

الجمعية المهنية التونسية للبنوك
والمؤسسات الماليّة

APTBEF

TUNISIA'S PROFESSIONAL ASSOCIATION OF BANKS
AND FINANCIAL INSTITUTIONS

ANNUAL REPORT **2009**

2010

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

- AL BARAKA BANK TUNISIA ⁽¹⁾
- TUNISIA MERCHANT BANK (BAT)
- INTERNATIONAL MAGHREB MERCHANT BANK (IMMB)
- 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.

⁽¹⁾ : From 25 December 2009, Bank Ettamouil Tounsi Saoudi (Best Bank) is called Al Baraka Bank Tunisia.

MEMBERS OF APTBEF'S GOVERNING COUNCIL

Chairman : Mr. Mohamed Férid **BEN TANFOUS**, Director General of Arab Tunisian Bank.

BANKING SECTION :

Vice Chairman : Mr. Abou Hafs Amor **NAJAI**, President Director General of the Tunisian Banking Company.

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

Membres : Mr. Ibrahim **HAJJI**, President Director General of the Bank of Housing,
Mr. Slaheddine **LADJIMI**, Director General of the Arab International Bank of Tunisia,
Mme. Alia **ABDALLAH**, President Director General of Bank of Tunisia,
Mr. Moncef **CHAFFAR**, President of the Governing Council of Attijari Bank of Tunisia,
Mr. Brahim **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 till 24 May 2009,
Mr. Mohamed **EL MONCER**, Director General of Attijari Leasing starting 25 May 2009,
Mr. Mohamed Hechmi **DJILANI**, President Director General of Hannibal Lease,
Mr. Kamel **BEN NJIMA**, President Director General of the Union Factoring till 14 May 2009,
Mr. Imed **CHERIF**, President Director General of the Union Factoring starting 15 May 2009.

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

TABLE OF CONTENTS

THE ASSOCIATION CHAIRMAN'S ADDRESS	6
I- ENVIRONMENT SIGNIFICANT FACTS	7
A- International environment	8
B- National economic environment	9
II- BANKING SECTOR INTERVENTION IN FINANCING THE ECONOMY: MEET PRESENT AND FUTURE NEEDS	13
A- The sector contribution in economic development	14
B- Consolidating financial foundation	19
C- Modernization and banking services quality	20
III- THE ASSOCIATION ACTIVITY: SIGNIFICANT INVOLVEMENT IN FINANCING COMMUNITY PROJECTS	23
A- Running interbank projects	24
B- Representing the sector in the country and abroad	25
C- Contributing in services quality improvement	26
D- Banking vocational training	29
IV- THE ASSOCIATION MEMBERS' FINANCIAL STATEMENTS	37
A- Banks	39
B- Financial institutions	81
C- Other members	107
V- STATISTICS APPENDIX	117
A- Banking population in 2009	119
B- The Central Bank of Tunisia branches and credit institutions network	133

THE ASSOCIATION CHAIRMAN'S ADDRESS

Tunisia's economy posted a 3.1% annual growth rate in 2009 despite fallout from the international crisis on national activity and preserved financial and economic fundamentals, this was made possible due to different undertaken reforms and public authorities prudence.

The Tunisian banking sector was not affected by the crisis. It managed indeed, to remain dynamic to continue supporting Tunisian activity and helping businesses with economic difficulties. Thus, overall outstanding balance of loans was 36.3 billion dinars at the end of 2009, an increase of 10.6% compared to the year before.

Stabilization policy of the banking sector and consolidation of financial foundations as well as the pursuit of efforts to keep risks under control led to a fall in non-performing loans rate, down from 15.5% in 2008 to 13.2% in 2009. Worth of note that, the national target for 2009 was fixed at 15%.

An action plan "communication" was set up within the Association new development strategy for the period 2009-2011. This aims at making financial and banking culture better known by the large public and the sector professionals.

Within a new vision based on new values, this action plan integrates a regional, national and even international information watch programme which consists in implementing an active policy of reliable and relevant information meant to make the banking profession better known and improve its image while defending its interests.

1

**ENVIRONMENT
SIGNIFICANT FACTS**

ENVIRONMENT SIGNIFICANT FACTS

A- INTERNATIONAL ENVIRONMENT

INTERNATIONAL ENVIRONMENT ON THE WAY OF PROGRESSIVE RECOVERY

Since the end 2008 and till the beginning of 2009, most advanced economies experienced deep recession.

Emerging and developing countries were hard hit by lower volume of exports and collapse of commodity prices, as well as decreased inflows of international capital.

The international financial crisis which became more serious after Lehman Brothers bankruptcy in September 2008 led to the worsening of the situation on the main financial centres and increased all operators' uncertainty and anxiety.

The high number of bankruptcies brought about a significant worsening of employment which led to a sizeable increase in unemployment rate.

World demand shrinking was followed by lower inflation in most industrialised economies.

Households' and enterprise managers' confidence was progressively shaken and world trade posted a slowdown. It dropped significantly during the last quarter of 2008 and the first quarter of 2009 to start stabilize towards the middle of the year, at the same time of world demand recovery, notably, demand from asian economies, in particular, from China. Over the whole year of 2009, world trade decreased by 10.7% vs a 2.8% increase in 2008.

World activity enjoyed renewed growth starting the third quarter of 2009 thanks to budgetary and monetary measures implemented as soon as recession first signs appeared at the end of 2008. The measures taken allowed to prop up progressively demand, regain economic operators' confidence and avoid world financial markets systemic risk.

On the whole, world economy recovery resisted better than expected: -0.6% vs -1.1% expected at first. In 2008, world growth was 3%.

However recovery was not the same everywhere. Indeed, improvement was rather low in most advanced countries, whereas it was significantly more vigorous in emerging and developing ones.

Advanced economies posted a 3.2% drop in growth compared to an 0.5% increase in 2008; while emerging and developing countries posted a 2.5% growth vs 6.1% a year before.

The main stock market indexes, after having fallen to the lowest levels in March 2009, went up significantly influenced by economic recovery and improved world demand. Markets remained highly volatile, influenced by renewed investors' aversion to risk.

International foreign exchange markets were marked by the American dollar depreciation against most other main foreign currencies.

TRENDS IN THE MAIN ECONOMIC AND FINANCIAL INDICATORS IN THE WORDS

DESCRIPTION	GDP Growth (volume and %)			Inflation (variation in consumer prices %) ⁽¹⁾			Budget Balance (GDP %)			Unemployment (% of working population)		
	2007	2008	2009	2007	2008	2009	2007	2008	2009	2007	2008	2009
COUNTRIES												
Developed countries ⁽²⁾	2.8	0.5	-3.2	2.2	3.4	0.1	-2.4	-3.6	-8.7	5.4	5.8	8.0
Of which : - United states	2.1	0.4	-2.4	2.9	3.8	-0.3	-2.9	-6.6	-12.5	4.6	5.8	9.3
- Japan	2.4	-1.2	-5.2	0.0	1.4	-1.4	-2.5	-4.2	-10.3	3.8	4.0	5.1
European Union	3.1	0.9	-4.1	2.4	3.7	0.9	-0.8	-2.3	-6.8	7.1	7.0	8.9
Of which : Euro zone	2.8	0.6	-4.1	2.1	3.3	0.3	-1.7	-2.0	-6.3	7.5	7.6	9.4
Emerging and developing countries	8.3	6.1	2.5	5.6	9.2	5.2	0.4	-0.1	-4.3			
Of which : - Tunisia	6.3	4.5	3.1	3.1	5.0	3.7	2.7 ⁽³⁾	-1.0 ⁽³⁾	-3.0 ⁽³⁾	12.4	12.4	13.3
- Morocco	2.7	5.6	5.2	2.0	3.9	1.0	na	na	na	na	na	na
- South Africa	5.5	3.7	-1.8	7.1	11.5	7.1	na	na	na	na	na	na
- Chile	4.6	3.7	-1.5	4.4	8.7	1.7	na	na	na	na	na	na

Source : World Economic Outlook of the IMF, The European Central Bank, Central Bank of Tunisia 2009 Annual Report, Ministry of Development and International Cooperation and National Institute of Statistics for statistics related to Tunisia.

