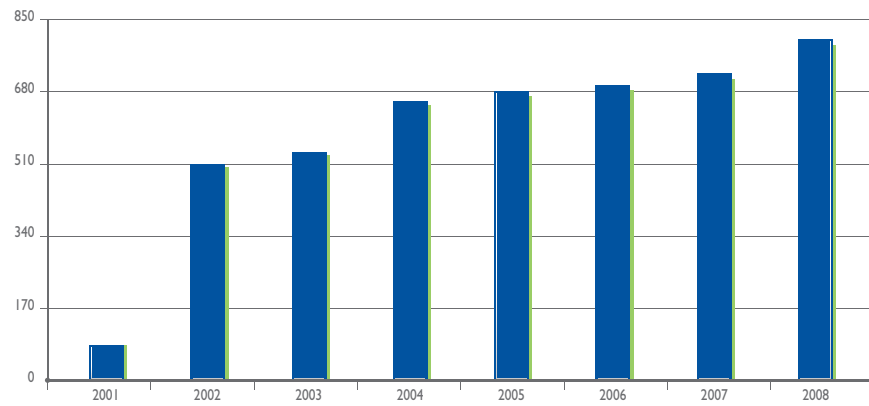
Other members include financial institutions, off shore banks (NAIB, BEST BANK), business banks (BAT) and collection companies.

(*) The figures for this category were not applied to banks before 2008.

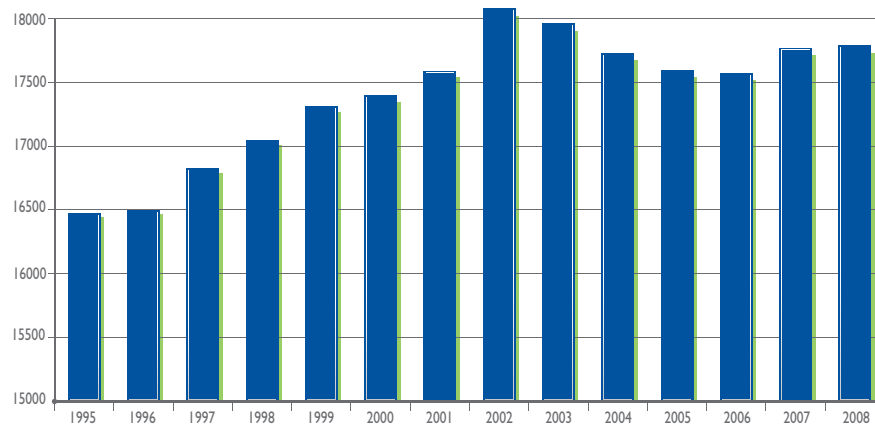
BANKS



OTHER MEMBERS



BANKS AND OTHER MEMBERS



STAFF AT BANKS AS AT 31 DECEMBER 2008

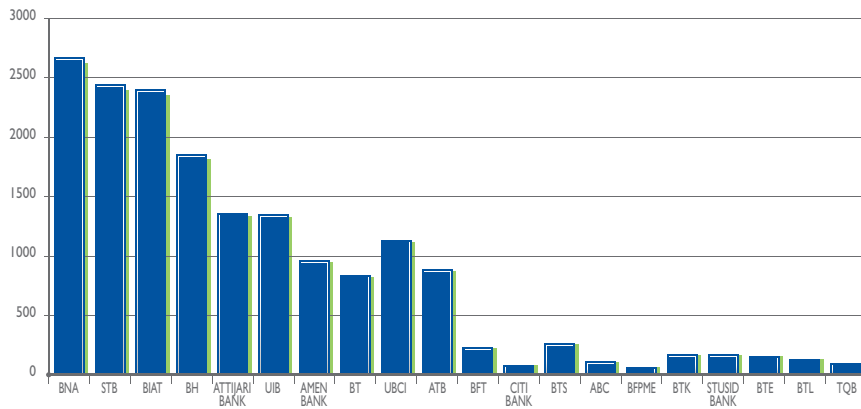
TABLE II

BANKS	BNA	STB	BIAT	BH	ATTIJARI BANK	AMEN UJB BANK	BT	UBCI	ATB	BFT	CITI- BANK	BTS	ABC	BFPME	BTK	STUSID BANK	BTE	BTL	TQB	TOTAL	
TOTAL NUMBER OF EMPLOYEES	2 672	2 443	2 402	1 854	1 363	1 348	839	1 134	888	231	84	264	110	64	171	169	158	131	100	17 387	
• Permanent employees	2 652	2 386	2 399	1 854	1 297	1 348	832	1 134	808	215	84	208	109	58	171	130	158	131	92	16 985	
• Contractual employees	20	57	3	0	66	0	43	7	0	80	16	56	1	6	0	39	0	0	8	402	
PROFESSIONAL STAFF*																					
• Service staff	22	34	110	68	12	2	20	28	1	9	4	6	6	2	9	21	5	8	1	368	
• Clerical staff	726	666	808	356	482	226	258	431	299	328	54	14	59	10	34	16	44	33	25	4 880	
• Supervisory staff	1 022	968	949	556	464	867	431	304	683	230	129	36	99	24	71	56	70	47	47	7 117	
• Management staff	882	718	532	874	339	253	210	69	151	241	28	34	44	22	57	37	39	43	19	4 620	
AGE*																					
• Under 25	4	2	88	0	2	8	2	4	65	0	3	1	2	1	0	1	2	7	0	192	
• Between 25 & 35	235	250	581	152	240	221	140	163	506	138	75	43	80	76	22	43	42	61	28	3 131	
• Between 35 & 50	1 717	1 388	1 270	1 296	743	736	608	454	426	565	105	38	107	29	29	97	52	63	90	9 849	
• Between 50 & 55	467	521	339	260	229	238	109	124	100	79	27	14	2	5	16	22	17	6	12	2 588	
• Over 55	229	225	121	146	83	145	60	87	37	26	5	5	1	2	14	12	10	7	9	1 225	
GENDER*																					
• Male	1 869	1 481	1 602	1 168	876	753	682	608	693	497	112	57	131	71	42	99	76	98	81	48	11 044
• Female	783	905	797	686	421	595	237	224	441	311	103	27	77	38	16	72	54	60	50	44	5 941
MARITAL STATUS*																					
• Married	2 424	2 087	1 929	1 664	959	1 166	803	714	733	752	155	67	140	75	35	139	86	93	106	72	14 199
• Unmarried	228	299	470	190	338	182	116	118	401	56	60	17	68	34	23	32	44	65	25	20	2 786
CONTRACT STAFF																					
• Male	6	51	3	0	36	0	30	5	0	46	10	0	34	1	3	0	25	0	0	8	258
• Female	14	6	0	0	30	0	13	2	0	34	6	0	22	0	3	0	14	0	0	0	144
SUPERVISION																					
• University graduates ⁽¹⁾	834	803	804	453	540	447	301	229	612	297	90	57	168	84	36	88	87	73	67	48	6 118
• Vocational training graduates ⁽²⁾	150	129	139	10	234	105	68	99	163	91	5	0	13	3	2	17	2	6	10	5	1 251
• Others ⁽³⁾	940	790	538	541	71	0	305	53	56	0	31	0	43	5	4	23	0	25	5	14	3 444

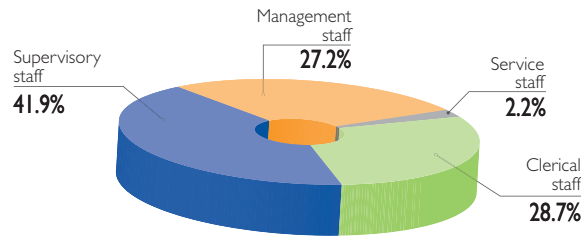
(1) Bac+2, ISET, Licence, Bac+4, MBA, Doctorate. (2) Diploma from the APTBEF centre, Internal competitive examination, ITB, others. (3) Special promotion, automatic promotion by seniority.

(*) It is the permanent workforce regardless of contractuals.

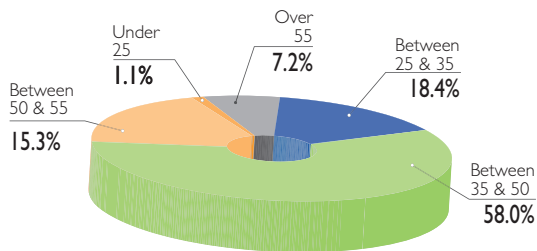
BANKS OVRALL MANPOWER



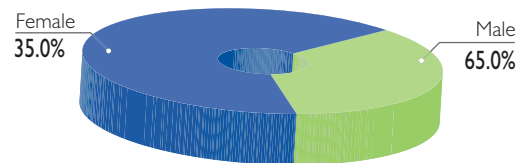
STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE



STAFF STRUCTURE BY GENDER



STAFF AT FINANCIAL INSTITUTIONS AS AT 31 DECEMBER 2008

TABLE III

FINANCIAL INSTITUTIONS	LEASING COMPANIES									FACTORING COMPANIES		TOTAL
	T.L.	UBCI L.	C.I.L.	A.T.L.	ATTIJARI L.	M.L.	A.I.L.	EL WIFACK LEASING	HANNIBAL LEASE	T.F.	UNIFACTOR	
TOTAL NUMBER OF EMPLOYEES	112	20	61	68	46	31	22	25	47	42	50	524
• Permanent employees	112	20	50	60	43	30	21	20	37	42	39	474
• Contractual employees	0	0	11	8	3	1	1	5	10	0	11	50
PROFESSIONAL STAFF*												
• Service staff	8	0	0	4	1	2	0	2	2	2	2	23
• Clerical staff	21	4	19	21	17	7	5	2	8	12	5	121
• Supervisory staff	62	13	15	27	19	11	11	12	21	22	20	233
• Management staff	21	3	16	8	6	10	5	4	6	6	12	97
AGE*												
• Under 25	1	0	0	1	0	0	0	0	0	0	0	2
• Between 25 & 35	59	9	7	13	22	10	9	14	25	24	25	217
• Between 35 & 50	40	9	39	45	21	17	8	5	12	17	12	225
• Between 50 & 55	5	2	2	0	0	1	4	1	0	0	2	17
• Over 55	7	0	2	1	0	2	0	0	0	1	0	13
GENDER*												
• Male	89	13	40	45	28	19	15	15	24	24	20	332
• Female	23	7	10	15	15	11	6	5	13	18	19	142
MARITAL STATUS*												
• Married	68	14	45	54	36	22	19	13	19	26	27	343
• Unmarried	44	6	5	6	7	8	2	7	18	16	12	131
CONTRACT STAFF												
• Male	0	0	11	6	2	1	1	2	8	0	5	36
• Female	0	0	0	2	1	0	0	3	2	0	6	14
SUPERVISION												
• University graduates ⁽¹⁾	72	11	37	36	25	20	14	14	26	23	30	308
• Vocational training graduates ⁽²⁾	0	0	0	1	0	0	0	0	0	0	2	3
• Others ⁽³⁾	10	5	0	0	0	0	3	0	0	0	0	18

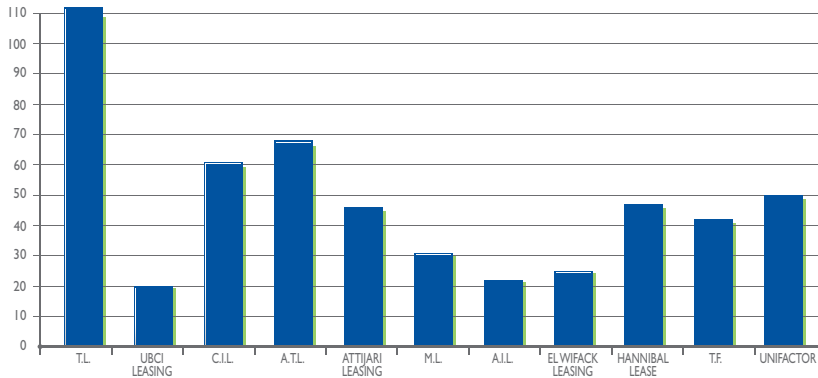
(1) Bac +2, Licence, Bac + 4, MBA, Doctorate

(2) Diploma from the APTBEF centre, Internal competitive examination, ITB, others

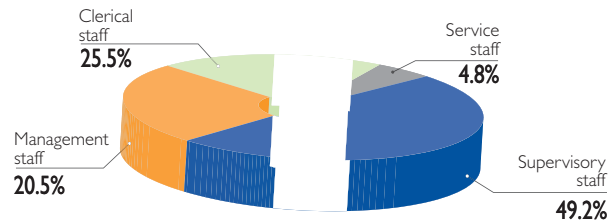
(3) Special promotion, automatic promotion by seniority.

(*) It is the permanent workforce regardless of contractuels.

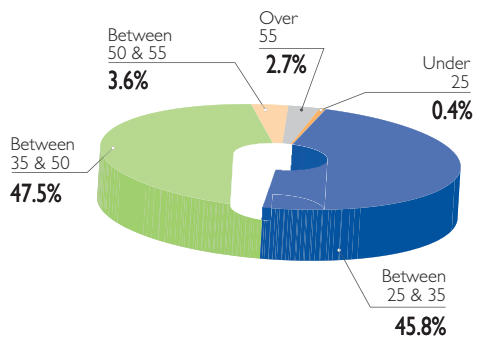
FINANCIAL INSTITUTIONS OVERALL MANPOWER



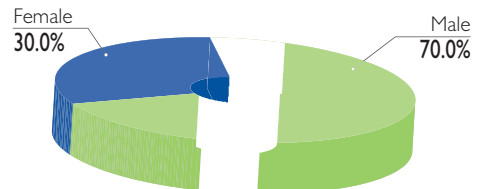
STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE



STAFF STRUCTURE BY GENDER



STAFF AT OTHER MEMBERS AS AT 31 DECEMBER 2008

TABLE IV

BANKS	OFFSHORE BANKS		BUSINESS BANKS	COLLECTION COMPANIES								TOTAL
	NAIB	BEST BANK	BAT	SOFINREC	STRC	EL ISTIFA COMPANY	SOUTHERN COLLECTION	SGRC	IRC	CIAR	RAPID COLLECTION COMPANY	
TOTAL NUMBER OF EMPLOYEES	99	136	9	16	34	9	9	8	3	8	11	342
• Permanent employees	94	134	9	15	34	9	7	8	3	8	9	330
• Contractual employees	5	2	0	1	0	0	2	0	0	0	2	12
PROFESSIONAL STAFF*												
• Service staff	0	27	1	1	4	3	0	1	0	1	0	38
• Clerical staff	32	29	1	4	14	1	1	2	1	3	1	89
• Supervisory staff	40	70	5	8	15	5	5	2	1	2	4	157
• Management staff	22	8	2	2	1	0	1	3	1	2	4	46
AGE*												
• Under 25	0	0	0	0	0	1	0	0	0	0	0	1
• Between 25 & 35	31	30	3	11	23	5	2	1	2	3	1	112
• Between 35 & 50	55	89	3	2	11	3	5	5	0	4	5	182
• Between 50 & 55	6	11	2	2	0	0	0	2	0	0	1	24
• Over 55	2	4	1	0	0	0	0	0	1	1	2	11
GENDER*												
• Male	62	69	7	9	19	7	5	5	3	7	6	199
• Female	32	65	2	6	15	2	2	3	0	1	3	131
MARITAL STATUS*												
• Married	76	119	6	13	25	4	6	6	2	6	8	271
• Unmarried	18	15	3	2	9	5	1	2	1	2	1	59
CONTRACT STAFF												
• Male	4	2	0	1	0	0	1	0	0	0	1	9
• Female	1	0	0	0	0	0	1	0	0	0	1	3
SUPERVISION												
• University graduates ⁽¹⁾	44	45	0	9	16	4	6	4	1	4	6	139
• Vocational training graduates ⁽²⁾	7	0	0	0	0	0	0	1	0	0	1	9
• Others ⁽³⁾	8	20	0	1	0	0	0	0	1	0	1	31

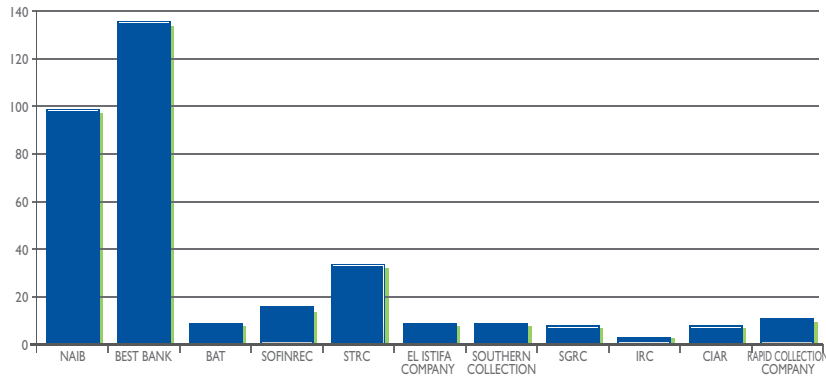
(1) Bac +2, Licence, Bac + 4, MBA, Doctorate

(2) Diploma from the APTBEF centre, Internal competitive examination, ITB, others

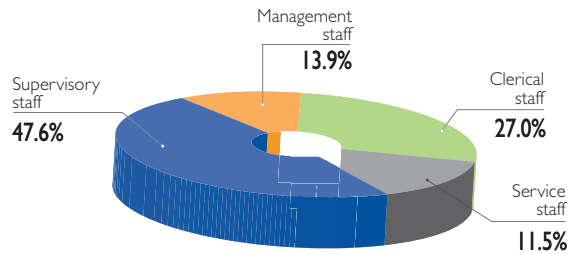
(3) Special promotion, automatic promotion by seniority.

(*) It is the permanent workforce regardless of contractuales.

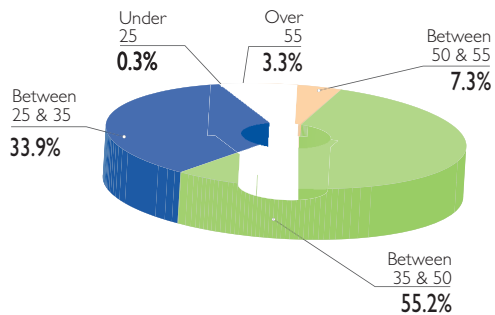
OTHER MEMBERS OVERALL MANPOWER



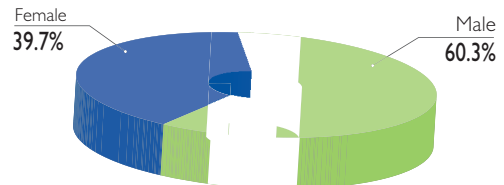
STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE



STAFF STRUCTURE BY GENDER



BANKING STAFF STRUCTURE BY PROFESSIONAL STAFF AS AT 31 DECEMBER 2008

TABLEV

BANKS	YEAR	TOTAL NBER OF EMPLOYEES		SERVICE STAFF		CLERICAL STAFF		SUPERVISORY STAFF		MANAGEMENT STAFF			
		NBER	(1)%	(2)%	NBER	(1)%	(2)%	NBER	(1)%	(2)%	NBER	(1)%	(2)%
BANKS	1995	16 473	-3.77	8.98	6 666	0.63	40.47	6 800	6.05	41.28	1 527	7.38	9.27
	1996	16 501	-8.72	8.19	6 054	-9.18	36.69	7 425	9.19	45.00	1 671	9.43	10.13
	1997	16 830	-15.91	6.75	5 993	-1.01	35.61	7 916	6.61	47.04	1 785	6.82	10.61
	1998	17 049	-3.17	6.45	5 703	-4.84	33.45	8 255	4.28	48.42	1 991	11.54	11.68
	1999	17 310	-5.00	6.04	5 424	-4.89	31.33	8 673	5.06	50.10	2 168	8.89	12.52
	2000	17 397	-8.80	5.48	5 227	-3.63	30.05	8 797	1.43	50.57	2 420	11.62	13.91
	2001	17 508	-5.35	5.15	5 001	-4.32	28.56	8 975	2.02	51.26	2 630	8.68	15.02
	2002	17 569	-17.41	4.24	4 682	-6.38	26.65	9 273	3.32	52.78	2 869	9.09	16.33
	2003	17 422	-10.07	3.85	4 383	-6.39	25.16	9 316	0.46	53.47	3 053	6.41	17.52
	2004	17 070	-5.97	3.69	3 950	-9.88	23.14	9 265	-0.55	54.28	3 225	5.63	18.89
	2005	16 914	-6.67	3.48	3 710	-6.08	21.93	9 141	-1.34	54.04	3 475	7.75	20.55
2006	16 875	-7.48	3.22	3 421	-7.79	20.27	9 285	1.58	55.02	3 625	4.32	21.48	
2007	17 048	-14.71	2.72	3 265	-4.56	19.15	9 555	2.91	56.05	3 764	3.83	22.08	
2008*	16 985	-20.69	2.17	4 880	49.46	28.73	7 117	-25.52	41.90	4 620	22.74	27.20	
OTHER MEMBERS	2001	83		2.41	32	38.55	34	40.96	-	40.96	15	-	18.07
	2002	510	2 350.00		132	312.50	236	594.12		46.27	93	520.00	18.24
	2003	539	4.08	9.46	118	-10.61	21.89	271	14.83	50.28	99	6.45	18.37
	2004	659	43.14	11.08	161	36.44	24.43	318	17.34	48.25	107	8.08	16.24
	2005	682	10.96	11.88	158	-1.86	23.17	331	4.09	48.53	112	4.67	16.42
	2006	695	-11.11	10.36	160	1.27	23.02	347	4.83	49.93	116	3.57	16.69
	2007	723	-4.17	9.54	152	-5.00	21.02	371	6.92	51.31	131	12.93	18.12
	2008*	804	-11.59	7.59	210	38.16	26.12	390	5.12	48.51	143	9.16	17.79
GENERAL TOTAL	1995	16 473	-3.77	8.98	6 666	0.63	40.47	6 800	6.05	41.28	1 527	7.38	9.27
	1996	16 501	-8.72	8.19	6 054	-9.18	36.69	7 425	9.19	45.00	1 671	9.43	10.13
	1997	16 830	-15.91	6.75	5 993	-1.01	35.61	7 916	6.61	47.04	1 785	6.82	10.61
	1998	17 049	-3.17	6.45	5 703	-4.84	33.45	8 255	4.28	48.42	1 991	11.54	11.68
	1999	17 310	-5.00	6.04	5 424	-4.89	31.33	8 673	5.06	50.10	2 168	8.89	12.52
	2000	17 397	-8.80	5.48	5 227	-3.63	30.05	8 797	1.43	50.57	2 420	11.62	13.91
	2001	17 591	-5.14	5.14	5 033	-3.71	28.61	9 009	2.41	51.21	2 645	9.30	15.04
	2002	18 079	-12.17	4.39	4 814	-4.35	26.63	9 509	5.55	52.60	2 962	11.98	16.38
	2003	17 961	-9.19	4.01	4 501	-6.50	25.06	9 587	0.82	53.38	3 152	6.41	17.55
	2004	17 729	-2.50	3.97	4 111	-8.66	23.19	9 583	-0.04	54.05	3 332	5.71	18.79
	2005	17 596	-4.84	3.80	3 868	-5.91	21.98	9 472	-1.16	53.83	3 587	7.65	20.39
2006	17 570	-7.92	3.51	3 581	-7.42	20.38	9 632	1.69	54.82	3 741	4.29	21.29	
2007	17 771	-13.47	3.00	3 417	-4.58	19.23	9 926	3.05	55.86	3 895	4.12	21.92	
2008*	17 789	-19.51	2.41	5 090	48.96	28.61	7 507	-24.37	42.20	4 763	22.28	26.77	

(1) Annual increase rate

(2) Percentage with respect to overall manpower

Banks include ATB, BFT, BNA, ATTJARI BANK, BT, AB, BIAT, STB, UBGI, UIB, BH, CB on shore, BTK, TOB, BTE, BTL, STUJID BANK, BTs, ABC and BFPME.

Other Members include financial institutions, offshore banks (NAIB, BEST BANK), business banks (BAT) and collection companies.

(*) It is the permanent workforce regardless of contractual.

BANKING STAFF STRUCTURE BY AGE AS AT 31 DECEMBER 2008

TABLE VI

BANKS	YEAR	TOTAL NUMBER OF EMPLOYEES			UNDER 25			BETWEEN 25 & 35			BETWEEN 36 & 50			OVER 50		
		NBER	(1)%	(2)%	NBER	(1)%	(2)%	NBER	(1)%	(2)%	NBER	(1)%	(2)%	NBER	(1)%	(2)%
	1995	16 473	-10.91	3.96	7 249	2.75	44.01	7 301	4.60	44.32	1 270	3.42	7.71			
	1996	16 501	-38.74	2.42	6 788	-6.36	41.14	7 925	8.55	48.03	1 388	9.29	8.41			
	1997	16 830	-18.50	1.94	6 595	-2.84	39.19	8 213	3.63	48.80	1 696	22.19	10.08			
	1998	17 049	-21.17	1.51	6 242	-5.35	36.61	8 688	5.78	50.96	1 862	9.79	10.92			
	1999	17 310	-2.72	1.44	5 960	-4.52	34.43	9 004	3.64	52.02	2 096	12.57	12.11			
	2000	17 397	-17.60	1.18	5 924	-0.60	34.05	8 781	-2.48	50.47	2 486	18.61	14.29			
	2001	17 508	-8.74	1.07	5 424	-8.44	30.98	8 967	2.12	51.22	2 929	17.82	16.73			
	2002	17 569	-32.45	0.72	4 692	-13.50	26.71	9 610	7.17	54.70	3 140	7.20	17.87			
	2003	17 422	-10.24	0.65	4 243	-9.57	24.35	9 732	1.27	55.86	3 333	6.15	19.13			
	2004	17 070	-28.07	0.48	3 716	-12.42	21.77	9 323	-4.20	54.62	3 949	18.48	23.13			
	2005	16 914	24.39	0.60	3 295	-11.33	19.48	9 810	5.22	58.00	3 707	-6.13	21.92			
	2006	16 875	48.04	0.89	4 186	27.04	24.81	8 943	-8.84	53.00	3 595	-3.02	21.30			
	2007	17 048	37.09	1.21	3 511	-16.13	20.59	9 640	7.79	56.55	3 690	2.64	21.64			
	2008*	16 985	-7.25	1.13	3 131	-10.82	18.43	9 849	2.17	57.99	3 813	3.33	22.45			
	2001	83	-	1.20	45	-	54.22	33	39.76	4	4.82	-	5.88			
	2002	510	1 500.00	3.14	304	575.56	59.61	160	384.85	31.37	30	650.00	5.94			
	2003	539	-6.25	2.78	313	2.96	58.07	179	11.88	33.21	32	6.67	7.74			
	2004	659	53.33	3.49	326	4.15	49.47	259	44.69	39.30	51	59.38	8.36			
	2005	682	-47.83	1.76	308	-5.52	45.16	305	17.76	44.72	57	11.76	8.49			
	2006	695	-16.67	1.44	298	-3.25	42.88	328	7.54	47.19	59	3.51	7.61			
	2007	723	-50.00	0.69	321	7.72	44.40	342	4.27	47.30	55	-6.78	8.08			
	2008*	804	-40.00	0.37	329	2.49	40.92	407	19.01	50.62	65	18.18	7.71			
	1995	16 473	-10.91	3.96	7 249	2.75	44.01	7 301	4.60	44.32	1 270	3.42	7.71			
	1996	16 501	-38.74	2.42	6 788	-6.36	41.14	7 925	8.55	48.03	1 388	9.29	8.41			
	1997	16 830	-18.50	1.94	6 595	-2.84	39.19	8 213	3.63	48.80	1 696	22.19	10.08			
	1998	17 049	-21.17	1.51	6 242	-5.35	36.61	8 688	5.78	50.96	1 862	9.79	10.92			
	1999	17 310	-2.72	1.44	5 960	-4.52	34.43	9 004	3.64	52.02	2 096	12.57	12.11			
	2000	17 397	-17.60	1.18	5 924	-0.60	34.05	8 781	-2.48	50.47	2 486	18.61	14.29			
	2001	17 591	-8.25	1.07	5 469	-7.68	31.09	9 000	2.49	51.16	2 933	17.98	16.67			
	2002	18 079	-24.34	0.79	4 996	-8.65	27.63	9 770	8.56	54.04	3 170	8.08	17.53			
	2003	17 961	-9.79	0.72	4 556	-8.81	25.37	9 911	1.44	55.18	3 365	6.15	18.74			
	2004	17 729	-18.60	0.59	4 042	-11.28	22.80	9 582	-3.32	54.05	4 000	18.87	22.56			
	2005	17 596	8.57	0.65	3 603	-10.86	20.48	10 115	5.56	57.48	3 764	-5.90	21.39			
	2006	17 570	41.23	0.92	4 484	24.45	25.52	9 271	-8.34	52.77	3 654	-2.92	20.80			
	2007	17 771	31.68	1.19	3 832	-14.54	21.56	9 982	7.67	56.17	3 745	2.49	21.07			
	2008*	17 789	-8.02	1.10	3 460	-9.71	19.45	10 256	2.74	57.65	3 878	3.55	21.80			

(1) Annual increase rate.

(2) Percentage with respect to overall manpower.

Banks include ATB, BFT, BNA, ATTIJARI BANK, BT, AB, BIAT, STB, UBCI, UJB, BH, CB on shore, BTK, TOB, BTE, BTL, STUSID BANK, BTS, ABC and BFPME.

Other Members include financial institutions; offshore Banks (NAIB, BEST BANK), BUSINESS BANKS (BAT) and collection companies.

(*) It is the permanent workforce regardless of contractual.

BANKING STAFF STRUCTURE BY GENDER AS AT AU 31 DECEMBER 2008

TABLE VII

BANKS	YEAR	TOTAL NUMBER OF EMPLOYEES	MALE			FEMALE		
			NBER	(1)%	(2)%	NBER	(1)%	(2)%
BANKS	1995	16 473	11 157	2.02	67.73	5 316	5.06	32.27
	1996	16 501	11 059	-0.88	67.02	5 442	2.37	32.98
	1997	16 830	11 315	2.31	67.23	5 515	1.34	32.77
	1998	17 049	11 458	1.26	67.21	5 591	1.38	32.79
	1999	17 310	11 534	0.66	66.63	5 776	3.31	33.37
	2000	17 397	11 562	0.24	66.46	5 835	1.02	33.54
	2001	17 508	11 596	0.29	66.23	5 912	1.32	33.77
	2002	17 569	11 607	0.09	66.07	5 962	0.85	33.93
	2003	17 422	11 518	-0.77	66.11	5 904	-0.97	33.89
	2004	17 070	11 260	-2.24	65.96	5 810	-1.59	34.04
	2005	16 914	11 154	-0.94	65.95	5 760	-0.86	34.05
	2006	16 875	11 107	-0.42	65.82	5 768	0.14	34.18
	2007	17 048	11 179	0.65	65.57	5 869	1.75	34.43
	2008*	16 985	11 044	-1.21	65.02	5 941	1.23	34.98
OTHER MEMBERS	2001	83	58		69.88	25		30.12
	2002	510	371	539.66	72.75	139	456.00	27.25
	2003	539	383	3.23	71.06	156	12.23	28.94
	2004	659	450	17.49	68.29	209	33.97	31.71
	2005	682	462	2.67	67.74	220	5.26	32.26
	2006	695	472	2.16	67.91	223	1.36	32.09
	2007	723	484	2.54	66.94	239	7.17	33.06
	2008*	804	531	9.71	66.04	273	14.23	33.96
GENERAL TOTAL	1995	16 473	11 157	2.02	67.73	5 316	5.06	32.27
	1996	16 501	11 059	-0.88	67.02	5 442	2.37	32.98
	1997	16 830	11 315	2.31	67.23	5 515	1.34	32.77
	1998	17 049	11 458	1.26	67.21	5 591	1.38	32.79
	1999	17 310	11 534	0.66	66.63	5 776	3.31	33.37
	2000	17 397	11 562	0.24	66.46	5 835	1.02	33.54
	2001	17 591	11 654	0.80	66.25	5 937	1.75	33.75
	2002	18 079	11 978	2.78	66.25	6 101	2.76	33.75
	2003	17 961	11 901	-0.64	66.26	6 060	-0.67	33.74
	2004	17 729	11 710	-1.60	66.05	6 019	-0.68	33.95
	2005	17 596	11 616	-0.80	66.02	5 980	-0.65	33.98
	2006	17 570	11 579	-0.32	65.90	5 991	0.18	34.10
	2007	17 771	11 663	0.73	65.63	6 108	1.95	34.37
	2008*	17 789	11 575	-0.75	65.07	6 214	1.74	34.93

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

Banks include ATB, BFT, BNA, ATTJARI BANK, BT, AB, BIAT, STB, UBCI, UIB, BH, CB on shore, BTK, TQB, BTE, BTL, STUSID BANK, BTS, ABC and BFPME.

Other Members include financial institutions, offshore banks (NAIB, BEST BANK), business banks (BAT) and collection companies.

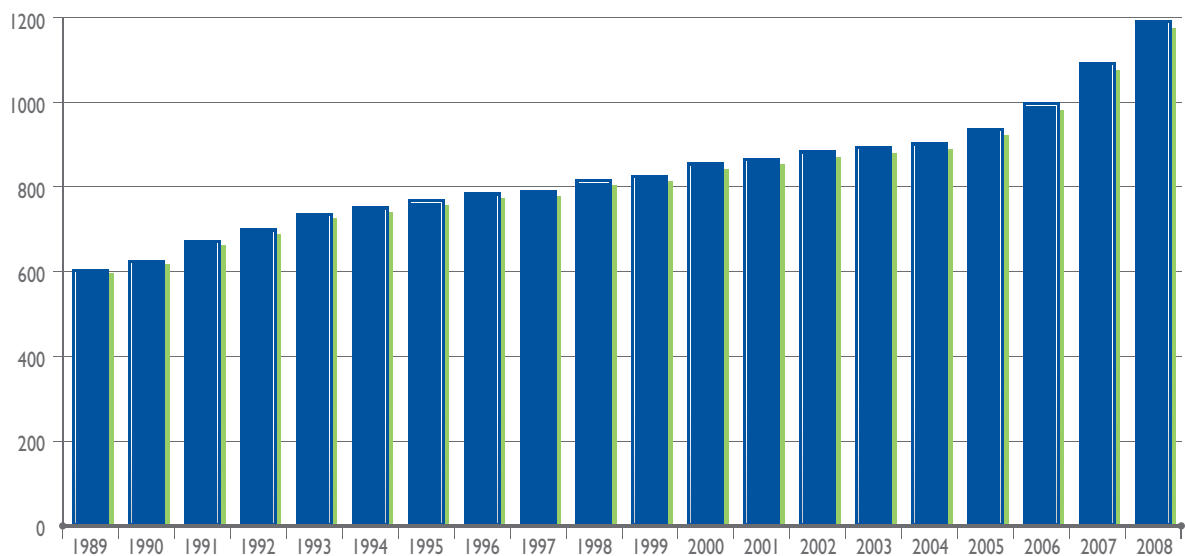
(*) It is the permanent workforce regardless of contractuels.

NETWORK OF BRANCHES-AGENCIES AND OFFICES OF BANKS AS AT 31 DECEMBER 2008

TABLE VIII

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
A.BANK	54	54	57	58	63	67	68	70	70	72	73	77	75	77	80	82	85	87	92	103
ATB	14	17	19	20	26	26	29	30	29	31	32	32	33	35	36	37	43	60	79	88
BH	29	29	34	36	35	46	50	59	61	68	73	73	77	74	78	76	79	80	81	84
BT	59	63	71	71	73	73	73	75	76	76	75	76	75	79	79	79	82	81	84	87
ATTIJARI BANK	64	66	72	75	78	79	81	79	83	86	86	86	89	90	91	92	93	95	105	137
BIAT	58	62	65	73	78	79	78	78	78	78	85	85	95	99	100	102	104	108	112	122
BNA	113	116	125	131	137	138	138	140	139	141	140	158	142	143	144	144	144	146	146	148
STB	125	126	132	131	135	132	132	131	133	133	131	133	131	132	133	132	132	132	132	132
UBCI	27	28	29	33	34	36	37	37	37	37	38	39	42	46	47	52	66	85	97	102
UIB	59	60	63	66	72	70	77	79	78	86	85	88	94	94	93	89	88	92	97	109
ABC													3	4	4	4	3	3	3	3
BFT	4	6	6	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7
BTS										1	1	1	1	1	1	1	1	1	1	25
C.BANK			1	1	1	1	1	2	2	2	2	2	2	2	1	1	1	1	1	1
NAIB												2	2	2	2	2	2	2	3	4
BEST BANK															4	6	6	8	8	8
BFPME																	3	3	5	5
BTK																		1	4	8
BTL																			2	2
TQB																			3	4
STUSID BANK																			2	3
BTE																			2	4
TOTAL	606	627	674	701	738	753	770	786	792	817	828	857	868	885	896	904	939	999	1 094	1 194

* 1 104 Agencies, 19 Branches and 71 offices.



B

**BANK
NETWORK**

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AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) AV. DE FRANCE	TUNIS	BAB BHAR	13, AV. DE FRANCE	(71) 340.511	344.422
(A) P. PASTEUR	TUNIS	BELVEDERE	150, AV. DE LA LIBERTE	(71) 780.741	789.560
(A) LA MARSА	TUNIS	LA MARSА	44, AV. TAIEB M'HIRI	(71) 740.704	741.445
(A) LA FAYETTE	TUNIS	LA FAYETTE	ANGLE RUE D'IRAN & RUE IBN JAZZAR	(71) 783.120	841.153
(A) LE KRAM	TUNIS	LE KRAM	204, AV. H. BOURGUIBA	(71) 730.253	275.582
(A) LES OLYMPIADES	TUNIS	CITE EL KHADHRA	IMM. B. MAHMOUD BLOC N°1 CITÉ OLYMPIQUE	(71) 808.668	792.719
(A) TAIEB M'HIRI	TUNIS	TUNIS	51 BIS, AV. TAIEB M'HIRI	(71) 797.040	844.518
(A) KHEIREDDINE PACHA	TUNIS	MONTPLAISIR	17, AVENUE KHEREIDDINE PACHA	(71) 844.960	844.047
(A) LES BERGES DU LAC	TUNIS	LES BERGES DU LAC	CITE EL HABIB IMM. BEN MAHMOUD	(71) 965.303	964.987
(A) ALAIN SAVARY	TUNIS	CITE EL KHADHRA	AV. ALAIN SAVARY	(71) 770.255	772.576
(A) EL MENZAH I	TUNIS	EL MENZAH I	ANGLE RUE ERRASSAS ET RUE H'MIDI	(71) 752.582	752.787
(A) EL MANAR	TUNIS	EL MANAR	RUE ROI ABDELAZIZ EL MANAR II	(71) 885.595	885.583
(A) DR BURNET	TUNIS	MUTUELLE-VILLE	39, RUE DR. BURNET MUTUELLEVILLE	(71) 792.729	780.858
(A) PLACE BARCELONE	TUNIS	BAB BHAR	74, AV. FARHAT HACHED	(71) 324.267	324.239
(A) PLACE 7 NOVEMBRE	TUNIS	BAB BHAR	26, AV. HABIB BOURGUIBA	(71) 336.412	336.301
(A) MONTFLEURY	TUNIS	SIDI EL BECHIR	57, RUE DU SAHEL	(71) 392.966	397.764
(A) BAB EL ALOUJ	TUNIS	BAB SOUIKA	2, RUE TESTOUR	(71) 565.602	568.798
(A) EL OMRANE	TUNIS	EL OMRANE	41, BD. HEDI SAIDI	(71) 897.106	563.020
(A) LE PASSAGE	TUNIS	BAB BHAR	ANGLE AV. HABIB THAMEUR ET AV. PARIS	(71) 348.422	343.721
(A) BAB EL KHADHRA	TUNIS	BAB EL KHADHRA	4, BLD B. SFAR ET 7 R. DE LAVERDURE	(71) 561.253	567.781
(A) SOUK ETTROUK	TUNIS	BAB SOUIKA	26, RUE SOUK KHEIREDDINE LA MEDINA	(71) 562.283	568.262
(A) LE BARDO	TUNIS	LE BARDO	AV. HABIB BOURGUIBA	(71) 517.600	500.414
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	24, RUE BAB SOUIKA	(71) 573.909	573.930
(A) BAB JEDID	TUNIS	SIDI EL BECHIR	55, BLD BAB M'NARA	(71) 571.638	571.678
(A) MED V	TUNIS	LAFAYETTE	AV. MED V	(71) 835.500	831.630
(A) LA MARSА CORNICHE	TUNIS	LA MARSА CORNICHE	AVENUE H. BOURGUIBA	(71) 983.150	983.135
(A) ETTAHRIR	TUNIS	ETTAHRIR	ROUTE DE BIZERTE	(71) 505.416	505.419
(A) EL MANAR II CAMPUS	TUNIS	EL MANAR	GALERIE AMILCAR, RUE 7151	(71) 885.200	885.222
(A) MANDELA	TUNIS	LAFAYETTE	SIÈGE SOCIAL AMEN BANK AV. MED.V	(71) 835.500	
(A) JARDINS DE LA SOUKRA	TUNIS	LA MARSА	TANIT CENTER SIDI DAOUED	(71) 938.500	
(A) LES BERGES DU LAC 2	TUNIS	BERGES DU LAC	RUE LAC TURKANA RESIDENCE MARJENE03	(71) 961.782	
(A) SIDI BOU SAID	TUNIS	SIDI BOU SAID	AVENUE 7 NOVEMBRE 1987	(71) 980.012	
(A) CARTHAGE	TUNIS	CARTHAGE	CENTRE COMMERCIAL AV. H. BOURGUIBA CARTHAGE DERMECH	(71) 277.800	
(A) L'AOUINA	TUNIS	AIN ZAGHOUAN	RDC RESIDENCE YAMOUR AV. KHALED IBN EL WALID	(70) 737.535	
(A) SIDI HASSINE	TUNIS	SEJOURMI	ANGLE GRANDE ROUTE SIDI HASSINE ET RUE 4877	(71) 935.766	
(A) CHARGUIA	ARIANA	CHARGUIA	5, RUE 8612 - Z.I. LA CHARGUIA I	(71) 796.946	205.163
(A) JARDIN D'EL MENZAH	ARIANA	EL MENZAH	RESIDENCE HANNIBAL RUE 7400	(71) 887.711	873.377
(A) EL MENZAH VI	ARIANA	EL MENZAH VI	CITE JAMIL-EL MENZAH VI	(71) 767.022	767.729
(A) ARIANA	ARIANA	ARIANA	AV. ALI BELHAOUANE	(71) 715.903	711.241
(A) ENNASR II	ARIANA	ENNASR II	ANGLE DES AV. HEDI NOUIRA ET NELLE ERE	(71) 828.700	828.555

AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SIDI THABET	ARIANA	SIDI THABET	AV. 7 NOVEMBRE 1987	(71) 552.084	552.231
(A) KALAAT EL ANDALOUS	ARIANA	K.EL ANDALOUS	IBIS, AV. HABIB BOURGUIBA	(71) 558.104	558.318
(A) SOUKRA	ARIANA	SOUKRA	AVENUE U.M.A RÉSIDENCE JAWHARA	(71) 945.440	945.485
(A) CENTRE URBAIN NORD	ARIANA	ARIANA	AV. 7 NOVEMBRE	(70) 728.470	728.460
(A) ARIANA CENTER	ARIANA	ARIANA	15, AV. DU 18 JANVIER 1952	(71) 709.099	
(A) RAOUED	ARIANA	ARIANA	AV. FETHI ZOUHIR RESIDENCE MERIEM II	(71) 858.470	858.446
(A) CHARGUIA 2	ARIANA	CHARGUIA	ANGLE RUE DES METIERS ET RUE DES ENTREPRENEURS	(71) 942.517	942.527
(A) JEDEIDA	MANOUBA	JEDEIDA	13, AV. TAIEB M'HIRI	(71) 539.140	539.386
(A) MANOUBA	MANOUBA	MANOUBA	ANGLE AV. H. BOURGUIBA & K. PACHA	(70) 615.148	615.134
(A) BEN AROUS	BEN AROUS	BEN AROUS	80, AV. DE FRANCE	(71) 384.122	381.550
(A) HAMMAM-LIF	BEN AROUS	HAMMAM-LIF	52, AV. DE LA REPUBLIQUE	(71) 439.943	439.876
(A) MEGRINE	BEN AROUS	MEGRINE	ANGLE AV. H. BOURGUIBA ET RUE L.HADDAD	(71) 297.476	426.825
(A) RADES	BEN AROUS	RADES	AV. MOHAMED ALI- CITE LES JASMIN	(71) 442.700	440.944
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	AVENUE DES MARTYRS EL MOUROUJ I	(71) 790.377	364.585
(A) RADES PORT	BEN AROUS	RADES PORT	PORT DE RADES	(71) 449.700	448.017
(A) BOUMHEL	BEN AROUS	HAMMAM-LIF	ANGLE DE L'AV. DE L'ENVIRONNEMENT	(71) 291.610	
(A) EL MGHIRA	BEN AROUS	FOUCHANA	Z.I. EL MGHIRA II	(79) 408.422	
(A) BIZERTE	BIZERTE	BIZERTE	99, AV. HABIB BOURGUIBA-BIZERTE	(72) 431.668	432.675
(A) NABEUL	NABEUL	NABEUL	47 AV. HABIB THAMEUR	(72) 286.000	286.016
(A) KELIBIA	NABEUL	KELIBIA	RUE IBN KHALDOUN	(72) 296.372	296.785
(A) BENI KHIAR	NABEUL	BENI KHIAR	AV. HABIB BOURGUIBA	(72) 229.015	229.344
(A) HAMMAMET	NABEUL	HAMMAMET	AV. HABIB BOURGUIBA	(72) 281.215	281.388
(A) GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(72) 255.978	256.017
(A) KORBA	NABEUL	KORBA	AV. H. BOURGUIBA CENTRE SITKO	(72) 388.855	389.255
(A) SOLIMAN	NABEUL	SOLIMAN	AVENUE H. BOURGUIBA	(72) 792.730	390.870
(A) HAMMAMET LA MEDINA	NABEUL	HAMMAMET	COMPLEXE LA MEDINA Y. HAMMAMET	(72) 241.400	241.411
(A) HAMMAMET MARINA	NABEUL	HAMMAMET	COMPLEXE COMMERCIAL LA MARINA HAMMAMET SUD	(72) 240.855	
(A) DAR CHAABENE	NABEUL	DAR CHAABENE	AV. MOHAMED HEDI KHEFACHA	(72) 320.020	
(A) MENZEL TEMIME	NABEUL	MENZEL TEMIME	ANGLE AV. H. BOURGUIBA ET TAIEB M'HIRI	(72) 300.451	389.255
(A) SOUSSE PORT	SOUSSE	SOUSSE PORT	AV. MOHAMED V.	(73) 224.029	227.128
(A) HAMMAM-SOUSSE	SOUSSE	H.SOUSSE	251, ROUTE DE TUNIS EL MENCHIA	(73) 360.800	363.339
(A) SOUSSE SENGHOR	SOUSSE	SOUSSE	AV. L.SENGHOR	(73) 228.086	227.433
(A) M'SAKEN	SOUSSE	M'SAKEN	AV. DR. TAIEB HACHICHA	(73) 291.121	291.122
(A) SOUSSE KHEZAMA	SOUSSE	SOUSSE KHEZAMA	BOULEVARD 7 NOVEMBRE-KHEZAMA	(73) 272.072	271.910
(A) SOUSSE ERRIADH	SOUSSE	SOUSSE ERRIADH	ROUTE DE LA CEINTURE CITÉ ERRIADH	(73) 303.956	303.955
(A) SOUSSE MEDINA	SOUSSE	SOUSSE MEDINA	54, RUE DE FRANCE	(73) 201.220	201.222
(A) ENFIDHA	SOUSSE	ENFIDHA	BD. DE L'ENVIRONNEMENT 4030	(73) 381.950	
(A) KSAR HELAL	MONASTIR	KSAR HELAL	PLACE DE L'INDEPENDANCE	(73) 472.994	472.737
(A) MONASTIR	MONASTIR	MONASTIR	CITE CNRPS ROUTE DE KAIROUAN	(73) 464.433	464.432

AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) MOKNINE	MONASTIR	MOKNINE	AV. DE MARTYRS, IMM. FOYER UNIVERSITAIRE ENNAJAH	(73) 435.434	435.435
(A) MAHDIA	MAHDIA	MAHDIA	AV. 2 MARS 1934	(73) 680.888	695.809
(A) SFAX CHAKER	SFAX	SFAX	AV. HEDI CHAKER-SFAX	(74) 220.138	229.245
(A) SFAX MEDINA	SFAX	SFAX	2, 4, 6, RUE MALEK	(74) 211.944	212.721
(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) 408.189	408.849
(A) SFAX ARIANA	SFAX	SFAX	ROUTE DE TUNIS KM1	(74) 225.660	225.660
(A) SFAX POUDRIÈRE	SFAX	SFAX POUDRIÈRE	RTE SIDI MANSOUR Z.I. SFAX POUDRIÈRE	(74) 286.060	286.061
(A) SFAX MENZEL CHAKER	SFAX	SFAX M. CHAKER	MERKEZ SELLAMI	(74) 285.292	285.294
(A) SFAX THYNA	SFAX	SFAX THYNA	ROUTE DE GABÈS KM 1 ANGLE AV. DE L'ENVIRONNEMENT	(74) 463.222	463.275
(A) GABES JARA	GABES	GABES	AV. HABIB BOURGUIBA	(75) 276.066	271.092
(A) MARETH	GABES	MARETH	RUE D'ALGER GPI	(75) 321.300	321.510
(A) GHANNOUCH	GABES	GHANNOUCH	326, AV. TAHAR HADDAD	(75) 225.164	225.025
(A) JERBA HOUMT SOUK	MEDENINE	JERBA H. SOUK	AV. HABIB BOURGUIBA	(75) 652.666	652.890
(A) JERBA MIDOUN	MEDENINE	JERBA MIDOUN	AV. FARHAT HACHED ROUTE MAHBOUBINE	(75) 730.666	730.297
(A) MEDENINE	MEDENINE	MEDENINE	SENIET ESSOUD LOT N°12	(75) 640.879	642.526
(A) ZARZIS	MEDENINE	ZARZIS	AV. MOHAMED V	(75) 694.850	694.852
(A) JERBA AJIM	MEDENINE	JERBA AJIM	AV. HABIB BOURGUIBA	(75) 661.666	661.659
(A) JERBA EL MAY	MEDENINE	JERBA EL MAY	ROUTE MAHBOUBINE	(75) 676.243	676.177
(A) TATAOUINE	TATAOUINE	TATAOUINE	ANGLE AV. F. HACHED & 1ER JANVIER	(75) 862.065	862.063
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	COMPLEXE MOULDI CENTRE	(76) 627.320	
(A) TOZEUR	TOZEUR	TOZEUR	AV. FARHAT HACHED	(76) 460.456	460.901
(A) KAIROUAN	KAIROUAN	KAIROUAN	RUE 2 MARS 1934	(77) 233.600	230.031
(A) BEJA	BEJA	BEJA	AV. HABIB BOURGUIBA	(78) 450.020	452.429

ARAB BANKING CORPORATION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) LES BERGES DU LAC	TUNIS	TUNIS	RUE DU LAC D'ANNECY LES BERGES DU LAC	(71) 861.861	861.406
(A) SOUSSE	SOUSSE	SOUSSE	BD. 7 NOVEMBRE -SOUSSE	(73) 244.800	244.820
(A) SFAX	SFAX	SFAX	BD. 7 NOVEMBRE-SFAX	(74) 403.999	404.909

ARAB TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) CENTRALE	TUNIS	TUNIS	9, RUE HEDI NOUIRA	(71) 351.155	347.270
(A) EL JAZIRA	TUNIS	TUNIS	21, RUE EL JAZIRA	(71) 320.567	327.028
(A) MUTU INTERNATIONALE	TUNIS	MUTUELLEVILLE	114, AV. JUGURTHA-MUTUELLEVILLE	(71) 842.988	841.251
(A) EL MECHTEL	TUNIS	TUNIS	BOULEVARD OULED HAFFOUZ	(71) 782.394	793.212
(A) LA MARSА	TUNIS	LA MARSА	PLACE 7 NOVEMBRE	(71) 744.209	744.438
(A) KRAM	TUNIS	KRAM NORD	227, AV. HABIB BOURGUIBA	(71) 730.973	731.630
(A) MONTPLAISIR	TUNIS	TUNIS	RUE 8005-MONTPLAISIR	(71) 783.198	782.090
(A) BERGES DU LAC	TUNIS	LAC DE TUNIS	LES BERGES DU LAC-IMM.BADR. TUNIS	(71) 861.291	861.523
(A) BARDO	TUNIS	BARDO	2 BIS, RUE BAYREM ETTOUNSI	(71) 507.305	507.799
(A) SAADI	TUNIS	EL MENZAH IV	IMM. SAADI - EL MENZAH IV	(71) 705.373	705.237
(A) EL AOUINA	TUNIS	EL AOUINA	23, AV. MONGI SLIM	(70) 727.477	727.488
(A) EL AGBA	TUNIS	DENDEN	ROUTE DU KEF Km5	(71) 938.698	938.650
(A) BARDO II	TUNIS	BARDO	140, AV. 20 MARS	(71) 664.034	664.080
(A) SIDI HASSINE	TUNIS	ESSIJOUMI	RUE 42800 SIDI HASSINE ESSIJOUMI	(71) 935.303	935.290
(A) EZZOUHOUR	TUNIS	EZZOUHOUR	57 BIS, ANGLE 7 NOVEMBRE ET AV. HRAIRIA	(71) 529.299	529.205
(A) SIDI EL BECHIR	TUNIS	SIDI EL BECHIR	SIDI EL BECHIR	(71) 333.638	333.651
(A) LA GOULETTE	TUNIS	LA GOULETTE	AV. FRANKLIN ROOSEVELT IMMEUBLE CASINO	(71) 736.600	736.112
(A) LA MARSА 2	TUNIS	LA MARSА	71, RUE HEDI CHAKER	(71) 744.242	744.245
(A) LA LIBERTE	TUNIS	LAFAYETTE	93, AV. DE LA LIBERTE	(71) 288.022	289.008
(A) EL MORKADH	TUNIS	EL MORKADH	ANG. RUE EL MORKADH ET PLACE DES CHEVEAUX	(71) 340.641	340.799
(A) IBN SINA	TUNIS	IBN SINA	ANG. RUE 10236 ET RUE BELGACEM EL BAZMI	(71) 270.222	270.299
(A) IBN KHALDOUN	TUNIS	IBN KHALDOUN	4, RUE 6691	(71) 921.821	921.004
(A) MONTFLEURY	TUNIS	MONTFLEURY	10, RUE DU SAHEL MONTFLEURY 1008 TUNIS	(71) 490.562	490.770
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	CENTRE COMMERCIAL DE BAB SOUIKA 1006 EL HALFAOUINE	(71) 569.621	569.598
(A) BAB BNET	TUNIS	BAB BNET	42, BIS AV. BAB BNET 1006 TUNIS	(71) 568.130	568.410
(A) AV. H. BOURGUIBA	TUNIS	TUNIS	39, AV. H. BOURGUIBA 1000 TUNIS	(71) 254.202	254.180
(A) EL MENZAH VI	ARIANA	EL MENZAH VI	ANGLE RUE DE LA LIBERTÉ ET OTHMANE IBN AFFENE EL MENZAH VI	(71) 766.666	767.081
(A) ARIANA	ARIANA	ARIANA	ANGLE AV. A. KHABTANI/H. KHAFACHA	(71) 702.222	703.463
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	138, AV. IBN KHALDOUN	(70) 662.240	662.303
(A) RAOUED	ARIANA	RAOUED	95, AV. FETHI ZOUHIR RAOUED	(71) 757.505	756.638
(A) EL MANAR	ARIANA	EL MANAR	2, RUE YOUSSEF ROUISSI	(71) 889.152	889.256
(A) CHARGUIA	ARIANA	CHARGUIA	IMMEUBLE SAWARBY CENTRE URBAIN NORD	(71) 752.087	750.590
(A) ENNASR	ARIANA	ENNASR	AV. HEDI NOUIRA ENNASR II	(70) 825.544	825.548
(A) MEGRINE	BEN AROUS	MEGRINE	RUE DU PLASTIQUE Z.IND. SIDI RZIG	(71) 433.050	434.855
(A) EL MEDINA EL JADIDA	BEN AROUS	MEDINA JEDIDA	ANGLE AV. FAYCAL IBN ABDELAZIZ ET RUE KHLIFA DIMASSI	(79) 354.513	354.482
(A) HAMMAM LIF	BEN AROUS	HAMMAM LIF	70, AV. DE LA REPUBLIQUE	(71) 294.517	294.559
(A) BOUMHEL	BEN AROUS	BOUMHEL	AVENUE DE L'ENVIRONNEMENT	(71) 216.231	216.664
(A) MEGRINE JAWHARA	BEN AROUS	MEGRINE JAWHARA	RUE AHMED TLILI	(79) 417.124	416.979

ARAB TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	1, AV. DES MARTYRS	(79) 357.616	357.740
(A) EZZAHRA	BEN AROUS	EZZAHRA	54, AV. DE L'ENVIRONNEMENT	(79) 485.309	485.288
(A) YASMINET	BEN AROUS	YASMINET	ROUTE DE MORNAG KM 7	(71) 316.899	316.744
(A) RADES	BEN AROUS	RADES	AV. FARHAT HACHED	(71) 447.100	447.150
(A) FOUCHANA	BEN AROUS	FOUCHANA	AV. 7 NOVEMBRE FOUCHANA	(79) 320.460	320.302
(A) DOUAR HICHER	MANOUBA	DOUAR HICHER	RESIDENCE (SPRIC) CITE EL AAHD EL JADID	(71) 622.120	622.966
(A) OUED ELLIL	MANOUBA	OUED ELLIL	6, AV. HABIB BOURGUIBA	(71) 536.150	536.138
(A) DENDEN	MANOUBA	DENDEN	COMPLEXE IBN KHALDOUN ANGLE AV. DE L'INDEPENDANCE ET RUE IBN KHALDOUN	(71) 606.896	606.708
(A) NABEUL	NABEUL	NABEUL	137, AVENUE H. BOURGUIBA	(72) 224.351	224.701
(A) HAMMAMET	NABEUL	HAMMAMET	6, RUE HABIB BOURGUIBA	(72) 282.007	262.517
(A) GROMBALIA	NABEUL	GROMBALIA	AVENUE H. BOURGUIBA	(72) 213.688	214.177
(A) BENI KHALLED	NABEUL	BENI KHALLED	PLACE DU 23 JANVIER 1952	(72) 374.771	374.774
(A) MENZEL TEMIME	NABEUL	MENZEL TEMIME	AV. MONGI SLIM	(72) 300.202	300.205
(A) BENI KHIAR	NABEUL	BENI KHIAR	141, AV. DE LA REPUBLIQUE	(72) 228.168	228.833
(A) KELIBIA	NABEUL	KELIBIA	159 BIS, AV. DES MARTYRS	(72) 208.494	208.497
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	11, AV. DE L'INDEPENDANCE	(72) 680.720	681.349
(A) BIZERTE	BIZERTE	BIZERTE	RUE DU 1 ^{ER} JUIN	(72) 433.142	433.878
(A) MENZEL BOURGUIBA	BIZERTE	MENZEL BOURGUIBA	ANGLE AVENUE DE L'INDEPENDANCE ET RUE HABIB BOURGUIBA	(72) 518.850	518.888
(A) METLINE	BIZERTE	METLINE	ANG. AV. F. HACHED ET RUE RACHID NAJJAR	(72) 446.377	446.288
(A) SOUSSE	SOUSSE	SOUSSE MEDINA	ANGLE RUE DE L'HOTEL DEVILLE ET AV. MED V	(73) 225.055	225.056
(A) SOUSSE KHEZAMA	SOUSSE	KHEZAMA	AV. 7 NOVEMBRE	(73) 244.251	244.241
(A) M'SAKEN	SOUSSE	MSAKEN	21, AV. DE LA REPUBLIQUE	(73) 290.071	290.077
(A) KALAA KEBIRA	SOUSSE	KALAA KEBIRA	PLACE DU SOUK AV. AWLED M'HAMED	(73) 354.701	354.704
(A) MONASTIR	MONASTIR	MONASTIR	AVENUE DU COMBATTANT SUPREME CITE CNRPS	(73) 646.301	448.681
(A) TEBOLBA	MONASTIR	TEBOLBA	ANGLE AV. H. BOURGUIBA ET MAHBOUBA SOUSSIA	(73) 496.973	493.424
(A) CHORBENE	MAHDIA	CHORBENE	AVENUE HABIB BOURGUIBA	(73) 600.350	600.250
(A) MAHDIA	MAHDIA	MAHDIA	AV. 2 MARS IMM. CHATTI	(73) 690.302	690.308
(A) SFAX I	SFAX	SFAX VILLE	49, AVENUE H. BOURGUIBA	(74) 225.111	229.211
(A) SFAX II	SFAX	SFAX EL ANSAR	AV. D'AFRIQUE	(74) 297.369	297.387
(A) GREMDA	SFAX	GREMDA	ROUTE DE GREMDA - Km 6	(74) 613.946	613.944
(A) SFAX TYNA	SFAX	SFAX	CITE EL MOEZ Km 7, ROUTE DE GABES	(74) 686.156	687.462
(A) SFAX SAKIET EZZIT	SFAX	SFAX	ROUTE DE TUNIS Km9 CITE EL ONS	(74) 861.622	861.602
(A) SFAX CHAKER	SFAX	SFAX	ROUTE DE MENZEL CHAKER Km 4 IMM. DAMMAK	(74) 620.055	620.056
(A) SFAX EL JEDIDA	SFAX	SFAX	N°5 COMPLEXE JEBLI CENTER	(74) 404.568	400.144
(A) SFAX EL AIN	SFAX	SFAX	ROUTE EL AIN Km5 MARKEZ DERBAL	(74) 631.533	631.502
(A) SFAX ARIANA	SFAX	SFAX ARIANA	ROUTE DE TUNIS KM 1,5 3000 SFAX ARIANA	(74) 442.895	442.898

ARAB TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) GABES	GABES	GABES	75, AVENUE HABIB BOURGUIBA	(75) 274.700	273.255
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	AV. DES MARTYRS ROUTE RAS JEDIR 4160 BEN GUERDANE	(75) 718.002	718.009
(A) JERBA H. SOUK	MEDENINE	HOUMT SOUK	AVENUE ABDELHAMID EL KADHI	(75) 650.230	651.752
(A) JERBA MIDOUN	MEDENINE	J. MIDOUN	ROUTE DU PHARE - MIDOUN	(75) 732.415	732.416
(A) JERBA GUELLALA	MEDENINE	GUELLALA	RUE SALAH BEN YOUSSEF - GUELLALA	(75) 761.618	761.616
(A) ZARZIS	MEDENINE	ZARZIS	AV. FARHAT HACHED	(75) 692.405	692.403
(A) TATAOUINE	TATAOUINE	TATAOUINE	ANG. AV. H. BOURGUIBA ET COMMANDANT BEJAOUI 3200 TATAOUINE	(75) 852.281	852.283
(A) TOZEUR	TOZEUR	TOZEUR	53, AV. FARHAT HACHED, BAB EL HAWA	(76) 461.104	461.099
(A) GAFSA	GAFSA	GAFSA	AV. JAMEL ABDENNASSER « HOTEL LA LUNE » 2100 GAFSA	(76) 225.808	226.204
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	ANG. AV. HABIB BOURGUIBA ET AV. FARHAT HACHED	(76) 627.390	627.570
(A) KAIROUAN	KAIROUAN	KAIROUAN	ANGLE RUE H. THAMEUR & 2 MARS 1934	(77) 234.264	231.923
(A) LE KEF	LE KEF	LE KEF	AV. MONGI SLIM	(78) 224.544	225.183
(A) BEJA	BEJA	BEJA	RUE KAID JAWHAR - SIDI BOUTEFAHA	(78) 455.718	455.114
(A) JENDOUBA	JENDOUBA	JENDOUBA	ANG. RUE ALI BELHAOUANE ET HABIB THAMEUR	(78) 601.713	601.675

BEST BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE	TUNIS	TUNIS	88, AVENUE HEDI CHAKER	(71) 790.000	780.235
(A) LAC	TUNIS	TUNIS	RUE DU LAC TORCANA RESIDENCE LILAS	(71) 860.130	861.543
(A) EZZITOUNA	TUNIS	TUNIS	RUE JEMAA EZZITOUNA	(71) 200.954	200.948
(A) MEGRINE ERRIADH	BEN AROUS	MEGRINE ERRIADH	RESIDENCE EL MOOTAZ, KM 5 GPI	(71) 427.293	780.235
(A) MANOUBA	MANOUBA	MANOUBA	7, AV. HABIB THAMEUR	(71) 609.309	609.521
(A) SOUSSE	SOUSSE	SOUSSE	69, AV. ABDELHAMID KADHI CORNICHE	(73) 201.021	201.022
(A) SFAX JADIDA	SFAX	SFAX	AV. DES MARTYRS IMM. PALMARIUM	(74) 404.990	404.994
(A) SFAX	SFAX	SFAX	6 RUE DAGHAMARSHOLD	(74) 296.400	296.402

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) BACH HAMBA	TUNIS	TUNIS	56, AV. H. BOURGUIBA	(71) 343.413	350.290
(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) 253.598	342.371
(A) SIDI BOUSAID	TUNIS	SIDI BOUSAID	PLACE 7 NOVEMBRE	(71) 740.296	741.192
(A) AV. DE PARIS	TUNIS	TUNIS	14, AV. DE PARIS	(71) 258.801	343.662
(A) BELVEDERE	TUNIS	TUNIS	91, AV. DE LA LIBERTÉ	(71) 843.847	840.364
(A) TUNIS BARCELONE	TUNIS	TUNIS	9, RUE DE HOLLANDE	(71) 322.219	327.252
(A) LA GOULETTE	TUNIS	LA GOULETTE	AV. HABIB BOURGUIBA	(71) 735.700	735.015
(A) LE KRAM	TUNIS	LE KRAM	20, AV. HABIB BOURGUIBA	(71) 731.548	731.548
(A) EL MECHTEL	TUNIS	TUNIS	RUE OULED HAFFOUZ EL MECHTEL	(71) 794.025	793.656
(A) MONGI SLIM	TUNIS	TUNIS	63, AV. MONGI SLIM	(71) 330.701	332.005
(A) LE BARDO	TUNIS	LE BARDO	BOULEVARD 20 MARS	(71) 514.859	513.200
(A) LA MARSА	TUNIS	LA MARSА	AV. H. BOURGUIBA	(71) 729.481	729.490
(A) LE PASSAGE	TUNIS	TUNIS	53, AV. DE PARIS LE PASSAGE	(71) 342.278	341.548
(A) LES BERGES DU LAC	TUNIS	LAC DE TUNIS	RUE DU LAC ANNECY LES BERGES DU LAC	(71) 964.654	964.183
(A) TUNIS BAB JEDID	TUNIS	TUNIS	19 ET 21, RUE BAB JEDID	(71) 245.627	245.628
(A) AV. DE PARIS II	TUNIS	TUNIS	14, AVENUE DE PARIS	(71) 352.453	347.716
(A) BELVEDERE II	TUNIS	BELVEDERE II	95, AV. DE LA LIBERTE	(71) 849.204	784.131
(A) CHARGUIA PARC D'EXPOSITION	TUNIS	Z.I. CHARGUIA	JUMELAGE DEPOT SNT RUE 8600 ZONE INDUSTRIELLE CHARGUIA 2035	(71) 808.709	807.155
(A) MONTPLAISIR	TUNIS	MONTPLAISIR	IMMEUBLE AZIZ RUE 8368 MONTPLAISIR	(71) 780.411	785.106
(A) LES JARDINS DU LAC	TUNIS	JARDINS DU LAC	IMMEUBLE YESMINE DU LAC LES JARDINS DU LAC LA GOULETTE 1053	(71) 190.008	190.026
(A) EZZOUHOUR	TUNIS	TUNIS	20 BIS, RUE 4001 CITE EZZOUHOUR 2 - 2052	(71) 525.690	525.620
(A) EL HRAIRIA	TUNIS	TUNIS	N°233 AV. HRAIRIA 2052	(71) 595.333	595.110
(A) ZAHROUNI	TUNIS	ZAHROUNI	ANGLE RUE 4366 ET RUE DU MARTYRE HMIDA ECHAHED 2051	(71) 101.102	101.113
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	CENTRE COMMERCIAL BAB SOUIKA EL HALFAOUINE 1006	(71) 566.799	566.970
(A) TAMAYOUZ	TUNIS	CENTRE URBAIN NORD	LOTS B15 IMMEUBLE TAMAYOUZ CENTRE URBAIN NORD 1082	(71) 948.448	948.533
(A) LAC MARINA	TUNIS	JARDINS DU LAC	IMMB. LLOYD AV. TAHAR DADDAD LES JARDINS DU LAC 1053	(71) 860.392	862.477
(A) CITE EL KHADHRA	TUNIS	CITE EL KHADHRA	ANGLE AV. LOUIS BRAILLE & R. MED. CHNIK 1003 CITE EL KHADHRA	(71) 806.833	806.065
(A) BAB SAADOUN	TUNIS	BAB SAADOUN	IMMEUBLE N°5 AV. 9 AVRIL BAB SAADOUN 1006	(71) 576.233	576.855
(A) DEN DEN	MANOUBA	DEN DEN	I, AV. DE L'INDEPENDANCE	(71) 611.888	610.822
(A) MESK ELLIL	MANOUBA	OUED ELLIL	22, AV. HABIB BOURGUIBA	(71) 535.504	535.514
(A) MANOUBA	MANOUBA	MANOUBA	I AV. HABIB BOURGUIBA 2010	(70) 618.452	618.552
(A) CHARGUIA PARC D'EXPOSITION	ARIANA	CHARGUIA	R. N° 8600 Z.I. CHARGUIA I	(71) 808.709	807.155