(1) Base 100 in 2000 (2) Most developed countries (3) Excluding privatization and grant (na) : not available

B- NATIONAL ECONOMIC ENVIRONMENT

Tunisia's real economy was affected by fallout from the international economic and financial crisis over the first months of 2009.

Industrial activity significantly dropped and some export oriented sectors posted big losses, in particular, mechanical and electrical industries and textiles and clothing under the impact of falling external demand.

Tourism and air and maritime transport were hard hit too.

Foreign capital flows were seriously affected as well.

Thanks to measures taken by Tunisia's political and monetary authorities and improvement in international environment, adverse effects of the crisis on Tunisia's economy were limited and progressive recovery marked national activity starting the second semester of the year.

Tunisia managed to post overall satisfactory results thanks to good agricultural season and improvement in cereal production, tree farming and services.

Thus, economic activity posted a 3.1% annual growth rate in 2009 vs 4.5% in 2008.

Regarding prices, the inflation rate went down in 2009 to 3.7% vs 5% in 2008. This lower rate was due mainly to food and energy trends as prices fluctuated on world markets combined with the effects of suitable monetary and budgetary policies.

The downward trend in prices observed since the beginning of 2009 led the Central Bank of Tunisia to lower its key rate by 75 base points, down to 4.5% when it held its Board meeting on 17 February 2009. This decision aims at easing enterprise financial costs and facilitating the financing of the economy.

This initiative was accompanied by other decisions taken within the framework of efforts made to guard against the crisis adverse effects on national economy and competitiveness of tunisian small and medium-sized businesses, of which :

- The possibility to reschedule unpaid repayments that fell due or that will fall due over the period from 1st October 2008 to 31st December 2009 without reviewing the enterprise claim classification (law n°2009-82 of 30 December 2009),
- Extension of timely measures to companies located in economic activity parks and to partially exporting companies in difficulty for the years 2007 and 2008 in order to make all tunisian companies, likely to be hit by the international financial crisis, benefit from the state support.
- Dispension from payment of provisional instalments for companies encountering difficulties and the turnover for 2009 of which decreased by 15% at the most compared to 2008 (law 2009-40 of 8 July 2009).
- Setting up to the benefit of banks permanent 24 hour loans or deposits to allow them meet their needs or invest their temporary liquidity surplus to the Central Bank of Tunisia (circular to credit institutions n°2009-07 of 19 February 2009 organising monetary market).

TRENDS IN TUNISIA'S MAIN ECONOMIC INDICATORS

(In MTD unless otherwise indicated)

Description	2006	2007	2008	2009	Variation in %	
					2008/2007	2009/2008
- GDP growth in constant prices ¹	5.7	6.3	4.5	3.1	-1.8	-1.4
- Added value in agriculture & fishing	7.9	0.8	-0.7	6.0		
- GNDI per capita (in dinars)	4,518	4,856	5,312	5,641	9.4	6.2
- Total national consumption	35,889	38,939	42,639	45,922	9.5	7.7
- Gross National Savings	9,865	10,709	12,228	12,941	14.2	5.8
- National Savings Rate (in % of GNDI) ¹	21.6	21.6	22.3	22.0	0.7	-0.3
- Gross fixed capital formation	10,333	11,490	13,001	14,052	13.1	8.1
- Investment rate (in % of GDP) ¹	22.6	23.0	23.5	23.9	0.5	0.4
- Consumer price index (base 100 in 2000)	118.9	122.7	128.8	133.6	5	3.7
- Jobs created (in thousand jobs) ²	76.4	80.2	70.3	57.0	-12.3	-18.9
- Balance of trade deficit (FOB/CIF)	4,445	5,027	6,604	6,409	31.4	-3.0
- Rate of coverage (Exports/Imports in %)¹	77.8	79.4	78.2	75.2	-1.2	-3.0
- Tourist receipts	2,825	3,077	3,390	3,472	10.2	2.4
- Current deficit (in % of GDP)	1.8	2.4	3.8	2.8	1.4	-1.0
- Overall BOP balance ³	+2,773	+883	+2,053	+2,204	1,170	151
- External debt service ratio (in % of current receipts) ¹	16.4	11.7	7.7	10.5	-4.0	2.8
- Rate of external indebtedness (in % of GNDI) ¹	43.0	39.7	38.8	37.3	-0.9	-1.5
- Budget deficit (in % of GDP) ¹	2.6	2.7	1.0	3.0	-1.7	2.0
- Total State indebtedness/GDP (in %) ¹	48.6	45.8	43.3	42.9	-2.5	-0.4
- Money supply M3 of financial system	26,546	29,853	34,148	38,591	14.4	13.0
- Liquidity rate of the economy (M3/GDP) in % ¹	55.5	56.6	58.6	62.0	2.0	3.4
- Net claims abroad ³	5,686	6,592	8,176	9,631	1,584	1,455
- of which: net assets in foreign currency ³	8,705	9,582	11,656	13,353	2,074	1,697
in day of imports ⁴	157	141	139	186	-2	47
- Net claims on the State ³	5,165	5,674	5,782	6,735	108	953
- Financial system contribution to the economy	26,157	28,681	32,689	36,060	14.0	10.3

Source : Central Bank of Tunisia 2009 Annual Report, Central Bank of Tunisia. Ministry of Development and International Cooperation, Ministry of Finance and National Institute of Statistics (INS).

(1) Variations in percentage points

(3) Variations in MTD

(2) In fishing and non-agricultural activities

(4) Variations expressed in days

On foreign exchange market, overall volume of spot transactions totalled 39,497 MTD in 2009 vs 49,853 MTD in 2008, 20.8% down under the combined effect of a fall in both transactions from foreign currency to dinars and from one foreign currency to another.

The volume of forward foreign exchange transactions rose from 3,928 MTD in 2008 to 4,469 MTD in 2009, an increase of 541 MTD.

The Tunisian dinar's exchange rate depreciated against the euro and the U.S dollar, whereas it rose against the Japanese yen.

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

(In account and spot transactions)

Description	2005	2006	2007	2008	2009	Variations in % ⁽²⁾	
						2008/07	2009/08
1 US dollar	1.2981	1.3294	1.2799	1.2309	1.3494	+4	-8.8
1 euro	1.6126	1.6709	1.7519	1.8051	1.8787	-2.9	-3.9
1 pound sterling	2.3492	2.4372	2.5418	2.2613	2.1058	+12.4	+7.4
1,000 Japanese yen	11.7453	11.3776	10.8007	11.9204	14.4034	-9.4	-17.2
10 Moroccan dirhams	1.4601	1.5036	1.5485	1.5827	1.6634	-2.2	-4.9

Source : Central Bank of Tunisia 2009 Annual Report.