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) ARIANA	ARIANA	ARIANA	ANG.AV.HABIB BOURGUIBA ET 8 RUE 18 JANVIER 1952	(71) 710.303	707.304
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	AV.DE L'INDEPENDANCE	(71) 547.777	545.244
(A) EL MANAR	ARIANA	EL MANAR	ANGLE RUE EL SAOUD ET RUE ALI ZLITNI	(71) 887.672	887.968
(A) SIDI THABET	ARIANA	SIDI THABET	COMPLEXE COMMERCIAL AV. H. BOURGUIBA	(71) 552.020	552.404
(A) ENNASR II	ARIANA	ENNASR II	39,AV. HEDI NOUIRA	(70) 830.012	830.015
(A) SOUKRA	ARIANA	SOUKRA	ANGLE AV. DE L'UMA ET RUE ELMOEZ IBN BADIS	(70) 839.060	839.062
(A) HEDI NOUIRA	ARIANA	CITE ENNASR	AV. HEDI NOUIRA RESIDENCE OSALIS GARDEN	(71) 816.386	816.388
(A) EL GHAZELA	ARIANA	CITE EL GHAZELA	ANGLE AV. FETHI ZOUHIR ET RUE DE PALESTINE CITE EL GHAZELA 2083	(71) 877.716	877.901
(A) NOUVELLE ARIANA	ARIANA	NOUVELLE ARIANA	ANGLE AV. MUSTAPHA HJAIJ ET AV. EL MILAHA 2080	(71) 707.440	707.944
(A) LES ROSERAIES	ARIANA	ARIANA	IMMEUBLE YESMINA ANGLE AV. TAIEB M'HIRI ET RUE CHEDLY KTARI 2080	(71) 710.748	710.833
(A) MENZAH 8	ARIANA	NOUVELLE ARIANA	IMMEUBLE MESSAI AV. OTHMEN IBN AFFANE MENZAH 8 CP - 2080	(71) 705.799	712.966
(A) LES JASMIN	ARIANA	NOUVELLE ARIANA	AV. HABIB BOURGUIBA 2080 NOUVELLE ARIANA	(71) 714.132	714.588
(A) DAR FADHAL	ARIANA	DAR FADHAL	RESIDENCE SALMA AV. TAIEB MHIRI 2036 LAOUINA	(70) 737.540	737.544
(A) HAMMAM LIF	BEN AROUS	HAMMAM LIF	3, AV. HABIB BOURGUIBA	(71) 292.312	437.566
(A) RADES	BEN AROUS	RADES	37, AV. FARHAT HACHED	(71) 443.708	441.133
(A) MEGRINE	BEN AROUS	MEGRINE	GPI CARREFOUR MEGRINE BEN AROUS	(71) 389.387	389.391
(A) FOUCHANA	BEN AROUS	FOUCHANA	2, AV. 7 NOVEMBRE	(79) 320.111	320.501
(A) BEN AROUS	BEN AROUS	BEN AROUS	IMMEUBLE NAFTA 59 AV. DE FRANCE 2013	(71) 385.855	385.768
(A) EL MOUROUJ I	BEN AROUS	EL MOUROUJ	AV. DES MARTYRES EL MOUROUJ I 2074	(79) 359.500	359.649
(A) ZAGHOUANE	ZAGHOUANE	ZAGHOUANE	AV. DE L'INDEPENDANCE - 1100 ZAGHOUANE	(72) 681.617	681.717
(A) EL FAHS	ZAGHOUANE	EL FAHS	CENTRE COMMERCIAL MAJUS AV. HABIB BOURGUIBA EL FAHS-1140	(72) 672.400	672.333
(A) HAMMAMET	NABEUL	HAMMAMET	15, AV. HABIB THAMEUR	(72) 280.317	280.989
(A) YASMINE HAMMAMET	NABEUL	HAMMAMET SUD	BOULEVARD 7 NOVEMBRE ESPLANADE	(72) 241.599	441.673
(A) NABEUL	NABEUL	NABEUL	15, AV. HABIB THAMEUR	(72) 286.256	286.923
(A) SOLIMAN	NABEUL	SOLIMAN	15, AV. HABIB BOURGUIBA	(72) 290.319	291.810
(A) DAR CHAABANE	NABEUL	D. CHAABANE	15, AV. HABIB BOURGUIBA	(72) 361.500	361.222
(A) KELIBIA	NABEUL	KELIBIA	3, AV. H. BOURGUIBA	(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. MED.V	(72) 226.013	226.607
(A) NABEUL	NABEUL	NABEUL	15 AV. HABIB THAMEUR NABEUL	(72) 286.256	286.923
(A) MENZEL TEMIME	MENZEL TEMIME	NABEUL	N°50 AV. DE L'ENVIRONNEMENT MENZEL TEMIME - 8080	(72) 300.522	672.523
(A) BIZERTE	BIZERTE	BIZERTE	ANGLE R. HABIB THAMEUR - TAIEB M'HIRI	(72) 432.695	436.111
(A) MENZEL JEMIL	BIZERTE	ML. JEMIL	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	ANGLE AV. H. THAMEUR ET RUE DES MARTYRS	(73) 226.049	226.510

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SOUSSE HABIB BOURGUIBA	SOUSSE	SOUSSE	PLACE FARHAT HACHED	(73) 225.677	226.938
(A) BOUFICHA	SOUSSE	BOUFICHA	18, CITE COMMERCIALE	(73) 252.082	252.144
(A) M'SAKEN	SOUSSE	M'SAKEN	18, RUE TAHAR HACHICHA	(73) 258.422	257.004
(A) SOUSSE-CENTER	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA	(73) 228.540	226.410
(A) HAMMAM SOUSSE	SOUSSE	HAMMAM SOUSSE	263, ANGLE GPI & RUE D'ORAN	(73) 366.780	366.770
(A) SAHLOUL	SOUSSE	SAHLOUL	BOULEVARD YASSER ARAFAT	(73) 820.888	820.890
(A) SOUSSE SENGHOR	SOUSSE	SOUSSE SENGHOR	2, AV. LEOPARD CEDAR SENGHOR	(73) 213.584	213.586
(A) SOUSSE ERRIADH	SOUSSE	CITE ERRIADH	RESIDENCE HELA ROUTE PERIPHERIQUE SOUSSE MONASTIR CITE ERRIADH	(73) 306.574	306.576
(A) KSAR HELAL	MONASTIR	KSAR HELAL	13, AV. HABIB BOURGUIBA	(73) 475.211	476.033
(A) BEKALTA	MONASTIR	BEKALTA	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, AV. HABIB 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) 486.671	486.359
(A) MOKNINE	MONASTIR	MOKNINE	13, AV. HABIB BOURGUIBA	(73) 474.732	476.648
(A) MONASTIR EL HELIA	MONASTIR	MONASTIR	IMMEUBLE RHIM CENTRE, AVENUE TAIEB M'HIRI 5000	(73) 465.699	465.696
(A) BOUMERDES	MAHDIA	BOUMERDES	12, AV. FARHAT 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 M'HIRI	(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 ABULKACEM CHEBBI	(74) 297.300	220.852
(A) SFAX 5 AOUT	SFAX	SFAX	17, AVENUE DU 5 AOUT	(74) 229.687	225.677
(A) SFAX EL JADIDA	SFAX	SFAX	17, RUE 7 NOVEMBRE	(74) 403.905	403.861
(A) SFAX ZEPHYR	SFAX	ZEPHYR	AV. MAJIDA BOULILA	(74) 490.170	490.172
(A) SFAX EL BOUSTEN	SFAX	SFAX EL BOUSTEN	ROUTE D'EL MAHDIA KM2	(74) 442.901	442.911
(A) SFAX THAMEUR	SFAX	SFAX EL MEDINA	ANGLE RUE H. THAMEUR ET RUE ABOU KACEM CHEBBI SFAX EL MEDINA	(74) 297.300	220.852
(A) SFAX HACHED	SFAX	SFAX EL MEDINA	AV. FARHAT HACHED SFAX EL MEDINA - 3029	(74) 490.804	490.803
(A) SFAX EL HABIB	SFAX	CITE EL HABIB	AV. JORDANIE CITE EL HABIB 3052	(74) 665.765	665.770
(A) SFAX NASRIA	SFAX	SFAX	IMMEUBLE DES ETOILES 25 AV. MAJIDA BOULILA 3002	(74) 233.177	233.175
(A) SFAX INTILAKA	SFAX	SFAX EL MEDINA	N°61 RUE HAFFOUZ SFAX EL MEDINA 3000	(74) 210.829	210.893
(A) SFAX MOULINVILLE	SFAX	MOULINVILLE	RESIDENCE LES JASMIN ROUTE DE TUNIS KM 1,5 MOULINVILLE 3002	(74) 232.560	232.570
(A) GABES	GABES	GABES	129, AV. HABIB BOURGUIBA	(75) 270.777	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	(75) 275.301	276.800
(A) ZARETH	GABES	ZARRAT	AVENUE 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	AV. HABIB BOURGUIBA	(75) 650.730	650.022
(A) ZARZIS	MEDENINE	ZARZIS	10, RUE DE DJERBA	(75) 691.200	684.540
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	14, AV. DES MARTYRS	(75) 710.032	710.036
(A) GHOMRASSEN	MEDENINE	GHOMRASSEN	21, AV. H. BOURGUIBA	(75) 869.147	868.951
(A) JERBA EL MAY	MEDENINE	JERBA EL MAY	14, ROUTE DE MIDOUNE	(75) 676.075	676.123

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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
(B) BUREAU DE ZARZIS	MEDENINE	Z. FRANCHE	ZONE FRANCHE DE ZARZIS	(75) 684.250	681.251
(A) JERBA MIDOUN	MEDENINE	JERBA MIDOUN	ANGLE RUE H.BOURGUIBA & RUE CARTHAGE MIDOUN	(75) 733.681	733.680
(A) TATAOUINE	TATAOUINE	TATAOUINE	21, AV. FARHAT HACHED	(75) 860.863	861.252
(A) NEFTA	TOZEUR	NEFTA	22, AV. HABIB BOURGUIBA	(76) 430.666	430.388
(A) TOZEUR	TOZEUR	TOZEUR	22, AV. HABIB BOURGUIBA	(76) 452.044	462.123
(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
(A) GAFSA PLACE DU 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 PLACE D'AFRIQUE	GAFSA	GAFSA	6, PLACE TAIEB M'HIRI	(76) 222.325	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) 678.350	678.324
(A) KAIROUAN	KAIROUAN	KAIROUAN	9, AV. DR. HAMDA LAOUANI	(77) 227.401	229.444
(A) EL AGHALIBA	KAIROUAN	EL AGHALIBA	AV. BEIT EL HIKMA EL MANSOURA	(77) 281.746	281.748
(A) KASSERINE	KASSERINE	KASSERINE	10, PLACE DES MARTYRS	(77) 474.700	473.950
(A) JENDOUBA	JENDOUBA	JENDOUBA	7, RUE H. THAMEUR	(78) 602.377	604.418
(A) TABARKA	JENDOUBA	TABARKA	7, RESID. PORTOCORALLO	(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	276.373
(A) LE KEF	LE KEF	LE KEF	11, AV. H. BOURGUIBA 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

BANK FOR FINANCING SMALL/MEDIUM BUSINESSES

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(B) MEDENINE	MEDENINE	MEDENINE	IMMEUBLE ETTANMIA	(75) 643.443	643.443
(B) GAFSA	GAFSA	GAFSA	SIEGE DU GOUVERNORAT DE GAFSA	(76) 220.111	220.111
(B) KASSERINE	KASSERINE	KASSERINE	AV. HABIB BOURGUIBA	(77) 412.020	412.020
(B) SILIANA	SILIANA	SILIANA	AV. TAIEB M'HIRI	(78) 872.219	872.219
(B) JENDOUBA	JENDOUBA	JENDOUBA	AV. DE L'UMA CENTRE D'AFFAIRES	(78) 613.344	613.344

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(S) SUCC. COMMERCIAL	TUNIS	BELVEDERE	21, AV. KHEREDDINE PACHA - 1 ^{ER} ÉTAGE	(71) 782.128	781.092
(S) SUCC. H. BOURGUIBA	TUNIS	TUNIS	ANGLE AV. H. BOURGUIBA AV. DE PARIS	(71) 337.690	335.343
(A) LE KRAM	TUNIS	LE KRAM	155 BIS, AV. HABIB BOURGUIBA	(71) 721.000	721.650
(A) LA MARSА	TUNIS	LA MARSА	AV. H. BOURGUIBA CENTRE FENISIA	(71) 775.777	749.111
(A) B. SAADOUN	TUNIS	B.SAADOUN	BD 9 AVRIL	(71) 564.019	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) INTERNATIONALE	TUNIS	TUNIS	ESPACE DE TUNIS IMMEUBLE K	(71) 951.196	951.059
(A) KHAZNADAR	TUNIS	KHAZNADAR	AV. DE L'INDEPENDANCE IMM. STAR	(71) 500.493	515.159
(A) ALAIN SAVARY	TUNIS	ALAIN SAVARY	ROUTE X 2; ANGLE ALAIN SAVARY	(71) 784.514	787.474
(A) AHMED TLILI	TUNIS	TUNIS	AV. AHMED TLILI	(71) 338.079	336.066
(A) SIDI HASSINE SÉJOURI	TUNIS	SIDI H. SÉJOURI	113, RUE 42800 ROUTE EATTAR – SIDI HASSINE	(71) 934.780	934.977
(S) SUCC. DES PARTICULIERS	TUNIS	TUNIS	21, AV. K. PACHA RDC TUNIS	(71) 782.128	781.092
(A)* AV. HEDI CHAKER	TUNIS	AV. HEDI CHAKER	85, AV. HEDI CHAKER	(71) 846.219	846.631
(A) EZZAHRA	BEN AROUS	EZZAHRA	AV. HABIB BOURGUIBA	(71) 482.100	482.052
(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) 389.386	389.298
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	AV. HABIB THAMEUR EL MOUROUJ I	(79) 359.139	359.199
(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 N. MED	(71) 310.505	310.533
(A) BIR EL KASSAA	BEN AROUS	BIR EL KASSAA	RUE DU LIN – BIR EL KASSAA	(71) 389.200	387.033
(A) RADES	BEN AROUS	RADES	ENTRÉE DU VILLAGE MEDITERRANEEN	(71) 463.400	465.222
(A) HAMMAM CHATT	BEN AROUS	HAMMAM CHATT	PLACE 7 NOV	(79) 412.667	412.888
(A) MHAMDIA	BEN AROUS	MHAMDIA	ROUTE NATIONALE N°3	(71) 304.400	304.450
(A) ARIANA	ARIANA	ARIANA	AV. H. BOURGUIBA. ARIANA CENTER	(71) 706.680	705.643
(A) CHARGUIA	ARIANA	CHARGUIA	42, RUE 8600 ZONE INDU. LA CHARGUIA	(71) 770.035	772.041
(A) EL MENZAH V	ARIANA	EL MENZAH V	3, RUE CHEIKH MOHAMED ZAGHOUANI	(71) 755.721	235.509
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	CITE ETTADHAMEN ANGLE RNC 31	(71) 548.321	548.566
(A) ENNASR	ARIANA	ENNASR	AV. L'ERE NOUVELLE RESIDENCE SALAMBO	(71) 828.366	828.347
(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) ZAOUIT DJEDIDI	NABEUL	ZAOUIT DJEDIDI	AV. 20 MARS ZAOUJET DJEDIDI	(72) 370.875	370.549
(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) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 675.498	676.998
(A) BIZ. KHALDOUN	BIZERTE	BIZ. KHALDOUN	ANGLE DE LA RUE D'ALGER ET RUE D'ESPAGNE	(72) 420.650	421.750
(A) BIZERTE THAALBI	BIZERTE	BIZERTE	ANGLE 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) AOUSJA	BIZERTE	AOUSJA	AVENUE DE L'ENVIRONNEMENT - AOUSJA	(72) 402.999	403.488
(A) RAFRAF	BIZERTE	RAFRAF	AV. 7 NOVEMBRE – PLACE RMILA	(72) 455.622	455.711
(A) MATEUR	BIZERTE	MATEUR	AV. TAÏEB MHIRI - MATEUR	(72) 485.060	485.344
(A) CHATT MARIEM	SOUSSE	CHATT MARIEM	ROUTE TOURISTIQUE SOUSSE HERGLA	(73) 248.631	248.633

(*) There is an ADB office attached to Hedi Chaker agency.

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) HAMMAM SOUSSE	SOUSSE	H.SOUSSE	AV.7 NOVEMBRE	(73) 362.233	362.262
(A) SOUSSE HACHED	SOUSSE	S.HACHED	CITE FARHAT HACHED	(73) 229.686	229.688
(A) SOUSSE INDEP.	SOUSSE	S.INDEPENDANCE	RUE MONGI SLIM RESIDENCE EL HANA	(73) 202.510	202.512
(A) SOUSSE RIADH	SOUSSE	SOUSSE RIADH	RUE JAAFAR IBN ABI TALEB	(73) 304.913	300.267
(A) SOUSSE KANTAOUI	SOUSSE	SOUSSE	PORT KANTAOUI COMPLEXE LES MAISONS DES JARDINS	(73) 348.974	348.976
(A) M'SAKEN	SOUSSE	M'SAKEN	ANG.AV.TAIEB HACHICHA RUE DES ORANGES	(73) 265.788	265.790
(A) SOUSSE KHEZAMA	SOUSSE	SOUSSE KHEZAMA	BOULEVARD 7 NOVEMBRE - KHEZAMA	(73) 276.700	276.702
(A) BOUFICHA	SOUSSE	BOUFICHA	AVENUE DE L'ENVIRONNEMENT	(73) 252.811	252.813
(A) SOUSSE JAWHARA	SOUSSE	SOUSSE	ANGLE AV.IBN EL JAZZAR ET RUE ESSAKLI	(73) 203.325	203.327
(A) JEMMEL	MONASTIR	JEMMEL	70,RUE KASSAS JEMMEL	(73) 483.501	483.500
(A) MONASTIR I	MONASTIR	MONASTIR	PLACE 7 NOVEMBRE	(73) 448.957	463.444
(A) KSAR HELLAL	MONASTIR	KSAR HELLAL	RUE HANNIBAL	(73) 475.310	475.303
(A) MONASTIR II	MONASTIR	MONASTIR	9 RUE DU LEADER MONASTIR	(73) 461.911	447.187
(A) KARKAR	MAHDIA	KARKAR	GPI ROUTE NATIONALE KARKAR	(73) 629.145	629.161
(A) MAHDIA	MAHDIA	MAHDIA	106,AV.H.BOURGUIBA	(73) 681.863	694.355
(A) SFAX C. BEJAOUI	SFAX	BEJAOUI	RUE COMMANDANT BEJAOUI	(74) 226.372	225.512
(A) SFAX CITE JARDIN	SFAX	SFAX CITE JARDIN	CITE DES JARDINS. EL BOUSTEN	(74) 221.208	221.281
(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) 401.719	401.721
(A) SFAX SIDI MANSOUR	SFAX	SFAX SIDI MANSOUR	ROUTE SIDI MANSOUR KM 0,5	(74) 442.008	442.012
(A) SFAX ROUTE DE GABES	SFAX	SFAX	AV. DE L'ENVIRONNEMENT ROUTE DE GABES KM 2,5	(74) 451.530	451.095
(A) GABES	GABES	GABES	162,AV.FARHAT HACHED	(75) 272.587	275.182
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	AV. DE TUNIS	(75) 712.383	712.375
(A) JERBA MIDOUN	MEDENINE	JERBA MIDOUN	AV. SALAH BEN YOUSSEF - MIDOUNE	(75) 732.833	732.835
(A) ZARZIS	MEDENINE	ZARZIS	RUE FARHAT HACHED	(75) 694.358	683.375
(A) JERBA H. SOUK	MEDENINE	DJERBA H. SOUK	147,RUE ABDELKHADHI H. SOUK	(75) 652.405	620.276
(A) MEDENINE	MEDENINE	MEDENINE	AV. MANSOUR EL HOUCHE IMMEUBLE FATH MOHAMED	(75) 644.620	644.622
(A) KEBILI	KEBILI	KEBILI	RUE NALOUT KEBILI	(75) 491.236	490.154
(A) TATAOUINE	TATAOUINE	TATAOUINE	RUE FARHAT HACHED	(75) 862.317	862.316
(A) GAFSA	GAFSA	GAFSA	27,AV.TAIEB M'HIRI	(76) 221.566	222.133
(A) TOZEUR	TOZEUR	TOZEUR	AV. FARHAT HACHED	(76) 453.264	452.207
(A) SIDI BOUZID	S.BOUZID	S.BOUZID	AV. HABIB BOURGUIBA	(76) 627.415	627.825
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. DE MAHDIA-KAIROUAN	(77) 227.757	227.885
(A) KAIROUAN IBN JAZZAR	KAIROUAN	KAIROUAN	RUE IBN JAZZAR	(77) 238.824	238.826
(A) KASSERINE	KASSERINE	KASSERINE	AV.T.M'HIRI. IMM.BS-KASSERINE	(77) 474.850	472.390
(A) JENDOUBA	JENDOUBA	JENDOUBA	61,AV.HEDI CHAKER	(78) 612.812	612.965
(A) BOUSSALEM	JENDOUBA	BOUSSALEM	AV.20 MARS 1934	(78) 634.360	634.444
(A) TABARKA	JENDOUBA	TABARKA	AVENUE HABIB BOURGUIBA	(78) 670.200	670.900
(A) BEJA	BEJA	BEJA	ANG.AV.H.BOURGUIBA & A.IBN ZIAD	(78) 454.400	455.228
(A) MEDJEZ EL BAB	BEJA	MEDJEZ EL BAB	AV. H. BOURGUIBA	(78) 563.250	563.500
(A) LE KEF	LE KEF	LE KEF	BD. MONGI SLIM	(78) 224.462	225.707
(A) SILIANA	SILIANA	SILIANA	AV. 18 JANVIER 1952 IMM.BNA	(78) 872.854	872.844

BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	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) ARIANA CENTREVILLE	ARIANA	ARIANA	8-10 AV. DE CARTHAGE	(70) 730.654	730.665
(B) CHARGUIA	ARIANA	CHARGUIA	Z.I.CHARGUIA	(71) 791.065	771.738
(B) OUED ELLIL	MANOUBA	OUED ELLIL	ROUTE DE MATEUR KM 10	(71) 535.436	536.545
(B) MANOUBA	MANOUBA	MANOUBA	PLACE HABIB BOURGUIBA	(71) 520.306	520.313
(A) KSAR SAID	MANOUBA	KSAR SAID	ZONE INDUSTRIELLE-KSAR SAID	(71) 546.213	545.788
(A) HAMMAM-LIF	BEN AROUS	HAMMAM-LIF	101, AV. DE LA REPUBLIQUE	(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
(B) HAMMAM LIF II	BEN AROUS	HAMMAM LIF	19, AV. H. BOURGUIBA	(71) 291.421	292.088
(B) EL MANAR	TUNIS	EL MANAR II	5, AV. TAHAR BEN AMMAR	(71) 883.545	886.849
(S) TUNIS AV. FRANCE	TUNIS	TUNIS B. BHAR	3, AVENUE DE FRANCE	(71) 340.544	352.321
(S) TUNIS RUE DE ROME	TUNIS	TUNIS B. BHAR	4, RUE DE ROME	(71) 340.544	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) CARTHAGE	TUNIS	CARTHAGE	103, AV. HABIB BOURGUIBA	(71) 789.918	749.436
(A) TUNIS BAB SAADOUN	TUNIS	BAB SOUIKA	35, AVENUE HABIB BOUGATFA	(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 KHADHRA	TUNIS	BAB KHADHRA	51, AVENUE DE LYON	(71) 840.996	780.263
(A) MUTUELLEVILLE	TUNIS	MUTUELLE-VILLE	71, RUE DU 1 ^{ER} JUIN	(71) 786.040	797.853
(B) IBN KHALDOUN	TUNIS	IBN KHALDOUN	ROUTE MC.130 SHELL CITE ETTAHRIR	(71) 503.030	581.900
(A) TUNIS MOHAMED V.	TUNIS	TUNIS MED V	51, AV. MOHAMED V	(71) 788.975	780.490
(A) EL MENZAH I	TUNIS	EL MENZAH I	8, ALLEES DE L'ARIANA	(71) 233.885	751.299
(A) AGENCE SIEGE	TUNIS	TUNIS	2, RUE DE TURQUIE	(71) 332.188	346.024
(B) LA MARSА	TUNIS	LA MARSА	CENTRE ZEPHIR MARSА PLAGЕ	(71) 743.486	743.092
(B) EL MANAR EL SAOUD	TUNIS	EL MANAR III	16, AV. DU ROI ABDELAZIZ EL SAOUD	(70) 861.544	861.507
(B) KHEREDDINE PACHA	TUNIS	KHEREDDINE PACHA	45, AV. KHEREDDINE PACHA	(71) 847.282	793.528
(B) CARTHAGE SALAMBO	TUNIS	CARTHAGE SALAMBO	9, RUE FARHAT HACHED	(71) 730.319	730.216
(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

BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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
(B)	YASMINE HAMMAMET	NABEUL	YASMINE HAMMAMET	YASMINE HAMMAMET RESIDENCE LE CORAIL	(72) 240.413	240.427
(A)	ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV.7 NOVEMBRE	(72) 676.481	675.664
(A)	MAHDIA	MAHDIA	MAHDIA	PLACE DU 1 ^{ER} MAI	(73) 681.007	695.003
(B)	REJICH	MAHDIA	REJICH	AV. H. 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 DU 23 JANVIER 1952	(73) 479.200	492.800
(B)	BEKALTA	MONASTIR	BEKALTA	RUE AHMED MACHTA	(73) 477.100	477.811
(A)	JEMMEL	MONASTIR	JEMMEL	158,AV.HABIB 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)	HERGLA	SOUSSE	HERGLA	AV.HABIB BOURGUIBA	(73) 251.155	251.100
(B)	SOUSSE BAB JEDID	SOUSSE	SOUSSE	21,AV.MOHAMED ALI	(73) 226.224	229.622
(B)	ENFIDHA	SOUSSE	ENFIDHA	CENTRE COMMERCIAL	(73) 250.490	250.088
(B)	SAHLOUL	SOUSSE	SAHLOUL	IMMEUBLE CITY CENTER - SAHLOUL	(73) 369.605	369.608
(B)	KALAA KEBIRA	SOUSSE	KALAA KEBIRA	RUE DU 18 JANVIER	(73) 353.566	353.565
(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 ARIANA	SFAX	SFAX ARIANA	ROUTE BORJ BOURGUIBA	(74) 238.688	238.092
(A)	GABES	GABES	GABES	AV.HABIB BOURGUIBA	(75) 270.093	275.063
(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	684.971
(A)	JERBA HOUMET SOUK	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)	MEDENINE	MEDENINE	MEDENINE	RUE 18 JANVIER	(75) 642.937	643.063
(A)	BEN GUERDANE	MEDENINE	BEN GUERDANE	12,AV.2 MARS 1934	(75) 710.031	711.413
(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 HABIB THAMEUR	(77) 266.065	266.228
(A)	BEJA	BEJA	BEJA	31,AVENUE DE FRANCE	(78) 340.544	452.386
(A)	MEDJEZ EL BAB	BEJA	MEDJEZ EL BAB	AV.FARHAT HACHED	(78) 460.014	460.620
(A)	JENDOUBA	JENDOUBA	JENDOUBA	14, RUE TAIEB M'HIRI	(78) 603.015	603.793

BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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) TABARKA	JENDOUBA	TABARKA	RUE DE LA DÉLÉGATION RÉSID-LE CORAIL	(78) 670.799	671.466
(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'INDEPENDANCE	(78) 870.033	870.419
BOX					
(B) TUNIS CARTHAGE	TUNIS	TUNIS	AEROPORT TUNIS CARTHAGE	(71) 806.126	806.682
(B) AV. DE FRANCE	TUNIS	TUNIS	3, AV. DE FRANCE	(71) 259.999	335.126
(B) PLACE 7 NOVEMBRE	TUNIS	TUNIS	PLACE 7 NOVEMBRE	(71) 338.390	338.390

TUNISIA AND EMIRATES BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) LES BERGES DU LAC	TUNIS	LES BERGES DU LAC	RUE DU LAC TURKANA	(71) 960.688	960.644
(S) TUNIS	TUNIS	TUNIS	7, RUE MOHAMED BADRA	(71) 288.012	288.960
(A) ENNASR II	ARIANA	ENNASR II	51, AV. HEDI NOUIRA	(70) 830.390	830.399
(A) ARIANA	ARIANA	ARIANA	1, AVENUE ABOU EL KACEM ECHABBI	(71) 709.346	709.339
(A) MEGRINE	BEN AROUS	MEGRINE	55, AV. HABIB BOURGUIBA	(71) 425.088	425.908
(A) SOUSSE	SOUSSE	SOUSSE	BD. YASSER ARAFAT	(73) 821.400	821.401
(A) SFAX	SFAX	SFAX	AVENUE MAJIDA BOULILA	(74) 402.023	402.006

FRANCO-TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) CENTRALE	TUNIS	TUNIS	ANGLE ALI BACH HAMBA ET MOKHTAR ATTIA	(71) 344.545	348.717
(A) LA MONNAIE	TUNIS	TUNIS	42, RUE HEDI NOUIRA	(71) 349.022	346.223
(A) JAZIRA	TUNIS	TUNIS	11, PLACE JAZIRA	(71) 323.499	323.499
(A) MONTPLAISIR	TUNIS	TUNIS	RUE 8006 MONTPLAISIR	(71) 953.355	953.020
(A) ARIANA	ARIANA	ARIANA	89 BIS, AV. H. BOURGUIBA	(71) 718.932	715.145
(A) BIR EL KASSAA	BEN AROUS	BEN AROUS	SOTUMAG	(71) 389.932	389.932
(A) SFAX	SFAX	SFAX	8, RUE LEOPOLD SENHOR	(74) 228.407	228.202

ARAB INTERNATIONAL BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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) AV. H.B. (CPTR. COMM.)	TUNIS	TUNIS	70,72. AV. HABIB BOURGUIBA (CENT. D'AFFAIRES)	(71) 340.657	351.009
(A) AV. H.B. (CPTR. PART.)	TUNIS	TUNIS	70,72. AV. HABIB BOURGUIBA (PART 61)	(71) 340.671	336.034
(A) ABOUS NAWAS	TUNIS	TUNIS	C.COMMERCIAL ABOU NAWAS TUNIS	(71) 346.434	347.524
(A) AV. H.B. (4 ^E . 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) LAFAYETTE	TUNIS	TUNIS	RUE DU KOWEIT LAFAYETTE PP B5	(71) 782.954	782.850
(A) RUE D'EGYPTE	TUNIS	TUNIS	3, RUE D'EGYPTE	(71) 786.743	832.261
(A) EL MENZAH I.	TUNIS	EL MENZAH I.	CITE MAHRAJENE	(71) 783.290	793.395
(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) MONTPLAISIR	TUNIS	TUNIS	RUE 8300 BOURJEL	(71) 901.455	901.320
(A) SIDI BOUSAID	TUNIS	SIDI BOU SAID	17, BIS AV. 7 NOVEMBRE	(71) 776.643	776.780
(A) LE KRAM	TUNIS	LE KRAM	246, AV. HABIB BOURGUIBA	(71) 730.037	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 BAB SOUIKA	(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	LES BERGES DU LAC	C.COMMERCIAL DES BERGES DU LAC	(71) 761.424	761.216
(A) TUNIS	TUNIS	TUNIS	70, 72, AV. H. BOURGUIBA (C. INT 71)	(71) 340.699	347.751
(A) TUNIS	TUNIS	TUNIS	25, AV. DE PARIS	(71) 338.017	337.420
(A) EL MANAR	TUNIS	EL MANAR	CENTRE ALYSSA, RUE MALAGA	(71) 874.530	874.624
(A) EZZAHROUNI	TUNIS	EZZAHROUNI	59 AV. ENNAKHIL - EZZAHROUNI	(71) 585.800	844.774
(A) LA MARSА	TUNIS	LA MARSА	16, AV. 7 NOVEMBRE	(71) 774.040	774.084
(A) LAFAYETTE	TUNIS	TUNIS	RUE DU KOWEIT LAFAYETTE PME	(71) 785.620	782.850
(A) TUNIS	TUNIS	TUNIS	70-72 AV. H. BOURGUIBA (AG. PERSONNEL)	(71) 256.029	340.950
(A) EL MENZAH VII.	TUNIS	EL MENZAH VII	CITE LATIF-EL MENZAH VII	(71) 753.453	753.900
(A) TUNIS	TUNIS	EL BOUHAIRA	EL BOUHAIRA - TUNIS	(71) 963.717	963.717
(A) EL MENZAH VI.	ARIANA	EL MENZAH VI.	CITE JAMIL MENZAH VI	(71) 750.909	750.216
(A) CHARGUIA	ARIANA	CHARGUIA	CHARGUIA (Z. INDUSTRIELLE)	(71) 785.923	787.522
(A) TUNISAIR	ARIANA	ARIANA	15, RUE 9105 Z.I. GHARGUIA (T-AIR)	(71) 785.923	700.874
(A) ARIANA	ARIANA	ARIANA	5, RUE DE SALAMBO	(71) 713.275	719.442
(A) CARNOY	ARIANA	CARNOY	8, AV. DE LA LIBERTÉ ET MENZAH V	(71) 231.300	235.444
(A) ARIANA	ARIANA	ARIANA	CENTRE COMMERCIAL TUNIS CITY GÉANT SABALET BEN AMMAR	(70) 836.122	836.121
(A) ENNASR	ARIANA	ENNASR	9, AV. NELLE ERE CITE ENNASR	(71) 875.685	875.688

ARAB INTERNATIONAL BANK OF TUNISIA

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(A) ARIANA	ARIANA NORD	ARIANA NORD	ANGLE AV. ENVIRON. ET AV. A. K. CHEBBI	(71) 706.100	708.744
(A) CENTRE URBAIN NORD	ARIANA	CENTRE URBAIN NORD	AV. 7 NOVEMBRE	(70) 728.550	728.551
(A) ENNASR	ARIANA	ENNASR	AV. HEDI NOUIRA CITE ENNASR	(70) 830.008	830.007
(A) ARIANA	ARIANA	ARIANA	5, RUE DE SALAMBO	(71) 716.683	716.821
(A) BEN AROUS	BEN AROUS	BEN AROUS	AV. HABIB BOURGUIBA	(71) 382.889	383.023
(A) EL M'GHIRA	BEN AROUS	EL M'GHIRA	Z.I. M'GHIRA	(79) 408.054	408.084
(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.-GPI	(71) 711.600	294.700
(A) MANOUBA	MANOUBA	MANOUBA	AV. HABIB BOURGUIBA-MANOUBA	(71) 520.033	520.020
(A) BIZERTE	BIZERTE	BIZERTE	RUE MONCEF BEY	(72) 433.711	433.862
(A) MENZEL JMIL	BIZERTE	MENZEL JMIL	IMMEUBLE EL HANA AV. 7 NOVEMBRE	(72) 491.744	491.848
(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	UTIQUEVILLE	(72) 445.030	445.277
(A) B. ESSAHEL	NABEUL	B. ESSAHEL	AV. MED. IDEM BAREKET ESSAHEL	(72) 249.511	249.344
(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
(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) HAMMAMET	NABEUL	HAMMAMET	CENTRE COMMERCIAL HAMMAMET	(72) 262.292	262.308
(A) HAMMAMET	NABEUL	HAMMAMET	HÔTEL EL MANAR-MREZGUA	(72) 262.335	262.288
(A) HAMMAMET	NABEUL	HAMMAMET	HOTEL MEHARI YASMINE HAMMAMET	(72) 240.155	240.255
(A) MARINA HAMMAMET	NABEUL	MARINA HAMMAMET	MARINA HAMMAMET SUD	(72) 241.644	241.877
(A) BIR M'CHERGUA	ZAGHOUAN	BIR M'CHERGUA	CENTRE COMMERCIAL	(72) 679.295	679.400
(A) EL FAHS	ZAGHOUAN	EL FAHS	5, AV. DE LA LIBERTE	(72) 672.600	672.444
(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 - HAMMAM SOUSSE	(73) 360.011	360.013
(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) 346.210	346.206
(A) SOUSSE	SOUSSE	SOUSSE CENTRE	RUE ALI BELHOUANE	(73) 226.199	212.544
(A) SOUSSE HACHED	SOUSSE	SOUSSE HACHED	59, RUE DU DOCTEUR MOREAU	(73) 213.177	213.178
(A) SAHLOUL	SOUSSE	SAHLOUL	BOULEVARD KHELIFA KAROUI	(73) 822.031	822.032
(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) MONASTIR	MONASTIR	MONASTIR II	7, AV. 7 NOVEMBRE	(73) 505.961	505.964

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	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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)	JAMMEL	MONASTIR	JAMMEL	ANG. AV. DE LA REPUBLIQUE ET BECHIR SFAR	(73) 482.111	482.414
(A)	MOKNINE	MONASTIR	MOKNINE	RUE DES OLIVIER PLACE 5 SEPTEMBRE	(73) 475.051	475.056
(A)	SAHLINE	MONASTIR	SAHLINE	26, RDC DU COMPLEXE RESIDENTIEL ET COMMERCIAL CITE EL MENDRA	(73) 513.880	513.882
(A)	MAHDIA	MAHDIA	MAHDIA	PLACE DU 7 NOVEMBRE	(73) 680.203	695.191
(A)	MAHDIA	MAHDIA	MAHDIA	C. IMM. DIAR EL BAHR. Z. TOURISTIQUE	(73) 671.506	671.459
(A)	EL JADIDA	SFAX	SFAX. EL JADIDA	AV. 7 NOVEMBRE	(74) 406.730	406.736
(A)	SFAX	SFAX	SFAX	AV. 5 AOÛT	(74) 220.730	224.760
(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 POUDDRIERE	SFAX	SFAX	LA POUDDRIERE (Z. IND.)	(74) 287.334	287.815
(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)	S. TENIOUR	SFAX	S. TENIOUR	IMM. JAWHARA KM 5,5 ROUTE TENIOUR	(74) 851.321	851.328
(A)	SFAX 18 JANVIER	SFAX	SFAX 18 JANVIER	AV. 18 JANVIER 1952	(74) 212.396	212.384
(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) 229.504	297.810
(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 (SFAX FOIRE)	(74) 225.692	228.155
(A)	SFAX	SFAX	SAK-EDDAYER	ROUTE MAHDIA KM-7 SFAX	(74) 293.873	293.878
(A)	SFAX EZZITOUNA	SFAX	SFAX EZZITOUNA	AVENUE DES MARTYRS SFAX	(74) 402.010	401.805
(A)	SFAX	SFAX	SFAX	ROUTE DE TUNIS KM 2	(74) 443.105	443.108
(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)	JERBA MIDOUN	MEDENINE	JERBA MIDOUNE	ANGLE GRAND MAGHREB ARABE ET RUE MED. BADRA	(75) 651.749	651.950
(A)	ZARZIS	MEDENINE	ZARZIS	AV. MOHAMED V	(75) 692.388	692.390
(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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(SC) SUCCURSALE.MED V	SUC.TUNIS	TUNIS	RUE HEDI NOUIRA	(71) 832.531	835.751
DIR. REG. TUNIS			RUE MOKHTAR ATTIA	(71) 341.017	347.097
(A) TUNIS HILTON	TUNIS	TUNIS	EN FACE DE POLYCLINIQUE TAOUIK	(71) 780.186	789.308
(S) AV. DE PARIS	TUNIS	TUNIS	RUE MOKHTAR ATTIA	(71) 345.938	341.024
(A) LAFAYETTE	TUNIS	TUNIS	61, AV. DE LA LIBERTE	(71) 831.545	834.172
(A) AV. DE LONDRES	TUNIS	TUNIS	70, AV. DE LONDRES	(71) 253.751	341.705
(A) ALAIN SAVARY	TUNIS	TUNIS	34, RUE .ALAIN SAVARY	(71) 783.037	790.626
(A) KHEREDDINE P.	TUNIS	TUNIS	AV. KHEREDDINE PACHA	(71) 781.385	784.159
(A) LE BARDO	TUNIS	LE BARDO	AV H. BOURGUIBA	(71) 517.422	501.233
(A) BAB SOUIKA	TUNIS	TUNIS	65, PLACE BAB SOUIKA	(71) 571.388	571.409
(A) EL MENZAH 7	TUNIS	EL MENZAH 7	RUE MOUAOUIA IBN ABI SOFIENE	(70) 752.399	751.800
(A) EL MENZEH 9	TUNIS	EL MENZEH 9	AV. TAHAR BEN AMMAR COMPLEX AIDA CENTER	(71) 880.677	880.666
(A) AGENCE «A»	TUNIS	TUNIS	12 BIS, RUE EL DJAZIRA	(71) 322.185	322.408
(A) AGENCE «B»	TUNIS	TUNIS	44, AV. DE CARTHAGE	(71) 240.054	344.642
(A) LA GOULETTE	TUNIS	LA GOULETTE	LA GOULETTE PORT	(71) 736.716	736.226
(A) TUNIS PORT	TUNIS	TUNIS	10, PLACE MONCEF BEY	(71) 255.574	258.629
(A) INTER. TUNISIA	TUNIS	TUNIS	49, AV. H. BOURGUIBA	(71) 341.205	341.201
(A) ARIANA LA ROSE	ARIANA	ARIANA LA ROSE	89, AV. H. BOURGUIBA NOUVELLE ARIANA	(71) 731.260	731.266
(A) ARIANA	ARIANA	ARIANA	18, AV. H. BOURGUIBA	(71) 713.843	712.902
(A) CHARGUIA	ARIANA	CHARGUIA	6, RUE DES ENTREPRENEURS ZONE INDUS.	(70) 837.919	837.583
(A) ENNASR	ARIANA	ENNASR	AV. HEDI NOUIRA - RESIDENCE LE PALACE	(71) 828.655	828.701
(A) TEBOURBA	MANOUBA	TEBOURBA	10, RUE FHACHED	(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) 610.408	610.816
(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. 7 NOVEMBRE	(71) 394.400	305.122
(A) EZZAHRA	BEN AROUS	EZZAHRA	AV. T.M'HIRI	(71) 482.438	453.360
(A) BIR EL KASSAA	BEN AROUS	NAASSEN	MARCHE DE GROS	(71) 383.200	385.737
(A) RADÉS PORT	BEN AROUS	RADÉS	PORT DE RADES	(71) 469.877	448.554
(A) FAHS	ZAGHOUAN	EL FAHS	AV. DE LA LIBERTE	(72) 670.012	670.707
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 675.438	676.599
DIR. 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	RUE DE PARIS	(72) 485.012	486.508
(A) MENZEL BOURGUIBA	BIZERTE	ML. BOURGUIBA	AV. DE L'INDEPENDANCE	(72) 464.519	460.805
(A) RAS DJEBEL	BIZERTE	RAS DJEBEL	PLACE HASSEN BELKHOUJA	(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