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

Tunis stock exchange was marked by the following main events in 2009 :

- Addition on the official quotation of the Tunis stock exchange by public subscription bid of "Servicom" company operating in telecommunications on the alternative market,
- Addition on the official quotation of the Tunis stock exchange of "Les Ciments de Bizerte" company on the main market,
- Listing off the Investment Financial Company "SOFI SICAF" stocks following a public subscription bid ; bringing the listed companies number to 52 units end 2009,
- Implementing the floating capitalisation method to calculate TUNINDEX index and sectoral indexes and doing away with BVMT index publishing.

TUNINDEX closed the year with an increase of 48.38% vs 10.65% in 2008.

Stock market capitalisation rose from 8,301 MTD to 12,227 MTD, up 47.3% thanks to the two new listed companies, improvement of listed companies core funds and rates performance.

2

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

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

A- THE SECTOR CONTRIBUTION IN ECONOMIC DEVELOPMENT

FINANCING THE ECONOMY

Trend in the financial system resources and their counterparts were marked in 2009 by a more substantial increase in net claims on the State, 953 MTD vs 108 MTD in 2008 combined with slower pace growth in financing the economy (10.3% vs 14% in 2008).

1° SIGNIFICANT INVOLVEMENT IN FINANCING ALL ACTIVITY SECTORS

■ Trend in financing the economy

Amounting to 36,060 MTD in 2009, financing of the economy progressed just 10.3% compared to a more significant rise in 2008: +14%. This trend reflects slower growth in the outstanding balance of loans from ordinary resources (11.0% vs 15.6%) and a drop in the outstanding balance of loans from special resources and that of treasury bills (-3.3% and -33.6% vs -1.9% and -2.7%) respectively.

Securities portfolio grew significantly: +18.9% vs + 8% in 2008.

Trend in financing the economy

Descriptions	In million dinars			Variations in %	
	2007	2008	2009	2008/2007	2009/2008
Loans to the economy	27.084	30.965	34.011	14,3	9,8
Loans from ordinary resources	25.102	29.023	32.210	15,6	11,0
Loans from special resources	1.719	1.686	1.631	-1,9	-3,3
Treasury bills*	263	256	170	-7,0	-86,0
Securities portfolio	1.597	1.724	2.049	8,0	18,9

Source : The Central Bank of Tunisia 2009 Annual Report.

* Variations are expressed in MTD.

The banking sector doubled its effort in 2009 to support the financing of the economy.

Against this background, banks continued to support different economic operators, notably university-graduate young promoters.

■ Financing structure

The banking sector, highly aware of its role in financing the economy, spared no sector in its financing strategy.

Thus, financing of the economy continued to benefit from special attention from the sector.

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

(In MTD unless otherwise indicated)

Description	2008	2009	Variation in %		Share of total in %	
			2008/07	2009/08	2008	2009
Loans to professionals	25,471	27,560	12.7	8.2	77.6	76.0
I. Agriculture and fishing*	1,259	1,342	7.6	6.6	3.8	3.7
Short term	788	810	3.1	2.8	2.4	2.2
Medium and long term	471	532	16.0	13.0	1.4	1.5
II. Industry	9,652	9,943	13.6	3.0	29.4	27.4
Short term	6,348	6,242	14.2	-1.7	19.3	17.2
Medium and long term	3,304	3,701	12.6	12.0	10.1	10.2
III. Services	14,560	16,275	12.5	11.8	44.4	44.9
Short term	7,134	7,128	11.1	-0.1	21.8	19.7
Medium and long term	7,426	9,147	13.8	23.2	22.6	25.2
Loans to individuals	7,344	8,721	15.2	18.8	22.4	24.0
Consumer loans	2,314	2,240	-17.1	-3.2	7.1	6.1
Short term	1,998	1,899	-20.5	-5.0	6.1	5.2
Medium and long term	316	341	13.7	7.9	1.0	0.9
Housing loans	5,030	6,481	40.5	28.8	15.3	17.9
Medium and long term	5,030	6,481	40.5	28.8	15.3	17.9
TOTAL OF LOANS	32,815	36,281	13.2	10.6	100.0	100.0
Short term	16,268	16,079	6.6	-1.2	49.6	44.3
Medium and long term	16,547	20,202	20.6	22.1	50.4	55.7

Source : The Central Bank of Tunisia 2009 Annual Report.

* Loans given directly to farmers.

The share devoted to the services sector from the outstanding balance of loans granted by the financial system to the economy improved, up to 44.9% compared to 27.4% and 3.7% for industry and agriculture and fishing respectively.

Totalling 36.2 billion dinars in 2009, the outstanding balance of loans granted by the financial system to the economy as shown by risk data base and individual loan registry rose just 10.6% vs 13.2% a year before. This upward trend characterised much more the outstanding balance of investment loans, up 22.1% in 2009 vs 20.6% in 2008. However the outstanding balance of operating loans was on the downward trend.

The outstanding balance of short term loans which amounted to 16.1 billion dinars in 2009 dropped 1.2% vs a 6.6% rise in 2008. This fall was caused by granting less loans to industry and services sector (-1.7% and -0.1% vs +14.2% and +11.1%) respectively.

The outstanding balance of investment loans grew 22.1% in 2009 vs 20.6% in 2008. This increase was due to faster pace growth in medium and long term loans granted mainly to services, despite slower pace growth in loans granted to industry and agriculture and fishing; thus raising its share from 50.4% in 2008 to 55.7% in 2009.

■ **Adapting banking sector intervention to specific needs in the field of financing the economy**

To encourage students to study, banks gave 912 loans standing for an amount of 4235 thousand dinars.

TREND IN “UNIVERSITY LOANS”

(In thousand dinars)

Years	2007		2008		2009		Variation in %			
	Number	Amount	Number	Amount	Number	Amount	2008		2009	
							Number	Amount	Number	Amount
Granted loans	1 355	677,4	890	446,3	912	423,5	-34.3	-34.1	2.5	-5.1

In line with national policy for integration of different social categories in information society, all banks went on giving loans to financing the purchase of computer and portable.

Banks financed over 2009 the purchase of 13,855 units for an amount of 16.7 MTD.

TREND IN LOANS FOR « FAMILY COMPUTER » PURCHASE

(In thousand dinars)

Years	2007		2008		2009		Variation in %			
	Number	Amount	Number	Amount	Number	Amount	2008		2009	
							Number	Amount	Number	Amount
Granted loans	13,097	16,153	11,141	14,099	13,855	16,675	-14.9	-12.7	24.4	18.3

To boost micro-finance and small and medium-sized businesses, two specialised banks : the Tunisian Solidarity Bank (BTS) and the bank to finance small and medium-sized businesses (BFPME) were created respectively in 1997 and in 2005.

These two institutions aim at solving financing problems encountered by young promoters, mainly young university graduates.

■ Tunisian solidarity Bank (BTS) intervention

BTS approved financing of 11,249 projects at end 2009 that helped create 20,813 jobs, for an amount of 101.1 MTD.

The table below sums up by category different financing approved by BTS over the last three years.

OVERALL FINANCING APPROVED BY BTS

(In MTD unless otherwise indicated)

Description	2007		2008		2009	
	Number	Amount	Number	Amount	Number	Amount
Micro-businesses	10,282	81.7	11,234	101.6	11,249	101.1
Micro-credit	63,961	56.6	73,057	69.7	73,314	76.0
Family Computer	6 117	6.6	5 130	5.9	6 006	7.0
TOTAL	80,360	144.9	89,421	177.2	90,569	184.1

Source : Tunisian Solidarity Bank.

Over 2009, BTS financed the purchase of 6 006 family computers vs 5 130 units in 2008, amounting to 7 MTD compared to 5.9 MTD a year before.

The financing of micro-credit came to 76 MTD for 73,314 loans at end 2009.

The bank intervention over the period 2000-2009 is as follows :

Micro-businesses :

(In MTD unless otherwise indicated)

Description	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Number	14,552	12,324	10,186	7 398	7 586	7 667	6 152	10,282	11,234	11,249
Amount	49.2	41.8	51.6	40.9	39.3	43.0	39.9	81.7	101.6	101.1
Jobs	19,251	17,492	15,705	12,218	12,211	11,927	10,208	18,712	22,226	20,813

Source : Tunisian Solidarity Bank.

Micro-Credit :

(In MTD unless otherwise indicated)

Description	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Number	6 913	13,268	24,500	32,239	38,559	46,313	58,458	63,961	73,057	73,314
Amount	5.1	8.9	18.3	25.0	29.8	38.6	49.8	56.6	69.7	76.0

Source : Tunisian Solidarity Bank.

Bank for Financing Small and Medium – sized Businesses intervention (BFPME)

Between start up of operation and the end of 2009, BFPME approved 821 projects for an amount of 174 MTD which helped create 18,855 jobs.

Financing approved by BFPME from 2005 to 2009 :

(In MTD unless otherwise indicated)

Description	2005	2006	2007	2008	2009
Approved projects	34	117	150	244	276
Amount in MTD	12.9	29.7	24.0	45.7	61.3
Jobs	944	2 417	3 206	6 325	5 963

Source : Bank for Financing Small and Medium – sized Businesses.

2°/ FINANCIAL INSTITUTIONS SUSTAINED SUPPORT

Leasing companies intervention

Leasing contribution to financing of the economy kept on strengthening in 2009 thanks to the opening of six new agencies. In effect, disbursements went up by 23.9% in 2009 (compared to 12.7% in 2008) to 1,019.3 MTD vs 822.7 MTD in 2008.

Leasing rate of penetration went up from 10.3% in 2008 to 12.6% in 2009. The sector net proceeds improved by 23.7% to 88.2 MTD compared to 71.3 MTD in 2008. This increase in net proceeds led to a two percentage point rise in the operating ratio to 34.1% in 2009, despite higher charges due to staff costs following recruitment in the sector.

Solvency ratio was 20% at end 2009 compared to 19.8% in 2008 despite the sector activity improvement due to core funds consolidation under the form of raising capital and subordinate borrowings.

Other financial institutions contribution

The factoring sector consolidated its contribution to the financing of the economy but at a less high pace than in 2008. In effect, the volume of purchased invoices went up by 7.6% in 2009 compared to 10.4% in 2008, to 485.4 MTD.

Intervention by the sector benefited 640 members for 29,576 buyers in 2009, compared to 566 members and 26,806 buyers a year earlier ; the same ratio of buyers to members as in 2008.

B- CONSOLIDATING FINANCIAL FOUNDATION

The banking system is in line with orientations that aim at consolidating its financial situation and implementing reforms which promote its activity and improve its performance.

Indeed, faster reform pace over the last three years made it possible to achieve significant improvement. These achievements underline progress made by the Tunisian banking system both in the indicators of financial soundness and in the quality of non-performing loans portfolio.

To consolidate their core funds and to conform to international standards, banks continued their effort in 2009 strengthening their financial foundations through transactions of their nominal capital increase.

1° FINANCIAL BASE

Core funds grew in 2009 by 431 MTD or 11.2% to 4,291 MTD which proves banks financial bases soundness.

As for portfolio quality, there were ongoing efforts in 2009 to keep risks down and to have banks deal actively with non-performing loans. This had a positive impact on the share of non-performing loans in total commitments which fell from 15.5% in 2008 to 13.2% in 2009.

2° ACTIVITY INDICATORS

2.1 : Net Banking Proceeds (PNB)

Upon examining tunisian banks⁽¹⁾ indicators activity, overall net banking proceeds totalled 1,804 MTD in 2009 compared to 1,684 MTD in 2008, up 7.1% or 120 MTD.

2.2 : Net Commissions

Net commissions on banking transactions were 376 MTD in 2009 compared to 350 MTD in 2008, a 7.5% increase vs 9.1% in 2008 due to less transactions related to foreign trade

2.3 : Result

Banks' net result came to 461 MTD in 2009 compared to 395 MTD in 2008, up 16.8%. This is attributable to improvement in Net Banking Proceeds despite increasing operating costs due to wage increases, expenditure committed by banks to restructure information system and the growing density of bank branch networks.

⁽¹⁾ The analysis concerned the 20 all-purpose banks of Tunisia 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.

2.4 : Operating Ratio

Improvement in banks' net proceeds favoured operating ratio progress by 2 percentage points to come to 34.1% in 2009 despite operating costs increase by 16.7% or 4.3 MTD.

2.5 : Return on Equity (ROE), Return on Assets (ROA) and Transformation Ratio

The increase in banks' net result had a positive impact on the profitability of capital stock equity, with Return on Equity (ROE) up from 11.2% in 2008 to 11.7% in 2009, while Return on Assets (ROA) remained at the same level as in 2008, at 1%.

Transformation ratio, defined by the relation between loans and deposits, fell 1.9 percentage point to 93.7% in 2009 vs 95.6% in 2008.

C- MODERNISATION AND BANKING SERVICES QUALITY

1°/ INCENTIVE TO BANKING SERVICES PROMOTION

■ APPOINTING MEMBERS OF THE COMMISSION IN CHARGE OF EXAMINING APPLICATIONS TO THE PRESIDENT'S OF THE REPUBLIC PRICE FOR BANKING SERVICES QUALITY

To improve banking services quality and in accordance with provisions of decree n°2008-137 relating to the creation of the President's of the Republic price on banking services quality and to fix conditions and methods of its award, members of the commission to examine applications for this price were appointed. (cf. Circular to Credit Institutions n°2009-03).

■ PURSUIT OF THE POLICY WHICH AIMS AT IMPROVING BANKING SERVICES

Banks must fix maximum deadlines to grant, to companies being set up, certificates relating to opening capital domiciliated in an unavailable account open on their books. These deadlines must not exceed three working days starting from the days starting from the day on which such application is made (cf. Circular to Credit Institutions n°2009-02 of 23 January 2009).

2°/ CONSOLIDATION OF LOANS TO EXPORTING COMPANIES

Credit institutions have to take the necessary procedures to make economic enterprises benefit from measures provided for in article 6 (new) and paragraph 2 (new) of law n°2008-79 of 30 December 2008 on special supporting measures to economic enterprises to continue their activities as modified by law n°2009-35 of 30 June 2009.

Credit institutions consolidated unpaid dues on loans given to exporting businesses which delayed reimbursement of their export related claims or loss of their foreign markets. (cf. Circular to Credit Institutions n°2009-13 of 15 July 2009).

3°/ DEVELOPING BANK BRANCH NETWORK

To improve banking services quality and to accelerate the spread of the use of banking services in the regions, bank branch network was consolidated by 126 new branches, increasing bank branch number to 1230 branches at end 2009 vs 1104 branches in 2008. This represents 1 branch for 8483 inhabitants in 2009 compared to 9355 inhabitants in 2008.