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DIR. REG. NABEUL			AV. DE FRANCE IMM. NEAPOLIS	(72) 286.380	286.572
(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	CITE COMMERCIALE	(72) 370.357	370.997
(A) NABEUL	NABEUL	NABEUL	NEAPOLIS 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
(A) MENZEL TEMIME	NABEUL	ML. TEMIME	RUE MOHAMED BEN FADHL	(72) 344.054	345.641
(A) KELIBIA	NABEUL	KELIBIA	PLACE DE LA REPUBLIQUE	(72) 296.078	273.097
(A) KORBA	NABEUL	KORBA	AV. H. BOURGUIBA	(72) 384.554	385.643
(A) MENZEL BOUZELFA	NABEUL	ML. BOUZELFA	AV. H. BOURGUIBA	(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	259.572
(A) NABEUL II	NABEUL	NABEUL	AV. FARHAT HACHED	(72) 285.270	224.238
(A) EL MIDA	NABEUL	EL MIDA	AV. 7 NOVEMBRE	(72) 297.522	297.679
DIR. REG. SOUSSE			AV. H. BOURGUIBA	(73) 227.461	224.871
(A) SOUSSE	SOUSSE	SOUSSE	AV. H. BOURGUIBA	(73) 225.166	225.718
(A) M'SAKEN	SOUSSE	M'SAKEN	CITE COMMERCIALE AV. REPUBLIQUE	(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, AV. DE LA REPUBLIQUE	(73) 228.133	228.819
(A) HAMMAM SOUSSE	SOUSSE	H. SOUSSE	COMP. SIDI BRAHIM GPI	(73) 361.285	361.337
(A) SOUSSE-PORT	SOUSSE	SOUSSE	AV. MOHAMED V.	(73) 228.755	228.756
(A) SOUSSE MEDINA	SOUSSE	SOUSSE	RUE DE PARIS-SOUSSE	(73) 228.055	228.692
(A) SOUSSE BOUJAFFAR	SOUSSE	SOUSSE	AV. H. BOURGUIBA ABOU NAWAS	(73) 229.066	229.065
(A) SOUSSE KANTAOUI	SOUSSE	HAMMAM SOUSSE	PORT KANTAOUI	(73) 346.137	346.178
DIR. REG. MONASTIR			RUE DE LEADER	(73) 460.291	464.722
(A) MAHDIA	MAHDIA	MAHDIA	AV. H. BOURGUIBA	(73) 681.055	696.952
(A) EL DJEM	MAHDIA	EL DJEM	AV. TAIEB M'HIRI	(73) 630.366	630.016
(A) KSOUR ESSEF	MAHDIA	KSOUR ESSEF	PLACE 7 NOVEMBRE	(73) 665.096	664.983
(A) SOUASSI	MAHDIA	SOUASSI	AV. DE LA LIBERTE	(73) 610.181	610.160
(A) CHEBBA	MAHDIA	CHEBBA	RUE DE PALESTINE	(73) 643.122	642.747
(A) MONASTIR	MONASTIR	MONASTIR	RUE DU LEADER	(73) 461.099	463.044
(A) MOKNINE	MONASTIR	MOKNINE	AV. H. BOURGUIBA	(73) 475.052	438.608
(A) JEMMEL	MONASTIR	JEMMEL	AV. BECHIR SFAR	(73) 486.202	487.751
(A) TEBOULBA	MONASTIR	TEBOULBA	13, AV. H. BOURGUIBA	(73) 479.002	479.833
(A) SAHLINE	MONASTIR	SAHLINE	AV. H. BOURGUIBA	(73) 526.336	526.337
DIR. REG. SFAX			47, RUE HABIB MAZOUN	(74) 223.768	227.587
(S) SFAX	SFAX	SFAX	RUE 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	290.660

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(A) SFAX PORT	SFAX	SFAX BHAR	NOUVEAU PORT DE SFAX	(74) 497.465	497.521
(A) SAKIET EDDAIER	SFAX	S.EDDAIER	AV.H.BOURGUIBA	(74) 292.337	292.335
(A) SFAX NORD	SFAX	SFAX	RUE TAHAR SFAR	(74) 298.626	228.975
(A) SAKIET EZZIT	SFAX	S.EZZIT	AV. MOHAMED V (GPI)	(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. H. BOURGUIBA	(74) 271.392	271.393
(A) EL HENCHA	SFAX	EL HENCHA	AV. H. BOURGUIBA	(74) 284.453	284.253
(A) SFAX 7 NOVEMBRE	SFAX	SFAX	AV. 7 NOV. IMM. IBN KHALDOUN	(74) 402.469	402.462
DIR. REG. GABES			AV. H. BOURGUIBA	(75) 273.005	272.944
(A) GABES	GABES	GABES	198 AV. H. BOURGUIBA	(75) 270.054	272.323
(A) MATMATA	GABES	MATMATA	AV. DE LA LIBERTE	(75) 230.501	230.633
(A) MARETH	GABES	MARETH	AV. 27 OCTOBRE	(75) 321.333	321.666
(A) EL HAMMA	GABES	EL HAMMA	33, AV. H. BOURGUIBA	(75) 331.600	331.230
DIR. 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) 694.020	691.555
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	AV. DE TUNIS	(75) 710.155	711.555
(A) MEDENINE	MEDENINE	MEDENINE	AV. H. BOURGUIBA	(75) 640.313	640.621
(A) GUELLALA	MEDENINE	GUELLALA	RUE SALAH BEN YOUSSEF	(75) 760.558	760.215
(A) JERBA MIDOUN	MEDENINE	JERBA MIDOUN	AV. SALAH BEN YOUSSEF	(75) 732.896	732.899
(A) TATAOUINE	TATAOUINE	TATAOUINE	RUE 2 MARS 1934	(75) 860.634	862.356
DIR. REG. GAFSA			AV. TAIEB MHIRI	(76) 220.769	220.388
(A) DEGUECHE	TOZEUR	DEGUECHE	RUE 7 NOVEMBRE	(76) 420.261	420.269
(A) TOZEUR	TOZEUR	TOZEUR	AV. FARHAT HACHED	(76) 452.827	452.128
(A) GAFSA	GAFSA	GAFSA	AV. TAIEB MHIRI	(76) 221.266	225.249
(A) EL GUETTAR	GAFSA	EL GUETTAR	AV. H. BOURGUIBA	(76) 285.492	285.183
(A) SNED	GAFSA	SNED	AV. 7 NOVEMBRE	(76) 290.197	290.301
(A) KEBILI	KEBILI	KEBILI	AV. DE LA REPUBLIQUE	(75) 491.255	491.145
DIR. REG. KASSERINE			AV. HEDI CHAKER	(77) 473.900	473.302
(A) THALA	KASSERINE	THALA	AV. H. BOURGUIBA	(77) 480.327	480.095
(A) KASSERINE	KASSERINE	KASSERINE	AV. HEDI CHAKER	(77) 474.720	474.395
(A) SBEITLA	KASSERINE	SBEITLA	AV. ALI BELHOUANE	(77) 465.327	465.822
(A) FERIANA	KASSERINE	FERIANA	AV. H. BOURGUIBA	(77) 441.347	441.328
(A) SBIBA	KASSERINE	SBIBA	AV. 7 NOVEMBRE	(77) 488.282	488.154
(A) FOUSSANA	KASSERINE	FOUSSANA	AV. 9 AVRIL	(77) 420.614	420.612
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	PLACE 7 NOVEMBRE	(76) 632.179	632.835
(A) MEKNASSY	SIDI BOUZID	MEKNASSY	AV. H. BOURGUIBA	(76) 645.272	645.325
(A) BIR EL HAFAY	SIDI BOUZID	BIR EL HAFAY	AV. H. BOURGUIBA	(76) 677.386	677.100
(A) REGUEB	SIDI BOUZID	REGUEB	AV. KHEREIDDINE PACHA	(76) 640.308	640.163

NATIONAL AGRICULTURAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
DIR. REG. KAIROUAN			AV. DE LA REPUBLIQUE	(77) 235.575	235.270
(A) KAIROUAN MEDINA	KAIROUAN	KAIROUAN	AV. DR. HAMDA LAOUNI	(77) 233.215	234.755
(A) SBIKHA	KAIROUAN	SBIKHA	AV. 7 NOVEMBRE	(77) 365.070	365.218
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. DE LA REPUBLIQUE	(77) 231.532	235.570
(A) HAFFOUZ	KAIROUAN	HAFFOUZ	AV. 7 NOVEMBRE	(77) 355.056	355.005
(A) BOUHAJLA	KAIROUAN	BOUHAJLA	PLACE 7 NOVEMBRE	(77) 266.043	266.234
(A) EL OUSLATIA	KAIROUAN	EL OUSLATIA	AV. ALI BELHOUANE	(77) 350.288	350.260
(A) CHERARDA	KAIROUAN	CHERARDA	CENTRE COMMERCIAL	(77) 268.526	268.554
(A) KAIROUAN HAJJEM	KAIROUAN	KAIROUAN HAJJEM	CITE COMMERCIALE	(77) 303.508	302.310
(A) NASRALLAH	KAIROUAN	NASRALLAH	PLACE 7 NOVEMBRE	(77) 360.114	360.117
(A) EL ALA	KAIROUAN	EL ALA	16, AV. 9 AVRIL	(77) 256.081	256.185
(A) HADJEB ELA YOUN	KAIROUAN	HADJEB ELA YOUN	AV. 7 NOVEMBRE	(77) 370.296	370.287
DIR. REG. BEJA			RUE KHEREDDINE PACHA	(78) 451.928	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) 560.087	560.938
(A) TEBOURSOUK	BEJA	TEBOURSOUK	AV. H. BOURGUIBA	(78) 466.703	466.468
(A) TESTOUR	BEJA	TESTOUR	AV. H. BOURGUIBA	(78) 570.029	570.132
(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
(A) GOUBELLAT	BEJA	GOUBELLAT	AV. 7 NOVEMBRE	(78) 585.288	585.155
(A) BEJA L'ESSOR	BEJA	BEJA	AV. DE L'ENVIRONNEMENT	(78) 452.888	458.800
DIR. REG. SILIANA			IMM. BNA RUE 18 JANVIER	(78) 872.303	872.305
(A) BOUARADA	SILIANA	BOUARADA	COMP. COM. AV. DE PALESTINE	(78) 805.317	805.142
(A) SILIANA	SILIANA	SILIANA	RUE 18 JANVIER	(78) 871.234	871.270
(A) MAKTHAR	SILIANA	MAKTHAR	PLACE DU MARCHE	(78) 826.415	826.351
(A) GAAFOUR	SILIANA	GAAFOUR	RUE OKBA IBN NAFAA	(78) 817.038	817.213
(A) KRIB	SILIANA	KRIB	AV. H. BOURGUIBA	(78) 891.243	891.325
(A) ERROUHIA	SILIANA	ERROUHIA	CITE COMMERCIALE	(78) 893.095	893.085
DIR. REG. LE KEF			RUE ALI BELHAOUENE	(78) 201.441	201.748
(A) LE KEF	LE KEF	LE KEF	RUE ALI BELHAOUENE	(78) 200.004	202.998
(A) DAHMANI	LE KEF	DAHMANI	AV. H. BOURGUIBA	(78) 280.019	280.535
(A) LE SERS	LE KEF	LE SERS	AV. FARHAT HACHED	(78) 262.352	262.366
(A) TAJEROUINE	LE KEF	TAJEROUINE	AV. H. BOURGUIBA	(78) 277.344	277.355
(A) JERRISSA	LE KEF	JERRISSA	AV. H. BOURGUIBA	(78) 253.288	253.263
DIR. REG. JENDOUBA			AV. F. HACHED	(78) 602.788	603.429
(A) BOUSALEM	JENDOUBA	BOUSALEM	RUE KHEREDDINE PACHA	(78) 639.649	638.610
(A) TABARKA	JENDOUBA	TABARKA	AV. H. BOURGUIBA	(78) 673.926	671.467
(A) JENDOUBA	JENDOUBA	JENDOUBA	RUE FARHAT HACHED	(78) 603.410	604.286
(A) AIN DRAHAM	JENDOUBA	AIN DRAHAM	AV. 7 NOVEMBRE	(78) 655.814	656.290
(A) GHARDIMAOU	JENDOUBA	GHARDIMAOU	AV. H. BOURGUIBA	(78) 661.403	660.789
(A) FERNANA	JENDOUBA	FERNANA	CITE COMMERCIALE	(78) 641.090	641.178

TUNISIAN SOLIDARITY BANK*

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(S)	TUNIS	TUNIS	LAFAYETTE	56, AV. MOHAMED V	(71) 842.193	843.897
(A)	TUNIS	TUNIS	TUNIS BAB BHAR	5, PLACE MONGI BALI 1001 TUNIS	(71) 339.878	241.148
(A)	ARIANA	ARIANA	ARIANA	AV. EL MAGHREB ARABE CITE ETTADHAMEN 2041	(71) 547.647	547.747
(A)	MANOUBA	MANOUBA	OUED ELLIL	113, AV. HABIB BOURGUIBA	(71) 609.001	607.899
(A)	BEN AROUS	BEN AROUS	BEN AROUS	GPI KM 7 FOUNDOUK CHOUCHA 2013 BEN AROUS	(71) 426.942	425.385
(A)	ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	RUE AHMED M'BAREK 1100 ZAGHOUAN	(72) 680.246	680.246
(A)	BIZERTE	BIZERTE	BIZERTE	9 AV. HABIB BOURGUIBA 7000 BIZERTE	(72) 423.626	425.197
(A)	NABEUL	NABEUL	NABEUL	CITE CNRPS RUE MONCEF BEY 8000 NABEUL	(72) 237.627	220.750
(A)	SOUSSE	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA 4000 SOUSSE	(73) 201.477	212.799
(A)	MONASTIR	MONASTIR	MONASTIR	IMMEUBLE BAB EL KRAM II 5060 MONASTIR	(73) 467.680	466.606
(A)	MAHDIA	MAHDIA	MAHDIA	RUE 2 MARS 1934 – 5100 MAHDIA	(73) 697.131	681.431
(A)	SFAX	SFAX	SFAX	IMMEUBLE DIAR EL WAFI SFAX JADIDA 3027 SFAX	(74) 407.207	405.506
(A)	GABES	GABES	GABES	RUE DE LA BONTE JARA 6000 GABES	(75) 276.533	273.705
(A)	MEDENINE	MEDENINE	MEDENINE	IMMEUBLE ETTANMIA 4100 MEDENINE	(75) 646.222	632.840
(A)	KEBILI	KEBILI	KEBILI	COMPLEXE COMMERCIAL 4200 KEBILI	(75) 942.480	942.480
(A)	TATAOUINE	TATAOUINE	TATAOUINE	RUE AHMED TLILI 3200 TATAOUINE	(75) 850.199	853.787
(A)	SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	AV. HABIB BOURGUIBA SIDI BOUZID	(76) 623.900	620.600
(A)	TOZEUR	TOZEUR	TOZEUR	4, RUE IBN ANAS 2200 TOZEUR	(76) 463.260	460.433
(A)	GAFSA	GAFSA	GAFSA	AV. HABIB BOURGUIBA 2100 GAFSA	(76) 203.856	227.980
(A)	KAIROUAN	KAIROUAN	KAIROUAN	AV. DE LA REPUBLIQUE 3100 KAIROUAN	(77) 234.200	231.229
(A)	KASSERINE	KASSERINE	KASSERINE	NLLE. CITE ADMINISTRATIVE AV. HABIB BOURGUIBA 1200 KASSERINE	(77) 411.870	472.900
(A)	BEJA	BEJA	BEJA	RUE OKBA IBN NAFAA 9000 BEJA	(78) 443.033	452.481
(A)	JENDOUBA	JENDOUBA	JENDOUBA	9 RUE FARHAT HACHED 8100 JENDOUBA	(78) 612.233	606.500
(A)	LE KEF	LE KEF	LE KEF	24, RUE TAIEB MHIRI 7100 LE KEF	(78) 204.252	204.390
(A)	SILIANA	SILIANA	SILIANA	CENTRE COMMERCIAL MUNICIPAL 7100 SILIANA	(78) 870.644	870.644

* BTS has 24 units spread over the territory.

TUNISO-KUWAITI BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(S)	TUNIS	TUNIS	TUNIS	10, BIS AV. MOHAMED V	(71) 331.053	340.174
(A)	LIBERTE	TUNIS	LIBERTE	79, AVENUE DE LA LIBERTE	(71) 847.530	847.350
(A)	PALMARIUM	TUNIS	TUNIS	LOCAL N°16 CENTRE COMMERCIAL LE PALMARIUM AV. HABIB BOURGUIBA	(71) 348.512	348.476
(A)	LAC	TUNIS	BERGES DU LAC	RUE LAC CONSTANCE	(71) 961.391	961.521
(A)	ENNASR	ARIANA	ENNASR 2	AVENUE HEDI NOUIRA RESIDENCE SAID	(71) 814.466	814.465
(A)	ARIANA	ARIANA	ARIANA	76, AVENUE HABIB BOURGUIBA	(71) 718.750	718.930
(A)	CENTRE URBAIN NORD	ARIANA	CHARGUIA	AV. DE LA TERRE	(71) 767.933	767.474
(A)	MEGRINE	BEN AROUS	MEGRINE	15, AV. HABIB BOURGUIBA	(71) 427.310	428.787

TUNISO-LIBYAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	CENTRALE	TUNIS	MONTPLAISIR	25, AVENUE KHEIREDDINE PACHA	(71) 781.500	782.818
(A)	SFAX	SFAX	SFAX	IMMEUBLE ELYSSA ROUTE DE GREMDA	(74) 402.453	403.272

CITIBANK TUNIS BRANCH ON SHORE

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	SFAX	SFAX	SFAX	AV. DES MARTYRS	(74) 401.200	401.150

NORTH AFRICA INTERNATIONAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	AGENCE CENTRALE	TUNIS	TUNIS BOURJEL	AV. KHEIREDDINE PACHA	(71) 950.800	950.840
(S)	BIZERTE	BIZERTE	BIZERTE CENTRE	52, CENTRE COMMERCIAL	(72) 422.100	422.533
(S)	SOUSSE	SOUSSE	HAMMAM SOUSSE	AV. 7 NOVEMBRE 1987	(73) 370.370	370.371
(S)	SFAX	SFAX	SFAX JEDIDA	IMM. MIRAJ 2 RUE MAJIDA BOULILA	(74) 415.140	415.141

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(S) AGENCE CENTRALE	TUNIS	TUNIS	RUE HEDI NOUIRA	(71) 340.162	350.497
DIR. REG. TUNIS NORD			AV. MOHAMED V	(71) 783.560	783.638
(A) EL MENZAH I	TUNIS	EL MENZAH I	I, RUE ZAMAKHCHARI CITE MAHRAJENE	(71) 785.474	289.914
(A) LE KRAM	TUNIS	TUNIS	242, AV. HABIB BOURGUIBA	(71) 732.400	730.272
(A) KHAZNADAR	TUNIS	KHAZNADAR	AV. DE L'INDEPENDANCE	(71) 511.634	501.220
(A) EL MANAR II.	TUNIS	EL MANAR II	COLISÉE SOULA - EL MANAR II	(71) 883.511	883.759
(A) EL MANAR III.	TUNIS	EL MANAR III	AV. I SEPTEMBRE 1969 CENTRE DORRA	(71) 887.858	887.999
(A) TUNIS CARTHAGE	ARIANA	TUNIS	AEROPORT TUNIS CARTHAGE	(71) 751.400	767.726
(A) ARIANA	ARIANA	ARIANA	2, RUE DE LA REPUBLIQUE	(71) 714.209	701.612
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	RUE D'IRAK ETTADHAMEN	(71) 546.442	546.899
(A) CITE DES SCIENCES	ARIANA	ARIANA	34, RUE HÉDI KARRAY	(71) 718.000	717.210
(A) TEBOURBA	MANOUBA	TEBOURBA	AV. F. HACHED	(71) 530.255	531.264
(A) OUED ELLIL	MANOUBA	OUED ELLIL	KM 7, ROUTE DE MATEUR	(71) 600.660	601.905
DIR. REG. TUNIS CENTRE			AV. MOHAMED V	(71) 784.518	783.757
(S) THAMEUR	TUNIS	TUNIS	I, AV. HABIB THAMEUR	(71) 342.444	340.002
(A) EL JAZIRA	TUNIS	TUNIS	33, RUE EL JAZIRA	(71) 322.577	324.497
(A) MOKHTAR ATTIA	TUNIS	TUNIS	I, AV. HABIB THAMEUR	(71) 342.444	340.002
(A) BAB SOUIKA	TUNIS	TUNIS	72, PLACE BAB SOUIKA	(71) 563.116	564.580
(A) K. PACHA	TUNIS	TUNIS	I I, AVENUE K. PACHA	(71) 785.950	783.834
(A) TUNIS MEDINA	TUNIS	TUNIS	48, RUE SIDI BEN ZIED	(71) 560.892	565.801
(A) P. DE LA VICTOIRE	TUNIS	TUNIS	ANGLE RUE DE LA COMMISSION & RUE EL JAZIRA	(71) 324.535	326.529
(A) JEAN JAURES	TUNIS	TUNIS	25, AV. JEAN JAURES	(71) 344.814	351.812
(A) PALESTINE	TUNIS	TUNIS	49, RUE DE PALESTINE	(71) 831.003	830.664
(A) LA CHARGUIA	ARIANA	LA CHARGUIA	74, RUE 8600 Z.I. CHARGUIA I	(71) 807.738	773.441
(A) LE BELVEDERE	TUNIS	TUNIS	23, AV. DES ETATS-UNIS	(71) 287.058	892.896
(A) AFRICA	TUNIS	TUNIS	52,	(71) 336.447	337.758
(A) MOHAMED V	TUNIS	TUNIS	AV. MOHAMED V	(71) 782.806	782.874
DIR. REG. TUNIS SUD			AV. MOHAMED V	(71) 781.046	783.749
(A) TUNIS PORT	TUNIS	TUNIS	RUE ABDERRAZEK CHRAIET-PMONCEF BEY	(71) 335.337	352.668
(A) LA GARE	TUNIS	TUNIS	GARE DE TUNIS VILLE	(71) 258.856	255.033
(A) RADES	BEN AROUS	RADES	81, AV. FARHAT HACHED	(71) 442.200	440.277
(A) MEGRINE	BEN AROUS	MEGRINE	58, AV. H. BOURGUIBA	(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) 403.350	403.680
(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) EL HRAIRIA	TUNIS	EL HRAIRIA	59, RUE 4667 EL HRAIRIA	(71) 529.992	595.113
(A) SOLIMAN	NABEUL	SOLIMAN	AV. HABIB BOURGUIBA	(72) 290.231	290.811
DIR. REG. NABEUL			ANGLE AV. 18 JANVIER 1952 ET AV. 20 MARS	(72) 223.960	224.782
(A) DAR CHAABANE	NABEUL	DAR CHAABANE	AV. HABIB BOURGUIBA	(72) 360.466	361.938