3

THE ASSOCIATION
ACTIVITY :
***SIGNIFICANT
INVOLVEMENT IN
FINANCING COMMUNITY
PROJECTS***

THE ASSOCIATION ACTIVITY : *SIGNIFICANT INVOLVEMENT IN FINANCING COMMUNITY PROJECTS*

Besides the Association's first role which consists in defending its members' interests and informing them of the regulating decisions that help them carry out their activity and implement information active policy to make the banking profession better known, the Association is also the main actor in social negotiation and guarantees harmonious development within banks.

In addition to periodic counting of statistics related to the banking sector (investment financing, university loans, family computer, customers' accounts) and daily updating of its web-site, the Association participated in 2009 in the following activities :

- Organisation of the third International Exhibition of Banking and Financial Services and Monetics,
- Follow up of implementing financing Agreement of small and medium-sized businesses,
- Participation in the works to elaborate the ethic guide for the profession,
- Bank conditions and setting up new commissions,
- Publishing and broadcasting "the Banker's News" through Tunisia's Professional Association of Banks and Financial Institutions (APTBEF) web site,
- Vocational training,
- Participation in the works of "Communication, Marketing" work committee within the framework of the Association's development strategy for the period 2009-2011,
- Contribution in the organisation of national, regional and international events which are directly related to banks' and financial institutions' activity.

A- RUNNING INTERBANK PROJECTS

Within its current activities, Tunisia's Professional Association of Banks and Financial Institutions organised several meeting on :

- Arranging and improving interbank exchanges to be totally automated,
- Amending the decree n°2000-133 of 18 January 2000, related to instituting sale regime to non-residents with the possibility to have repayment of tax on added value,
- Implementing of provisions of law n°2004-63 of 27 July 2004 related to "Personal Data Protection".

B- REPRESENTING THE SECTOR IN THE COUNTRY AND ABROAD

■ ON THE NATIONAL LEVEL

Within the sector representation in Tunisia, the Professional Association took part in several activities which are :

- Examining statistics related to “demography and society”, “services”, “overall and sector-related economies”, “services, information companies and knowledge economy” and to “the nature of statistics information, publishing and circulation” at the head office of the National Board of Statistics (CNS),
- Preparing of “guide of good practices in Enterprise governance” at the Enterprise-House,
- The commission’s works “The Enterprise Financial Organisation” and “the financial market” at the Ministry of Finance,
- Works of “Trade Sector Modernisation” Commission emanating from Handicraft and Trade sector related Commission at the head office of Tunisia’s Trade Board (OCT),
- Updating infrastructure indicators at the Ministry of Development and International Cooperation,
- Elaborating “Security Charter” : validation of bank branches physical Charter,
- Seminar on “Businesses-banks relations facing the world-economic crisis” at the head office, of the Tunisian Union of Industry, Trade and Handicraft (UTICA),
- Conference on “Numismatics and history of Tunisia’s currency” at the head office of the Central Bank of Tunisia,
- Seminar on “Credit risk better management : office credit organised by The Managers’ Arab Institute (IACE),
- Conference on “Better practices to implement Basle 2 in Tunisia”,
- A one-day event on “Banking Ethics” organised by Tunisia’s Chartered accountants board, with the Central Bank of Tunisia and Tunisia’s Professional Association of Banks and Financial Institutions,
- Seminar on “Optimization levers of banking activity operating performance”,
- Seminar on “Information systems audit in banking”,
- Work-shop on “Migrants’ money transfer”: which regulating frameworks and financial products in the Maghreb? organised by the African Bank of Development (BAD) in partnership with the Development French Agency (AFD) and the Maghreb Banks Union (UBM) in Morocco.
- Conference on the 12th item of the presidential campaign for 2009-2014 : “Tunisia, banking services pole and a regional financial centre” organised in sfax and presided over by Mr. Taoufik BACCAR, Governor of the Central Bank of Tunisia.

■ ON THE INTERNATIONAL LEVEL

Being highly aware of the importance to develop its relations with abroad, Tunisia’s Professional Association of Banks and Financial Institutions initiated several activities with neighbour countries.

1° Inter-Maghreb Partnership

- Participation in Chairmen's and deputy chairmen's of Maghreb Banks Union technical commissions and in the Associations' delegates meeting at UBM head-office,
- The visit of a collective technical delegation from the Arab Monetary Fund, the World Bank and the International Finance Corporation for development of office credit systems in the Arab Countries,
- Participation in Maghreb Banks' Chairmen's conference on : "The International financial crisis and its effects on the economies of the European Union countries, Africa and Maghreb countries" organised in Tunis during UBM General Meeting,
- Meeting with the person in charge of the International Financial Corporation group of the World Bank in Algiers to discuss the national economic situation and development outlook of investment and private sector.

2° International Cooperation

To strengthen its relations with abroad, APTBEF got involved in several activities :

- Participation in the forum of Tunisian-Czech partnership,
- Visit of a delegation from South-Africa Banking Association,
- Visit of a british delegation led by the ambassador of Great Britain to boost relations between both countries in the financial field,
- Visit of a delegation from "Mediterranean Finance" Association,
- Organisation of a work session with a delegation from UK Trade & Investment (G.B.).

C- CONTRIBUTING IN SERVICES QUALITY IMPROVEMENT (MEANS OF PAYMENT AND MONETICS)

The banking sector ongoing involvement to improve banking services quality relied on consolidating the implementing of infrastructure necessary for building up a national system of banking services quality.

1° Means of Payment

To face requirements of world economy and financial globalisation, the Tunisian banking system undertook changes marked by significant progress in Monetics and Electronic-Payments. Against this background, the use of bank card as payment instrument continued to confirm its position, notably, as a means of payment.

Bank card has experienced significant and sustained progress over the last five years due to combined efforts between the Central Bank of Tunisia, APTBEF and the banking profession. This improvement was made to the detriment of electronically cleared cheques.

2°/ Electronic – clearing project

In line with directives from the Central Bank of Tunisia, technical meeting between Electronic. Clearing interbank company (SIBTEL) and Tunisia's Professional Association of Banks and Financial Institutions (APTBEF) were held to migrate from Electronic-Clearing National System to the 24 hour version.

3°/ Follow-up of Cash Dispensers (DAB) and Automatic Teller Machines (GAB) quality

To guarantee better functioning of GABs and DABs, and thanks to follow-up carried out by monetics piloting committee, a general effort was made by banks to improve DAB/GAB services quality. Availability rate improved considerably over 2009 and remained the same, at about 95% over the first semester of 2010.

The targeted objective for 2010 is to improve the availability rate.

The watch-over unit ensures supervision of DAB/GAB that are not connected to SMT's server. The agents of APTBEF's watch-over unit made 26,331 controls by the end of 2009.

4°/ Interbank Commissions :

Tunisia's Professional Association of Banks and Financial Institutions (APTBEF) launched several interbank commissions within its development strategy :

■ Communication Commission

A communication committee in charge of information watch-over, was created at APTBEF. Its mission is to collect, process and publish, on regular basis, information related to the sector activity both on the micro and macro-economic levels, to the benefit of national and international institutions and bodies ;

For this purpose, different activities were undertaken:

● *The Banker's Report* :

Launching the banker's report called "APTBEF NEWS".

The Association's activity was marked by the launching of this report, issued twice a year, the coverage of the sector activity and highlighting trend in main indicators.

● *Restructuring APTBEF's web site* :

Restructuring works of APTBEF's web site were started with a Communication Agency.

● *Relations with the Media* :

APTBEF extended its relations with the media. Programmes are broadcast on different regional radios and TV channels;

A weekly space time devoted to banking and financial sector is used by the Association for a programme produced on Channel 21.

■ **“Affiliation” Commission**

Meetings are devoted to :

- Examining aspects related to affiliation improvement and migration from CIB card to pulse card;
- Reflection on implementing single acceptance.

■ **“Procedures” commission**

This commission worked on customers’ complaints management about drawing by card.

It led to the following consensus:

- Cards falling due are no longer captured by DABs;
- Captured Cards are given back to the issuing bank within seven-working days, starting from capture date.

■ **Miscellaneous**

Other activities were carried out over 2009 to improve more payment transactions and their security.

These are about:

● ***Computer security :***

APTBEF, in collaboration with the National Agency of Computer Security, updated the site of information systems security observatory (OSSIT).

● ***Dissemination of IBANs achievements communicated by SWIFT :***

To avoid difficulties related to swift funds transfers and risks linked to transborder transactions bounce, the profession, in collaboration with swift, disseminated updating messages of IBANs achievements to banks international departments.

● ***Doing away with paper of final invoice VISA at import :***

The software developed by TTN relating to doing away with paper of the final invoice electronic visa at import was tested at a bank. To extend the use of this software in the banking sector, it was agreed to add the invoice number in the electronic visa flow.

● ***Setting up Security Access System (SAS) in all bank branches :***

In line with the Central Bank of Tunisia’s directives related to SAS setting up in bank branches, a survey was carried out by APTBEF with banks to favour the carrying out of this project.

D- BANKING VOCATIONAL TRAINING

Through its center, the Association continued to promote the management of the banking profession human resources thanks to the different categories of vocational training it offers.

I°/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 2006-2009 :

Session	Number of Registered		Total
	Common Curriculum	Specialization	
2006/2007	125	55	180
2007/2008	199	51	250
2008/2009	156	47	203

Breakdown by those registered in specialization over the same period is shown in the following table :

Session	Specialization		Total
	Customer Relations	Credit-man	
2006/2007	41	14	55
2007/2008	39	12	51
2008/2009	47	-	47
TOTAL	127	26	153

“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.

Worth of note that 2008/2009 academic year was marked by the coming into force of study reform in CPF cycle. This reform consisted mainly in reducing the study programme from six semesters to four semesters breakdown as follows: one semester devoted for common curriculum and three semesters for specialization, focusing on more specialized and operational training.

Training for sepecialization three semesters of this entering class began in January 2010 and concerns 64 candidates. This training deals with three specializations: Customer Relations, Transactions with Abroad and Credit and Collection.

The second entering class of the new regime with regard to CPF Medium-Term Cycle began Common Curriculum semester in December 2009 with 130 bank employees.

2 - Entering – Classes results

Regarding the study programme of training that confers a diploma of CPFb medium term cycle, 2009 was characterised by the end of studies for the sixth and last entering class of the previous system. Statements of diplomas earned from specialized banking training of the 4th, 5th and the 6th entering classes are shown the table below:

	Diplomas earned 6 th entering class	Diplomas earned 5 th entering class	Diplomas earned 4 th entering class
	IN %	IN %	IN %
Front Office Specialization Customer Relations	88,2%	88%	84%
Middle Office Specialization Financing / Commitment Collection	50%	83%	65%
Front Office Specialization Bank-insurance	-	100%	83%
TOTAL	87%	88%	79%

Pass rate in the Major Oral tests to grant the Diploma of Specialized Vocational Training for the 6th entering class was 87% vs 79% and 88% for the 4th and the 5th entering classes respectively. This improved pass rate due to better management and consolidated preparation of the candidates through the introduction of preparation days for the Major Oral test.

3 - Certificate of Bank Commercial Adviser

This certificate was set up in partnership with CPFb France. It is a training that confers a certificate. It aims at endowing bank branches network with a salespeople body capable of building qualified sales force to sell products and services. It started in December 2009 with 49 participants including a group of Branch managers from the International Banking Union (UIB).

b - Upper cycle : Banking Technical Institute

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

	2006/2007	2007/2008	2008/2009
1 st year ITB	81	85	57
2 nd year ITB	175	54	37
TOTAL NUMBER	256	139	94

For the academic year 2008-2009, the total number of registered in ITB programme organised within a partnership with CPFb France dropped compared to the academic years 2007-2008 and 2006-2007. 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 Bacallaureate and studied two years at university starting September 2006.

c - Upper Cycle :Vocational MBA

With regard to MBA Risk Management organised in partnership with Tunis High Institute of Management, the rate of eligible candidates for the second year, from the first entering class is 94%. As for the second entering class of the above – mentioned MBA, the pass rate for the second year of studies is 95%.

On the other hand, the last stages to set up a second vocational MBA in finance, in partnership with Tunis Private Mediterranean University and the French University Cergy Pontoise have been undertaken. In the same way negotiations were started to launch an MBA in Bank strategic Management in partnership with Tunis University of Economics and Management and Quebec University in Montreal.

2°/ TRAINING THAT DOES NOT CONFER A DIPLOMA

Over 2009, programmes of training that do not confer a diploma offered in the form of seminars and workshops were improved in content and in session number: 32 sessions were held and benefited to 1703 participant. Topics were varied, such as fight against money laundering, compliance control, risk management, services quality, governance, Monetics, preparation for ITB Major Oral, etc...

Thus, as a fringe event to the third International Exhibition of Financial Banking Services and Monetics “2009 Bank and Monetics” held in December 2009, Tunisia’s Professional Association of Banks and Financial Institutions organised in collaboration with the Central Bank of Tunisia a seminar on “Banking Governance in the Maghreb Countries”.

The seminar was enhanced by the presence of the Governor of the Central Bank of Tunisia and gathered, besides guests and credit institutions’ General Managers, executives from banks and financial institutions, the Central Bank of Tunisia, the Ministry of Finance, banking mediators and professors etc....

Adapted specific cycles were set up to meet member institutions’ needs in some specializations, notably, in customer relations, Cash activities and detection of counterfeighting, preparation for internal examinations and organisation of related different written and oral exams.

Moreover, training programmes organised in Tunis within partnership with the Agency for the Transfer of Financial Technology in Luxembourg (ATTF) were consolidated. A seminar was organised in Tunis on “Establishing Compliance plan from non-conformity risk map”, in which executives in charge of the sector conformity control took part. Both partners work on organising missions in Luxembourg in the form of practical training to the benefit of Credit Institutions’ executives (Compliance officers, Quality...).

Enclosed table of appendix I breakdown by topic the number of those who benefited from these carried out activities over 2009. Appendix II tables take back breakdown, by member institution, participants’ number in 2009.

3° REMOTE TRAINING

Over 2009, Remote Training System was strengthened for cycles that confer a diploma (Upgrading, MBAs) to meet increasing needs in these fields. A local partner has been identified to modernise the APTBEF's present system. The new system can also benefit to member institutions for some specific needs. For such operation being associated with a private partner can be profitable to all parties. This partnership is concretised as follows: Remote training in languages and micro computing :

- Preparation to launch a related programme was made. A presentation of the mentioned system was made to financial institutions' training managers.
- An upgrading session for those registered in the Medium Term Cycle was carried out.