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(72) 255.342	255.742
(A) HAMMAMET	NABEUL	HAMMAMET	14, AV. DU KOWEIT	(72) 280.053	280.839
(A) NABEUL	NABEUL	NABEUL	AV. HABIB BOURGUIBA	(72) 287.238	287.747
(A) KORBA	NABEUL	KORBA	RUE 9 AVRIL	(72) 384.573	384.256
(A) KELIBIA	NABEUL	KELIBIA	PLACE DE LA REPUBLIQUE IMM. BOUZAKKOURA	(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) 297.496	297.176
(A) NABEUL II.	NABEUL	NABEUL	25, AV. HABIB THAMEUR	(72) 286.424	220.804
(A) BENI KHALLED	NABEUL	BENI KHALLED	PLACE DU 23 JANVIER	(72) 371.807	371.017
(A) HAMMAMET ETTAHRIR	NABEUL	HAMMAMET	AV. DE LA LIBERATION	(72) 283.240	283.332
(A) YASMINE HAMMAMET	NABEUL	HAMMAMET SUD	ESPACE A2, BD. 7 NOVEMBRE	(72) 240.366	240.704
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	19, AV. 7 NOVEMBRE	(72) 675.166	676.206
(A) EL FAHS	ZAGHOUAN	EL FAHS	8, RUE DE LA MOSQUÉE	(72) 670.687	670.125
DIR. REG. BIZERTE			7 RUE DE GRECE	(72) 433.399	433.284
(A) BIZERTE	BIZERTE	BIZERTE	1, ANGLE RUE DE BELGIQUE, RUE D'ALGERIE	(72) 431.633	431.906
(A) MENZEL BOURGUIBA	BIZERTE	ML. BOURGUIBA	AV. DE L'INDEPENDANCE	(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-VIEUX PORT BIZERTE	(72) 432.258	439.168
(A) MATEUR	BIZERTE	MATEUR	PLACE 7 NOVEMBRE	(72) 486.332	485.108
DIR. REG. JENDOUBA			PLACE FARHAT HACHED	(78) 602.806	602.090
(A) BEJA	BEJA	BEJA	44, AV. H. BOURGUIBA	(78) 451.691	451.475
(A) NEFZA	BEJA	NEFZA	21, A. HABIB BOURGUIBA	(78) 471.644	470.916
(A) LE KEF	LE KEF	LE KEF	3, RUE SALAH AYACHI	(78) 202.354	200.658
(A) S.S.YOUSSEF	LE KEF	S.S.YOUSSEF	AV. H. BOURGUIBA ESSAKIA	(78) 258.100	258.100
(A) KALAAT SENANE	LE KEF	KALAAT SENANE	1, AV. H. BOURGUIBA	(78) 296.150	296.637
(A) JENDOUBA	JENDOUBA	JENDOUBA	PLACE FARHAT HACHED	(78) 603.026	604.616
(A) AIN DRAHAM	JENDOUBA	AIN DRAHAM	146, AV. H. BOURGUIBA	(78) 655.140	655.058
(A) TABARKA	JENDOUBA	TABARKA	54, RUE DE LA CONSTITUION	(78) 670.412	670.589
(A) BOUSSALEM	JENDOUBA	BOUSSALEM	16, RUE DES JARDINS	(78) 639.288	639.543
(A) SILIANA	SILIANA	SILIANA	AV. DU 18 JANVIER	(78) 872.880	872.887
DIR. REG. SOUSSE			AV. H ABIB BOURGUIBA	(73) 226.164	225.624
(A) SOUSSE	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA	(73) 226.500	225.796
(A) M'SAKEN I	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) KANTAOUI	SOUSSE	SOUSSE	RESIDENCE GOLF KANTAOUI 4089 H. SOUSSE	(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	250.015
(A) SOUSSE REPUBLIQUE	SOUSSE	SOUSSE	AV. LEOPOLD SENGHOR	(73) 226.546	214.160
(A) AKOUDA	SOUSSE	AKOUDA	AV. DE LA REPUBLIQUE	(73) 357.829	358.381

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) HAMMAM SOUSSE	SOUSSE	H.SOUSSE	ROUTE DE TUNIS KM 136	(73) 362.555	360.611
(A) M'SAKEN II	SOUSSE	M'SAKEN	CITE NOUVELLE ROUTE DE SOUSSE	(73) 265.732	265.715
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. HAMDA LAOUANI	(77) 230.273	231.229
(A) HAJEB LAYOUN	KAIROUAN	HAJEB LAYOUN	AV. ALI ZOUAOUI	(77) 370.018	370.018
DIR. REG. MONASTIR			7 PLACE DE L'INDEPENDANCE	(73) 463.601	463.602
(A) MONASTIR	MONASTIR	MONASTIR	AV. HABIB BOURGUIBA	(73) 460.583	464.511
(A) MOKNINE	MONASTIR	MOKNINE	RUE SALAH BEN SALAH	(73) 475.050	474.810
(A) KSAR HELLAL	MONASTIR	KSAR HELLAL	AV. H. BOURGUIBA	(73) 475.688	475.202
(A) EL OUERDANINE	MONASTIR	EL OUERDANINE	PLACE DU 1 ^{ER} MAI	(73) 519.330	519.211
(A) JEMMAL	MONASTIR	JEMMAL	AV. HABIB BOURGUIBA	(73) 486.062	487.644
(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) MENZEL KAMEL	MONASTIR	MENZEL KAMEL	AV. HABIB BOURGUIBA	(73) 480.950	480.951
(A) EL JEM	MAHDIA	EL JEM	AV. TAIEB M'HIRI	(73) 630.047	630.064
(A) KSOUR ESSEF	MAHDIA	KSOUR ESSEF	RUE ALI BEN KAMLA	(73) 665.030	664.462
(A) MAHDIA	MAHDIA	MAHDIA	PLACE DU 1 ^{ER} MAI	(73) 681.256	696.246
DIR. REG. SFAX			AV. HEDI CHAKER	(74) 296.800	296.808
(A) SFAX CHAKER	SFAX	SFAX	AV. HEDI CHAKER PLACE MALBURG	(74) 296.800	296.811
(A) SFAX ZITOUNA	SFAX	SFAX	ROUTE GREMDA KM 0.5 IMM. MEDINA CENTER	(74) 404.696	404.693
(A) SFAX HACHED	SFAX	SFAX VILLE	97, AV. FARHAT HACHED	(74) 408.346	408.640
(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 MOULIN VILLE	(74) 216.670	237.686
(A) SFAX PORT	SFAX	SFAX	ANGLE RUE COMMANDANT BEJAOUI, RUE MED JAMOSSI	(74) 228.500	229.941
(A) SFAX EL 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
DIR. REG. MEDENINE			22 RUE MONGI SLIM	(75) 642.549	642.939
(A) ZARZIS	MEDENINE	ZARZIS	I, AV. HEDI CHAKER	(75) 694.885	694.662
(A) JERBA	MEDENINE	JERBA HOUMET SOUK	34, PLACE FARHAT HACHED	(75) 650.140	650.699
(A) MEDENINE	MEDENINE	MEDENINE	AV. HABIB BOURGUIBA	(75) 642.938	641.070
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	ROUTE DE TUNIS	(75) 710.021	710.300
(A) JERBA MIDOUN	MEDENINE	J. MIDOUN	AV. H. BOURGUIBA	(75) 731.131	730.077
(A) EL MOUANSA	MEDENINE	EL MOUANSA	EL MOUANSA ZARZIS	(75) 697.140	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) MARETH	GABES	MARETH	I, AV. 27 OCTOBRE	(75) 321.422	321.155

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
DIR. REG. GAFSA			PLACE DU MARCHÉ	(76) 226.292	226.307
(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) GAFSA	GAFSA	GAFSA SUD	IMM. STB-PLACE DU MARCHÉ	(76) 224.065	224.522
(A) METLAOUI	GAFSA	METLAOUI	CITÉ DU PRÉSIDENT	(76) 241.110	241.811
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID OUEST	AV. H. BOUZAYANE	(76) 632.107	633.661
(A) JELMA	SIDI BOUZID	JELMA	RUE DE LA GARE	(76) 657.376	657.255
(A) TOZEUR	TOZEUR	TOZEUR	AV. HABIB BOURGUIBA	(76) 452.017	452.319
(A) KASSERINE	KASSERINE	KASSERINE	AV. HEDI CHAKER	(77) 474.394	473.669
(A) FERIANA	KASSERINE	FERIANA	AV. HABIB BOURGUIBA	(77) 441.275	441.118

BOX AND OFFICES	LOCALITY	ADDRESS	TELEPHONE
L'AFRICA	TUNIS	25, AV. HABIB BOURGUIBA	(71) 330.045
PORT LA GOULETTE	TUNIS	PORT LA GOULETTE	(71) 736.164
TUNIS CARTHAGE	ARIANA	AÉROPORT DE TUNIS CARTHAGE	(71) 840.810
HAMMAMET MEDINA	NABEUL	HAMMAMET MEDINA	(72) 280.769
VILLE ARABE HAMMAMET	NABEUL	VILLE ARABE HAMMAMET	(72) 283.204
AÉROPORT SKANES	MONASTIR	AÉROPORT MONASTIR	(73) 466.300
CNRO	MONASTIR	CNRO HOTEL CHAMS	(73) 466.515
AÉROPORT SFAX	SFAX CHAKER	AÉROPORT SFAX	(74) 241.700
JERBA HOUMT SOUK	MEDENINE	DJERBA HOUMT SOUK	(75) 621.680
AÉROPORT JERBA	MEDENINE	AÉROPORT DJERBA	(75) 650.233
HOTEL CLUB SANGHO	MEDENINE	HOTEL CLUB SANGHO	(75) 680.124
RAS JEDIR	MEDENINE	RAS JEDIR	(75) 665.021
BENI KHEDECH	MEDENINE	BENI KHEDECH	(75) 647.253
AÉROPORT TOZEUR	TOZEUR	AÉROPORT TOZEUR	(76) 450.388
AÉROPORT TABARKA	JENDOUBA	AÉROPORT TABARKA	(78) 640.150

STUSID BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(S)	TUNIS	TUNIS	TUNIS	32, RUE HEDI KARRAY CENTRE URBAIN NORD	(71) 232.133	750.575
(A)	RUE DE PALESTINE	TUNIS	LAFAYETTE	29, RUE DE PALESTINE LAFAYETTE	(71) 831.411	831.511
(A)	NABEUL	NABEUL	NABEUL	49, AVENUE H. BOURGUIBA	(72) 232.650	232.606
(A)	BIZERTE	BIZERTE	BIZERTE	ANGLE DE L'AVENUE HEDI CHAKER ET AVENUE HSSAN NOURI	(72) 436.300	436.350
(A)	SOUSSE	SOUSSE	SOUSSE KHEZAMA	BD. 7 NOVEMBRE	(73) 277.200	277.201
(A)	MONASTIR	MONASTIR	MONASTIR	AVENUE ABDESSALEM TRIMECH IMM. CHRAKA BLOC « C »	(73) 425.988	425.977
(A)	SFAX	SFAX	SFAX EL JADIDA	PLACE DU 7 NOVEMBRE	(74) 400.160	400.180

TUNISIAN QATARI BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(S)	TUNIS	TUNIS	TUNIS	RUE CITE DES SCIENCES	(70) 728.511	728.533
(A)	MONTPLAISIR	TUNIS	MONTPLAISIR	75, AVENUE KHEIREDDINE PACHA	(71) 786.020	785.528
(A)	LAFAYETTE	TUNIS	LAFAYETTE	51, RUE DE PALESTINE	(71) 798.802	798.310
(A)	BARDO	TUNIS	BARDO	63, AV. HABIB BOURGUIBA	(71) 581.720	581.600
(A)	SOUSSE	SOUSSE	SOUSSE	BD. 7 NOVEMBRE SLIM CENTER	(73) 277.216	277.217

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) AGENCE BOURGUIBA	TUNIS	TUNIS	74, AV. H. BOURGUIBA	(71) 325.877	322.767
(A) AV. CARTHAGE	TUNIS	TUNIS	58, AVENUE DE CARTHAGE	(71) 345.763	346.378
(A) TUNIS LAFAYETTE	TUNIS	TUNIS	1, RUE D'EGYPTE	(71) 833.162	833.551
(A) TUNIS MEDINA	TUNIS	TUNIS MEDINA	19-21, RUE SIDI BEN AROUS	(71) 564.756	569.830
(A) TUNIS LAC	TUNIS	LES BERGES DU LAC	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
(A) ESSADKIA	TUNIS	BAB BHAR	7-9 RUE JAMEL ABDENNACEUR	(71) 325.877	327.858
(A) PASTEUR	TUNIS	TUNIS BELVEDERE	1, PLACE PASTEUR	(71) 842.000	287.906
(A) AGENCE TUNIS 7 NOVEMBRE	TUNIS	TUNIS	24-26 PLACE DU 7 NOVEMBRE 1987	(71) 240.034	240.210
(A) BAB EL JAZIRA	TUNIS	BAB EL JAZIRA	13, AV. BAB EL JAZIRA	(71) 327.722	327.737
(A) AVENUE DE LONDRES	TUNIS	TUNIS	20, AV. DE LONDRES	(71) 337.666	337.717
(A) BARDO	TUNIS	BARDO	38, AV. H. BOURGUIBA	(71) 502.822	502.834
(A) MONTPLAISIR	TUNIS	MONTPLAISIR	PACHA CENTRE, AVENUE KHEIREDDINE PACHA	(71) 950.082	950.137
(A) LE KRAM	TUNIS	LE KRAM	163, AV. H. BOURGUIBA	(71) 276.440	276.414
(A) EL MANAR I	TUNIS	EL MANAR	25, CITE CAMPUS	(71) 873.307	873.361
(A) EL MANAR II	TUNIS	EL MANAR II	RUE 7105 CITE DES ARCADES	(71) 886.310	885.940
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	PLACE BAB SOUIKA	(71) 575.310	575.699
(A) EL MENZAH I	TUNIS	EL MENZAH I	52, AV. CHARLES NICOLE	(71) 286.379	286.604
(A) HEDI NOUIRA	TUNIS	HEDI NOUIRA	7, RUE GHANDI ET 34, RUE HEDI NOUIRA	(71) 340.953	341.088
(A) LA RABTA	TUNIS	TUNIS	RUE DJEBEL LAKHDAR	(71) 563.139	563.766
(A) EZZAHROUNI	TUNIS	EZZAHROUNI	56, AV. DES PALMIERS	(71) 647.790	647.811
(A) AOUINA	TUNIS	AOUINA	AV. TAIEB M'HIRI	(70) 726.808	726.899
(A) EL MENZAH VI	ARIANA	EL MENZAH VI	CITE JAMIL	(71) 755.466	752.328
(A) ENNASR	ARIANA	ENNASR	10, AV. OTHMAN IBN. AFFENE	(71) 827.574	827.575
(A) CHARGUIA II	ARIANA	CHARGUIA II	8, RUE DE L'ARTISANAT ZI	(71) 941.555	941.354
(A) ARIANA	ARIANA	ARIANA	ANG. AV. H BOURGUIBA ET FARHAT HACHED	(71) 700.000	700.314
(A) LES JARDINS DE SOUKRA	ARIANA	SOUKRA	56, CENTRE COMMERCIAL CARREFOUR	(71) 759.521	759.531
(A) SOUKRA 2	ARIANA	SOUKRA	IMMEUBLE NESMA N°62, AV. DE L'UMA	(71) 838.388	839.330
(A) ARIANA 2	ARIANA	ARIANA	IMMEUBLE « LE PETIT COLISÉE » RUE MED. SALAH BELHADJ	(70) 730.743	730.745
(A) RAOUED	ARIANA	RAOUED	RESIDENCE MERIEM ROUTE RAOUED	(71) 858.534	858.544
(A) MNIHLA	ARIANA	MNIHLA	ROUTE DE BIZERTE	(70) 662.412	662.402
(A) ENNASR II	ARIANA	ENNASR II	AV. HEDI NOUIRA	(70) 852.454	852.457
(A) MANOUBA	MANOUBA	MANOUBA	7, AV. H. BOURGUIBA	(71) 520.266	520.309
(A) MEGRINE	BEN AROUS	MEGRINE	64, AV. HABIB BOURGUIBA	(71) 427.511	425.214
(A) HAMMAM LIF	BEN AROUS	HAMMAM LIF	58, AV. DE LA REPUBLIQUE	(71) 293.403	293.433
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	PLACE DES MARTYRS	(79) 357.510	357.455

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) EZZAHRA	BEN AROUS	EZZAHRA	23,AV. HABIB BOURGUIBA	(79) 484.950	484.094
(A) BEN AROUS	BEN AROUS	BEN AROUS	16,AV. HABIB BOURGUIBA	(79) 391.318	391.250
(A) BOUMHEL	BEN AROUS	BOUMHEL	BD. DE L'ENVIRONNEMENT	(71) 292.488	292.486
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. DE L'INDEPENDANCE	(72) 675.501	676.514
(A) BIZERTE	BIZERTE	BIZERTE	24,AV. HABIB BOURGUIBA-BIZERTE	(72) 431.424	433.689
(A) RAS DJEBEL	BIZERTE	RAS DJEBEL	BD. HABIB BOURGUIBA	(72) 456.006	456.020
(A) MATEUR	BIZERTE	MATEUR	MATEUR CENTRE PLACE DE TUNIS 7030	(72) 485.530	485.533
(A) MENZEL BOURGUIBA	BIZERTE	MENZEL BOURGUIBA	AV. DE L'INDEPENDANCE	(72) 519.100	519.209
(A) BIZERTE II	BIZERTE	BIZERTE II	ANGLE RUE DE TURQUIE ET TAIEB M'HIRI	(72) 439.262	439.444
(A) MENZEL TEMIME	NABEUL	MENZEL TEMIME	56, BD. DE L'ENVIRONNEMENT	(72) 300.144	300.146
(A) NABEUL	NABEUL	NABEUL	NABEUL CENTRE AV. H. THAMEUR	(72) 286.625	286.970
(A) HAMMAMET	NABEUL	HAMMAMET	PLACE 2 MARS 1934 CITE COMMERCIALE	(72) 281.237	260.244
(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
(A) DAR CHAABANE EL FEHRI	NABEUL	DAR CHAABANE	RUE SIDI EL FEHRI	(72) 365.111	365.210
(A) BENI KHALED	NABEUL	BENI KHALED	AV. 23 JANVIER	(72) 373.424	373.426
(A) KORBA	NABEUL	KORBA	AV. HABIB BOURGUIBA	(72) 389.222	389.359
(A) NABEUL 2	NABEUL	NABEUL	AV. DU GRAND MAGHREB	(72) 223.780	223.690
(A) GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(72) 213.401	213.669
(A) SOUSSE 7 NOVEMBRE	SOUSSE	SOUSSE	BLD 7 NOVEMBRE-KHEZAMA EST	(73) 270.994	270.956
(A) SOUSSE MAAROUF	SOUSSE	SOUSSE	IM. GLOULOU AV. MED. MAAROUF	(73) 227.600	227.157
(A) AGENCE SOUSSE PERLE	SOUSSE	SOUSSE PERLE	AVENUE PERLE DU SAHEL GPI KHEZAMA-OUEST	(73) 240.700	240.704
(A) AGENCE M'SAKEN	SOUSSE	M'SAKEN	IMMEUBLE BAYA - BLD 7 NOVEMBRE	(73) 262.203	262.274
(A) SOUSSE DORRA	SOUSSE	SOUSSE	AV. 15 OCTOBRE - CENTRE COM. DORRA	(73) 333.870	333.872
(A) HAMMAM SOUSSE	SOUSSE	H. SOUSSE	216, ROUTE DE TUNIS H. SOUSSE	(73) 364.688	364.693
(A) SOUSSE SENGHOR	SOUSSE	SOUSSE	IMMEUBLE NOUIRA AV. LÉOPOLD SEDAR SENGHOR	(73) 200.454	200.475
(A) SOUSSE CORNICHE	SOUSSE	SOUSSE CORNICHE	AV. ABDELHAMID EL KADHI	(73) 201.354	201.356
(A) SOUSSE SAHLOUL	SOUSSE	SOUSSE SAHLOUL	21, AV. YASSER ARAFET	(73) 820.640	820.642
(A) AKOUDA	SOUSSE	AKOUDA	RUE DE LA REPUBLIQUE	(73) 810.400	810.402
(A) MONASTIR	MONASTIR	MONASTIR	8, PLACE DU 3 SEPTEMBRE 1934	(73) 464.120	464.373
(A) BEMBLA	MONASTIR	BEMBLA	BOULEVARD 7 NOVEMBRE	(73) 478.450	478.440
(A) KSAR HELLAL	MONASTIR	KSAR HELLAL	PLACE DE L'INDEPENDANCE	(73) 472.124	472.126
(A) MOKNINE	MONASTIR	MOKNINE	RUE DES OLIVIERS	(73) 436.230	436.232

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) MONASTIR 2	MONASTIR	MONASTIR	AV. DU COMBATTANT SUPREME	(73) 462.831	462.000
(A) TEBOULBA	MONASTIR	TEBOULBA	AV. HABIB BOURGUIBA	(73) 494.470	494.469
(A) MAHDIA	MAHDIA	MAHDIA	167, AV. H. BOURGUIBA	(73) 692.377	696.579
(A) SFAX CHEBBI	SFAX	SFAX	12, RUE ABOULKACEM CHEBBI	(74) 228.011	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) 299.726	299.725
(A) SFAX EL JEDIDA	SFAX	SFAX JEDIDA	96, AV. DES MARTYRS	(74) 404.574	404.580
(A) SFAX TENIOUR	SFAX	SFAX	ROUTE DE TENIOUR KM 1,5 IMM. MALEK	(74) 238.054	238.055
(A) MAHRES	SFAX	MAHRES	AV. H. BOURGUIBA	(74) 290.248	693.400
(A) SEKIET EDDAIER	SFAX	S. EDDAIER	1-2, AV. H. BOURGUIBA	(74) 292.596	292.597
(A) POUDDRIERE	SFAX	SFAX POUDDRIERE	RUE JAMELEDDINE AFGHANI Z.I.	(74) 286.358	286.350
(A) PIC.VILLE	SFAX	PICVILLE	AV. D'ALGERIE	(74) 225.703	229.424
(A) SFAX 2000	SFAX	SFAX	ROUTE DE GREMDA - IMMEUBLE IBN SINA	(74) 405.630	405.632
(A) GREMDA	SFAX	SFAX	KM 6,5 ROUTE DE GREMDA CENTRE SAHNOUN	(74) 616.212	616.251
(A) SAKIET EZZIT	SFAX	SFAX EZZIT	IMMEUBLE MAALEJ AV. HÉDI CHAKER	(74) 850.128	850.132
(A) SFAX MOULINVILLE	SFAX	SFAX EZZIT	CITÉ MOULINVILLE ROUTE DE TUNIS KMI, 5	(74) 441.994	441.996
(A) SFAX EL AIN	SFAX	SFAX	ROUTE EL AIN KM 5,5	(74) 631.701	704.705
(A) SFAX 7 NOV	SFAX	SFAX	AV. 7 NOVEMBRE	(74) 404.510	404.516
(A) SFAX ROUTE MENZEL CHAKER	SFAX	SFAX	ROUTE MENZEL CHAKER KM 1,5	(74) 463.617	463.612
(A) SFAX CHIHIA	SFAX	SFAX CHIHIA	KM 5,5 ROUTE CHIHIA TENIOUR	(74) 850.017	850.019
(A) SFAX CHEBBI	SFAX	SFAX CHEBBI	RDC IMMEUBLE "YESMINE" SALTANIA	(74) 230.955	230.959
(A) SFAX THYNA	SFAX	SFAX THYNA	ROUTE DE GABES KM 7	(74) 665.096	665.098
(A) GABES	GABES	GABES SUD	226, AV. FARHAT HACHED	(75) 271.557	275.047
(A) GABES 2	GABES	GABES	RUE SALAHEDDINE EL AYOUBI	(75) 279.750	279.150
(A) DJERBA	MEDENINE	DJERBA	163, AV. HABIB BOURGUIBA. H. SOUK	(75) 651.711	651.710
(A) ZARZIS	MEDENINE	ZARZIS	N°6, AV. FARHAT HACHED	(75) 691.162	691.132
(A) MEDENINE	MEDENINE	MEDENINE	RUE 18 JANVIER	(75) 647.200	647.202
(A) GAFSA	GAFSA	GAFSA	CITE BAYECH	(76) 225.635	220.641
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	RUE HOUCINE BOUZAIENE	(76) 632.582	633.652
(A) KAIROUAN	KAIROUAN	KAIROUAN	RUE MONGI BALI	(77) 230.699	234.997
(A) BEJA	BEJA	BEJA	AV. DE LA REPUBLIQUE	(78) 440.019	440.403
(A) MJEZ EL BAB	BEJA	MEJZ EL BAB	ANGLE AV. HABIB BOURGUIBA ET RUE DU MARCHE	(78) 564.310	564.312