4° CPFEB PEDAGOGICAL COMMITTEES

- a) Meetings held by CPFEB Medium-term cycle Pedagogical Committee over 2009 dealt with the following issues :
- End of year result of third form in Multi-Markets Customers Relations with respect to the sixth-entering class,
 - Detailed plans validation of the second-semester for Multi-Markets Customers Relations, Credit and Collection and Transactions with Abroad Specializations,
 - The project of Studies General Rules elaborated following CPFEB Medium-Term Cycle reform,
 - Pass results of common curriculum semester for the first entering class of CPFEB Medium-Term Cycle new regime and preparation for the starting of specialization semesters,
 - Starting the cycle related to "Certificate of Bank Commercial Adviser",
 - Launching of a new preparatory cycle beginning January 2010,
 - Project of University confirmation for the Centre Medium-Term Cycle Diploma.
- b) "MBA" Pedagogical Committee held over 2009 meetings devoted to the following matters :
- Examining of procedure note for end of year studies project of "Risk management" vocational MBA designed within a partnership framework with Tunis High Institute of Management (ISG),
 - Validation of presentation draft for MBA "Finance" taught by APTBEF in partnership with Tunis Private Mediterranean University in collaboration with Cergy-Pontoise University (France),
 - Results deliberation of the first year of "Risk-management" Vocational MBA second-entering class,
 - Administrative and organisational aspects related to the launching of "Finance" MBA.

5° INTERNATIONAL COOPERATION

- a) APTBEF / CPFEB joint mission was carried out in Tripoli (Libya) to explore the Libyan market in terms of financial and banking training. Given the local needs, prospects in this field are promising. Innovating proposals in arabic will be submitted jointly to the Libyan party;
- b) Within cooperation framework between the two Maghreb Professional Associations: APTBEF and the Professional Group of Morocco Banks (GPBM), the outlines of a training programme to be organised jointly by both partners were defined and discussed.
- c) Effective contribution to different activities related to designing and carrying out training programmes within the framework of Training Commission activities, emanating from Maghreb Banks Union.

6°/ PARTNERSHIP TO DESIGN APPLIED BACHELOR'S DEGREES

Within the framework of LMD reform and the promotion of co-built applied bachelor's degrees in partnership with the University, Tunisia's Professional Association of Banks and Financial Institutions adhered as a professional partner with Kairouan High Institute of Computer Science and Management, Tunis High Institute of Management, Sfax Institute of Higher Commercial Studies... Co-built by lecturers from universities and professionals from the banking sector. These bachelor's degrees will be set up according to methods to be precised in agreements set between concerned parties and will cover the following fields :

- Tunis High Institute of Management: Economic and Financial Engineering,
- Sfax Institute of Higher Commercial Studies: Financial Market – Backoffice,
- Kairouan High Institute of Computer-Science and Management: Financial Institutions Management.

APPENDIX I

BREAKDOWN OF BENEFICIARIES' NUMBER BY TYPE OF ACTIVITY

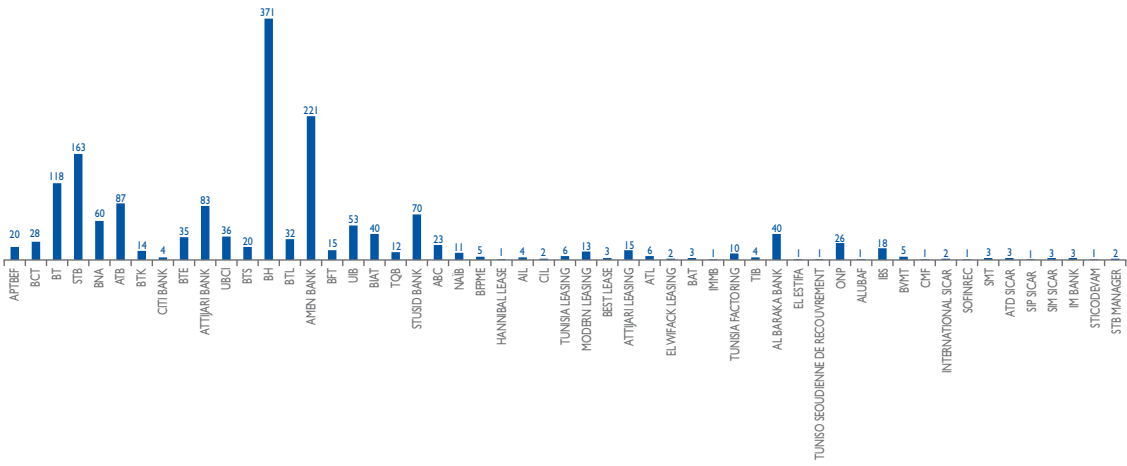
TRAINING THEME	PARTICIPANTS' NUMBER
Preparation day for Major Oral of CPF B Medium-Term Cycle 6 th entering class	52
Preparation for ITB Major Oral	33
2009 Budget Law	40
Heightening awareness of monetics and electronic payment operators	151
Presentation – integrated banking solution : OLYMPIC Banking system	20
Workshops on :“Transactions insurance of Investment abroad”	33
Improvement training for STUSID BANK Head branches	8
Setting up compliance plan from non-conformity risks mapping	26
Professional Claims transfer and security and related-credit mobilization	13
Banking Governance good practices in Basle II agreements	16
Training for customers' relations – STUSID BANK	22
Presentation “e-bill (professional claims-application of law 2000-92)”	17
Operational guide of fight against money laundering in the bank	26
A training day on the new system for financing on-going training	32
A day event on “Collective procedures and their impact on claims collection”	23
Cashier's specialization and stake of detecting counterfeiting	97
Presentation on “Reconciliation system of Cash Dispensers Transactions”	23
Financing investments in water-cures sector	28
Attijari Bank Professional claims transfer and security	12
Internal examination to be promoted to the position of “Redacteur” BTL	5
Training of desk clerks payers AMEN BANK	191
Training session on fight against money laundering BH	125
Internal examination to be promoted to the position of “Redacteur” and office clerk BH	129
Presentation of HLP company solutions	20
Presentation of money transfer product : CASYCASH	29
Conference on " Banking Ethics "	109
Maximising tools of bank activity operating performance	32
Intra-bank training on manual exchange and detection of counterfeiting BT	65
Information system audit in banks	14
The new financing sytem of on-going training	21
Presentation of fight against money laundering software	50
Banking Governance in Maghreb countries : what opportunities for the post crisis period	241
TOTAL	1703

APPENDIX II

BREAKDOWN OF PARTICIPANTS' NUMBER BY INSTITUTION

INSTITUTION	PARTICIPANTS' NUMBER	INSTITUTION	PARTICIPANTS' NUMBER
APTBEF	20	MODERN LEASING	13
BCT	28	BEST LEASE	3
BT	118	ATTIJARI LEASING	15
STB	163	ATL	6
BNA	60	EL WIFACK LEASING	2
ATB	87	BAT	3
BTK	14	IMMB	1
CITIBANK	4	TUNISIA FACTORING	10
BTE	35	TIB	4
ATTIJARI BANK	83	AL BARAKA BANK	40
UBCI	36	MODERN LEASING	13
BTS	20	EL ISTIFA	1
BH	371	TUNISO SEOUDIENNE DE	1
BTL	32	RECouvreMENT	
AMEN BANK	221	ONP	26
BFT	15	ALUBAF	1
UIB	53	IBS	18
BIAT	40	BVMT	5
TQB	12	CMF	1
STUSID BANK	70	INTERNATIONAL SICAR	2
ABC	23	SOFINREC	1
NAÏB	11	SMT	3
BFPME	5	ATD SICAR	3
HANNIBAL LEASE	1	SIP SICAR	1
AIL	4	SIM SICAR	3
CIL	2	IM BANK	3
TUNISIA LEASING	6	STICODEVAM	1
		STB MANAGER	2
		TOTAL	1703