INTERNATIONAL BANKING UNION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2008

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) CENTRALE	TUNIS	TUNIS	65, AV. HABIB BOURGUIBA	(71) 340.756	340.760
(A) AFRIQUE	TUNIS	TUNIS	25, AV. HABIB BOURGUIBA	(71) 121.103	340.520
(A) EL JAZIRA	TUNIS	TUNIS	26, RUE EL JAZIRA	(71) 329.953	321.881
(A) LES SOUKS	TUNIS	TUNIS	102, RUE JEMAA EZZITOUNA	(71) 200.882	200.951
(A) BERGES DU LAC	TUNIS	TUNIS	RTE DE LA MARSA - BLOC G IMM. SAPRIM	(71) 861.058	860.687
(A) LA MARSA	TUNIS	LA MARSA	PLACE 7 NOVEMBRE	(71) 741.828	741.101
(A) MISR	TUNIS	TUNIS	10, RUE D'EGYPTE	(71) 104.735	832.672
(A) SIDI BELHASSEN	TUNIS	TUNIS	5, RUE DE TOURCOING	(71) 340.898	344.435
(A) BELHAOUANE	TUNIS	BAB SOUIKA	51, AV. ALI BELHOUANE	(71) 563.333	563.437
(A) BAB DJEDID	TUNIS	TUNIS	61, AV. BAB DJEDID	(71) 354.176	346.766
(A) ETATS-UNIS	TUNIS	BELVEDERE	22, AV. DES ETATS-UNIS	(71) 800.421	796.313
(A) LE BARDO	TUNIS	BARDO	PLACE DE L'ASSEMBLEE NATIONALE IMM. MOURADI	(71) 511.698	509.700
(A) MARSA PLAGES	TUNIS	LA MARSA	RUE DE LA MOSQUEE-CITE ESSAADA	(71) 744.055	744.081
(A) KHEIREDDINE	TUNIS	LE KRAM	AV. H. BOURGUIBA	(71) 276.838	731.804
(A) ELOUARDIA	TUNIS	ELOUARDIA	11, RUE 10000	(71) 393.254	390.940
(A) SIDI BOU SAID	TUNIS	SIDI BOUSAID	AV. HABIB BOURGUIBA	(71) 727.565	740.446
(A) LA GOULETTE	TUNIS	LA GOULETTE	AV. HABIB BOURGUIBA	(71) 738.268	736.517
(A) SAADI	TUNIS	EL MENZAH 4	IMMEUBLE SAADI	(71) 750.479	750.202
(A) HRAIRIA	TUNIS	HRAIRIA	RUE 4667 - EZZAHROUNI	(71) 598.417	599.777
(A) TUNIS	TUNIS	TUNIS	65, AV. HABIB BOURGUIBA	(71) 120.273	120.314
(A) LAC	TUNIS	TUNIS	RUE LAC TURKANA	(71) 108.625	108.629
(A) ALAIN SAVARY	TUNIS	TUNIS	45, RUE ALAIN SAVARY	(71) 893.166	893.202
(A) KHEIREDDINE PACHA	TUNIS	TUNIS	48, RUE KHEIREDDINE PACHA	(71) 901.256	900.599
(A) CHARGUIA	ARIANA	CHARGUIA	20, RUE N° 11 - Z.I.	(71) 793.095	782.447
(A) EL MENZAH VI	ARIANA	EL MENZAH VI	2, RUE YOUSSEF DJAIET	(71) 751.677	767.855
(A) ARIANA	ARIANA	ARIANA	RUE DU METAL 2037 B. LOUZIR ARIANA	(70) 837.888	737.677
(A) EL MANAR	ARIANA	EL MANAR	5 BIS, RUE T. BEN AMMAR	(71) 885.077	883.919
(A) M'NIHLA	ARIANA	M'NIHLA	KM3 RTE DE BIZERTE ENNOGRA	(71) 548.209	548.208
(A) ENNASR	ARIANA	ENNASR	AV. HEDI NOUIRA RDC BLOC A, RESIDENCE YOUSSEF	(70) 830.511	830.573
(A) ARIANA EL JADIDA	ARIANA	ARIANA EL JADIDA	67, AV. HABIB BOURGUIBA	(71) 716.546	716.603
(A) OUED ELLIL	MANOUBA	OUED ELLIL	KM 8 ROUTE DE MATEUR	(71) 620.999	621.777
(A) BORJ EL AMRI	MANOUBA	BORJ EL AMRI	CITE COMMERCIALE - BORJ EL AMRI	(71) 542.520	542.555
(A) DOUAR HICHER	MANOUBA	DOUAR HICHER	CITE L'ERE NOUVELLE IMMEUBLE A3 N° AC 14	(71) 622.977	622.660
(A) BEN AROUS	BEN AROUS	BEN AROUS	29, AV. HABIB BOURGUIBA	(71) 388.825	383.525
(A) MEGRINE	BEN AROUS	MÉGRINE	13, BIS AV. HABIB BOURGUIBA	(71) 433.772	433.647
(A) EZZAHRA	BEN AROUS	EZZAHRA	ANGLE AV. CH. NICOLAS - H. BOURGUIBA	(71) 481.888	454.455
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	CENTRE COMMERCIAL EL LAMTI	(71) 367.121	367.099
(A) BOUMHEL	BEN AROUS	BOUMHEL	39, CITE EL MOUNA AV. DE L'ENVIRONNEMENT	(71) 210.700	210.370

INTERNATIONAL BANKING UNION

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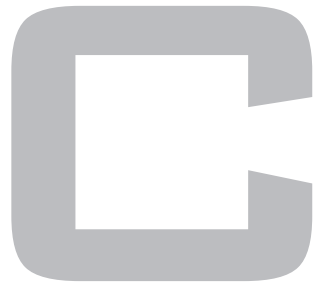
NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) BIZERTE	BIZERTE	BIZERTE	RUE MONCEF BEY	(72) 423.244	422.866
(A) MATEUR	BIZERTE	MATEUR	AV.TAIEB M'HIRI	(72) 468.922	465.365
(A) MENZEL JEMIL	BIZERTE	MENZEL JEMIL	1, AV. H. BOURGUIBA	(72) 492.077	441.244
(A) MENZEL ABDERRAHMAN	BIZERTE	MENZEL ABDERRAHMAN	45, AV. H. BOURGUIBA	(72) 571.245	571.013
(A) TINJA	BIZERTE	TINJA	AV. H. BOURGUIBA	(72) 569.240	569.377
(A) RAS-JEBEL	BIZERTE	RAS-JEBEL	AV. HABIB BOURGUIBA -RAS JEBEL	(72) 449.603	449.466
(A) MENZEL BOURGUIBA	BIZERTE	M.BOURGUIBA	ANGLE RUE HEDI CHAKER ET 6 RUE 18 JANVIER 1952	(72) 464.877	470.007
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	IMM. CTAMA - BAB OUALI	(72) 675.034	675.025
(A) EL FAHS	ZAGHOUAN	EL FAHS	AV. H.BOURGUIBA - IMM.MAJUS	(72) 670.054	671.131
(A) MENZEL TEMIME	NABEUL	M.TEMIME	AV. HABIB BOURGUIBA - MENZEL TEMIME	(72) 348.331	344.536
(A) MENZEL BOUZELFA	NABEUL	M.BOUZELFA	RUE TAIEB MEHIRI - M.BOUZELFA	(72) 251.855	292.901
(A) NABEUL	NABEUL	NABEUL	AV. H.THAMEUR ANGLE RUE MOHAMED RAMI DORRA	(72) 231.937	220.311
(A) HAMMAMET	NABEUL	HAMMAMET	AV. DES NATIONS UNIES	(72) 261.118	281.562
(A) HAMMAMET VILLE	NABEUL	HAMMAMET	AV. DE LA REPUBLIQUE	(72) 283.663	283.579
(A) GROMBALIA	NABEUL	GROMBALIA	ANGLE RUE FARHAT HACHED ET HEDI CHAKER	(72) 214.255	213.466
(A) KELIBIA	NABEUL	KELIBIA	6, AV. IBN KHALDOUN	(72) 208.055	273.325
(A) DAR CHAABANE	NABEUL	DAR CHAABANE	AV. DE L'ENVIRONNEMENT	(72) 320.069	320.190
(A) NABEUL	NABEUL	NABEUL	ANGLE AV. HABIB THAMEUR ET RUE MOHAMED RAMI DORRA	(72) 220.888	221.379
(A) CHEBBA	MAHDIA	LA CHEBBA	CITE COMMERCIALE - LA CHEBBA	(73) 641.461	641.469
(A) MAHDIA	MAHDIA	MAHDIA	AV. HABIB BOURGUIBA- MAHDIA	(73) 681.734	681.737
(A) TEBOULBA	MONASTIR	TEBOULBA	AV. HABIB BOURGUIBA	(73) 492.910	492.912
(A) MONASTIR	MONASTIR	MONASTIR	IMM. LE REMPART, AV. H. BOURGUIBA	(73) 460.579	464.942
(A) KHENIS	MONASTIR	KHENIS	AVENUE HANNIBAL - CENTRE COMMERCIAL	(73) 535.022	535.520
(A) JEMMEL	MONASTIR	JEMMEL	RUE H. EL BORJI - IMMEUBLE M'LAOUAH	(73) 485.000	485.004
(A) KALAA KEBIRA	SOUSSE	KALAA KEBIRA	PLACE DU MARCHÉ	(73) 254.433	253.037
(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) 257.589	259.300
(A) S.ERRIADH	SOUSSE	SOUSSE	HOTEL « SOUSSE ERRIADH »	(73) 219.177	229.658
(A) SOUSSE	SOUSSE	SOUSSE	8, AV. HABIB THAMEUR	(73) 227.987	228.593
(A) JAWHARA	SOUSSE	SOUSSE	RUE MOHAMED KAROUÏ CITE EZZAHRA - SOUSSE	(73) 101.703	332.987
(A) NEJMA	SOUSSE	SOUSSE	HOTEL NEJMA – ROUTE DE LA CORNICHE SOUSSE	(73) 227.886	228.222
(A) SAHLOUL	SOUSSE	SAHLOUL	AV. DE LA LIBERTE	(73) 820.969	820.972
(A) ENFIDHA	SOUSSE	ENFIDHA	AV. DE LA REPUBLIQUE	(73) 381.787	381.790
(A) SOUSSE	SOUSSE	SOUSSE	AV. MOHAMED KAROUÏ SOUK EL AHAD EZZAHRA	(73) 101.720	231.880
(A) SOUSSE CITE ERRIADH	SOUSSE	SOUSSE	RUE TAOUFIK CITE ERRIADH	(73) 303.600	303.603
(A) SFAX H.CHAKER	SFAX	SFAX	AV. HEDI CHAKER	(74) 212.896	227.555
(A) SFAX TAPARURA	SFAX	SFAX	ANG. AV. PATR. LUMAMBA-RUE A.BACH HAMBA	(74) 298.565	298.836

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SFAX MOULINVILLE	SFAX	SFAX	AV. DE BIZERTE-ROUTE DE TUNIS 0,5	(74) 258.850	216.727
(A) EL JADIDA	SFAX	SFAX	AV. 7 NOVEMBRE	(74) 402.043	402.040
(A) KERKENNAH	SFAX	KERKENNAH	AV. 7 NOVEMBRE, RAMLA	(74) 481.933	481.160
(A) SAKIET EZZIT	SFAX	SAKIET EZZIT	64, AV. HEDI CHAKER	(74) 852.122	850.241
(A) SFAX ROUTE DE GABES	SFAX	SFAX ROUTE DE GABES	ROUTE DE GABES KM3	(74) 462.888	462.111
(A) SFAX MENZEL CHAKER	SFAX	SFAX MENZEL CHAKER	ROUTE MENZEL CHAKER KM3	(74) 620.900	620.908
(A) SFAX ROUTE DE GABES	SFAX	SFAX ROUTE DE GABES	ROUTE DE GABES	(74) 469.240	469.244
(A) SFAX CHIHIA	SFAX	SFAX CHIHIA	CHIHIA KM 6,5	(74) 849.304	849.307
(A) GABES	GABES	GABES	298, AV. H. BOURGUIBA	(75) 277.899	274.460
(A) GABES SIDI BOULBABA	GABES	SIDI BOULBABA	PLACE DES MARTYRS	(75) 297.310	296.957
(A) MEDENINE	MEDENINE	MEDENINE (ONS)	IMMEUBLE ETANMIA	(75) 645.097	642.529
(A) ZARZIS	MEDENINE	ZARZIS	COMPLEXE EZZITOUNA ROUTE DE MEDENINE	(75) 691.690	691.100
(A) HOUMT SOUK	MEDENINE	HOUMT SOUK	RUE BEN BOUMESAOUR	(75) 622.346	651.103
(A) MIDOUN	MEDENINE	MIDOUN	4116 MIDOUN-JERBA	(75) 733.191	730.169
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	RUE HOUCINE BOUZAIENE	(76) 633.500	634.927
(A) CEBALA	SIDI BOUZID	CEBALA	AV. 7 NOVEMBRE	(76) 674.150	674.050
(A) SIDI ALI B.AOUN	SIDI BOUZID	S.ALI B.AOUN	RUE 7 NOVEMBRE	(76) 660.140	660.180
(A) TOZEUR	TOZEUR	TOZEUR	ROUTE DE NEFTA	(76) 463.415	463.405
(A) NEFTA	TOZEUR	NEFTA	AV. HABIB BOURGUIBA	(76) 431.211	430.153
(A) DEGACHE	TOZEUR	DEGACHE	AV. FARHAT HACHED	(76) 420.294	420.499
(A) GAFSA	GAFSA	GAFSA	AV. TAIEB M'HIRI	(76) 224.428	224.255
(A) KAIROUAN	KAIROUAN	KAIROUAN	CITE COMMERCIALE	(77) 226.310	228.556
(A) SIDI AMOR BOUHJLA	KAIROUAN	BOUHJLA	AV. 7 NOVEMBRE	(77) 266.289	266.010
(A) SBIBA	KASSERINE	SBIBA	RUE ABOUBAKR FOURATI	(77) 488.433	488.400
(A) TABARKA	JENDOUBA	TABARKA	32, AV. H. BOURGUIBA	(78) 670.537	673.736
(A) JENDOUBA	JENDOUBA	JENDOUBA	PLACE FARHAT HACHED	(78) 604.214	604.260
(A) GHARDIMAOU	JENDOUBA	GHARDIMAOU	RUE ALI BEN ZITOUN	(78) 663.498	660.480
(A) BEJA	BEJA	BEJA	3, AV. HABIB BOURGUIBA IMM. CTAMA	(78) 452.047	451.630
(A) LE KEF	LE KEF	LE KEF	2, RUE MONGI SLIM	(78) 224.888	224.500

BOX	LOCALITY	ADDRESS	TELEPHONE
(B) PORT LA GOULETTE (DÉPART)		PORT LA GOULETTE	(71) 737.717
(B) PORT LA GOULETTE (ARRIVÉE)		PORT LA GOULETTE	(71) 735.222
(B) AEROPORT T.CARTHAGE	ARIANA	AEROPORT TUNIS CARTHAGE	(71) 750.599 750.528
(B) AEROPORT MONASTIR	MONASTIR	AEROPORT SKANES MONASTIR	(73) 520.091 520.091
(B) HOUMET ESSOUK	MEDENINE	PLACE FARHAT HACHED	(75) 650.154 650.164



MONETICS

THE ACTIVITY FOCUSED NOTABLY ON THE FOLLOWING MATTERS :

I – INTERBANK PROJECTS

- **Data-processing security** : APTBEF, in collaboration with the National Agency of Data-Processing Security, started updating the site of Information Systems Security Observatory (OSSIT). This observatory includes different warning, fault messages and information on different events relating to data processing security.
- **Broadcast of IBAN releases communicated by SWIFT** : The profession, in collaboration with SWIFT, broadcasts IBAN releases updating messages to banks' international services. This updated communication allows banks to avoid irregularities in SWIFT funds transfer and thus avoid different risks related to transborder transactions bounce.
- **Tunisia Fraud Forum** : Tunisia Fraud Forum Committee, created in October 2008, held its second quarterly meeting in May 2009. The Committee reviewed the activities carried out over the previous quarter and discussed measures to undertake by the end of 2009.

Worth of note that in Tunisia, fraud rate by bank card is on the downward trend and it is, until today, among the lowest in the Middle East area and in Africa.

- **Collaboration with the National Institute of Standardization and Industrial Property (INNORPI)**: The profession works on elaborating a Tunisian norm referential (Norm ISO 20 022). Its aim is to prepare the banking sector for all technical charges necessary to the profession development. Besides and on INNORPI'S demand, APTBEF identified standards and standardization projects that depend directly on ISO/TC 68 committee and which concern the financial and the banking sector in order to examine them and make them adopted by the different partners.
- **Security in Bank-Branches** :
 - * Elaboration of the physical security charter: The Charter is being reviewed by the Committee members to be validated in a meeting that will be held in June 2009.
 - * In the framework of consolidating bank assets security and in compliance with the Central Bank of Tunisia circular, notably, circular 2008-22 relating to the compulsory setting up of video surveillance within lending institutions, the profession asked Mr Governor of the Central Bank of Tunisia for more time to set up electronic surveillance.

- **Foreign exchange permanence :**

- * Following banks' recommendations and with the agreement of the Central Bank of Tunisia, some easing was introduced in the rules of setting up plannings for manual foreign exchange permanence. Branches which did not record foreign exchange transactions during the previous periods were taken off the plannings. Change came into force starting March 2009. A meeting was scheduled before end June 2009 to evaluate the activity of foreign exchange permanence ensured since July 2008 and define foreign exchange programme over the summer and in Ramadan for all regions.

- **Doing away with paper support for the Definitive Bill at Export (FDE):**

- * The profession participated in the design and approach to do away with paper support for FDE and to its validation and ensures achievement follow up at TTN.

2 – ACTIVITY OF MONETICS GOVERNANCE AND COMMUNICATION STRUCTURE FOR THE FIRST SEMESTER 2009

To carry out the National programme of improved quality in banking services and Monetics promotion, Monetics Governance and communication structure's works focused, notably, on:

- **Monetics interbank commissions' activity :**

- * "Procedures" Commission,
- * Management of captured cards:
 - Expired cards are no longer captured by DABs;
 - Captured cards are given back to the issuing bank within a working 7 day period, starting capture date.
- * Management of clients' complaints: Clients' complaints relating to drawing transactions (unserved client, debited account) must be dealt with within two working weeks, starting from the complaint date,
- * Affiliation commission,
- * Follow up and harmonization of implementing the sector agreement to promote neighbourhood trade affiliation to payment system by card,
- * Review of Affiliation development difficulties and measures to undertake to remedy to such situation.

- **Electronic – trade activity of the airline Company Tunis-Air :**

- * In the framework of follow up activity of tickets electronic selling through Tunis-Air commercial site and SMT Secured Payment Server, the undertaken works made it possible to identify the foreign banks which refuse, without any reason, to authorise their clients to buy tickets on Tunis-Air site. The efforts made combined with the Central Bank of Tunisia intervention, in particular, reduced significantly the rate of bounce transactions. In the same way, works were undertaken to improve the system capacity to face increase in activity costs and allow a multi-foreign currency management of transactions.

▪ **Follow-up of DAB service quality :**

APTBEF's Watch-Over Unit continues to follow up the quality of DABs functioning.

The number of check up made by the watch-over unit totalled 17009 for the first semester 2009, an average of 2835 check ups by month.

Thank to the follow up ensured by Monetics piloting committee and efforts made by banks, dysfunctioning rate fell significantly from 3.7% in January 2009 to 1.3% at end June 2009.

▪ **Activity of “Communication in favour of improved image of the banking sector” Commission :**

Interbank works were undertaken to set up a programme of communication in favour of improved image of the banking sector.

The suggested programme is about the following:

Targeted activities were identified, to the benefit of the general public, and spread financial and banking information:

- * Consolidating sensitization activities in branches;
- * Inserting permanent columns in newspapers and magazines;
- * Designing a short and permanent radio and/or TV programme.
- * Consolidating the launching of “The Banker’s news” by APTBEF;
- * Upgrading lending institutions’ and APTBEF’s web sites
- * Improving events created within the National programme in favour of improved quality for banking services (day of “free visits”, Bank and Monetics exhibition);
- * Suggestion to organise educational activities for the young public (Junior and high school students);
- * Setting up, at university, a competitive examination for the best study or research in topics relating to the Bank’s image.

Activities to be carried out to the benefit of Media in collaboration with structures related to Journalism:

- * Setting up partnerships with Press and Communication sciences Institute and the African Centre of Improving Journalists and communicators in order to design common training programmes, upgrading, recycling and improvement activities in banking and financial sectors to the benefit of Journalism students and the professionals;
- * Starting periodical discussions on topics relating to banking, leasing and factoring.

www.apbt.org.tn