Participants



4

**THE ASSOCIATION
MEMBERS'
FINANCIAL
STATEMENTS**

FINANCIAL STATEMENTS OF BANKS		40-79
AMEN BANK (AB)		40
ARAB BANKING CORPORATION (ABC)		42
ARAB TUNISIAN BANK (ATB)		44
ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)		46
BANK FOR FINANCING SMALL/MEDIUM BUSINESSES (BFPME)		48
BANK OF HOUSING (BH)		50
BANK OF TUNISIA (BT)		52
TUNISIA AND EMIRATES BANK (BTE)		54
FRANCO-TUNISIAN BANK (BFT)		56
ARAB INTERNATIONAL BANK OF TUNISIA (BIAT)		58
NATIONAL AGRICULTURAL BANK (BNA)		60
TUNISIAN SOLIDARITY BANK (BTS)		62
TUNISO-KUWAITI BANK (BTK)		64
TUNISO-LIBYAN BANK (BTL)		66
CITIBANK		68
TUNISIAN BANKING COMPANY (STB)		70
STUSID BANK		72
TUNISIAN QATARI BANK (TQB)		74
BANKING UNION FOR TRADE AND INDUSTRY (UBCI)		76
INTERNATIONAL BANKING UNION (UIB).		78
FINANCIAL STATEMENTS OF FINANCIAL INSTITUTIONS		82-105
Financial statements of leasing companies		81
ARAB INTERNATIONAL LEASE (AIL)		82
ARAB TUNISIAN LEASE (ATL)		84
ATTIJARI LEASING		86
LEASING INTERNATIONAL COMPANY (CIL)		88
EL WIFACK LEASING (WL)		90
HANNIBAL LEASE (HL)		92
MODERN LEASING (ML)		94
TUNISIA LEASING (TL)		96
UBCI LEASING		98
Financial statements of factoring companies		101
TUNISIA FACTORING (TF)		102
UNIFACTOR.		104
FINANCIAL STATEMENTS OF OTHER MEMBERS		108-115
AL BARAKA BANK TUNISIA		108
TUNISIA MERCHANT BANK (BAT)		110
INTERNATIONAL MAGHREB MERCHANT BANK (IMMB)		112
NORTH AFRICA INTERNATIONAL BANK (NAIB).		114

A

**FINANCIAL STATEMENTS
OF BANKS**

AMEN BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	208 198
Claims on banking and financial establishments	154 443
Claims on clients	2 951 946
Commercial securities portfolio	114 251
Investment portfolio	450 203
Fixed assets	102 203
Other assets	61 251
TOTAL ASSETS	4 042 492
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	250 352
Clients' deposits and assets	2 962 197
Borrowings and special resources	374 580
Other liabilities	104 452
TOTAL LIABILITIES	3 691 581
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	205 388
Bank's own shares	0
Other capital stock	423
Income carried forward	1
Banking proceeds	45 102
TOTAL CAPITAL STOCK	350 914
TOTAL LIABILITIES AND CAPITAL STOCK	4 042 495
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	394 496
Documentary credit	117 959
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	512 455
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	484 323
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	484 323
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	1 429 013
TOTAL CONTINGENCIES RECEIVED	1 429 013

AMEN BANK

STATEMENT OF INCOME DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	199 414
Commissions (in proceeds)	37 827
Earnings on commercial securities portfolio and financial transactions	13 895
Investment portfolio revenues	21 500
TOTAL BANK OPERATING PROCEEDS	272 636
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	127 719
Commissions incurred	3 824
Loss on commercial securities portfolio and financial transactions	520
TOTAL BANK OPERATING CHARGES	132 063
NET BANKING PROCEEDS	140 573
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	33 639
Endowments for provisions and result of correction of assets, on investment portfolio	3 148
Other operating products	1 614
Wage bill	36 374
General operating charges	11 361
Endowments for amortization on fixed assets	4 534
OPERATING RESULT	53 131
Balance in gain/loss from other ordinary items	27
Tax on profits	8 056
RESULT OF CURRENT ACTIVITIES	45 102
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	45 102

ARAB BANKING CORPORATION TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	6 136
Claims on banking and financial establishments	182 554
Claims on clients	25 141
Commercial securities portfolio	0
Investment portfolio	51
Fixed assets	1 968
Other assets	9 179
TOTAL ASSETS	225 029
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	17 030
Clients' deposits and assets	171 999
Borrowings and special resources	73
Other liabilities	10 378
TOTAL LIABILITIES	199 480
CAPITAL STOCK	AMOUNT
Capital	50 000
Reserves	277
Income carried forward	- 23 110
Banking proceeds	-1 618
TOTAL CAPITAL STOCK	25 549
TOTAL LIABILITIES AND CAPITAL STOCK	225 029
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	2 897
Documentary credit	4 055
TOTAL POSSIBLE LIABILITIES	6 952
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	1 309
TOTAL CONTINGENCIES GIVEN	1 309
CONTINGENCIES RECEIVED	AMOUNT
Guarantees received	21 909
TOTAL CONTINGENCIES RECEIVED	21 909

ARAB BANKING CORPORATION TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	4 558
Commissions (in proceeds)	1 564
Earnings on commercial securities portfolio and financial transactions	484
TOTAL BANK OPERATING PROCEEDS	6 606
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	2 162
Commissions incurred	64
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	2 226
NET BANKING PROCEEDS	4 380
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	78
Other operating products	43
Wage bill	3 140
General operating charges	2 456
Endowments for amortization and for provisions on fixed assets	569
OPERATING RESULT	(1 664)
Balance in gain/loss from other ordinary items	52
Tax on profits	6
RESULT OF CURRENT ACTIVITIES	(1 618)
NET FISCAL YEAR INCOME	(1 618)

ARAB TUNISIAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	49 445
Claims on banking and financial establishments	1 026 084
Claims on clients	1 663 367
Commercial securities portfolio	844 265
Investment portfolio	147 615
Fixed assets	57 844
Other assets	36 250
TOTAL ASSETS	3 824 870
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	306 372
Clients' deposits and assets	3 033 558
Borrowings and special resources	154 163
Other liabilities	21 391
TOTAL LIABILITIES	3 515 484
CAPITAL STOCK	AMOUNT
Capital	80 000
Reserves	183 560
Other capital stock	0
Income carried forward	11
Accounting changes	0
Banking proceeds	45 815
TOTAL CAPITAL STOCK	309 386
TOTAL LIABILITIES AND CAPITAL STOCK	3 824 870
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	199 755
Documentary credit	280 222
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	479 977
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	260 108
Contingencies on securities	4 614
TOTAL CONTINGENCIES GIVEN	264 722
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	528 491
TOTAL CONTINGENCIES RECEIVED	528 491

ARAB TUNISIAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	119 106
Commissions (in proceeds)	25 669
Earnings on commercial securities portfolio and financial transactions	64 469
Investment portfolio revenues	5 617
TOTAL BANK OPERATING PROCEEDS	214 861
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	84 661
Commissions incurred	5 186
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	89 847
NET BANKING PROCEEDS	125 014
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	11 113
Endowments for provisions and result of correction of assets, on investment portfolio	1 656
Other operating products	102
Wage bill	32 971
General operating charges	20 869
Endowments for amortization and for provisions on fixed assets	10 362
OPERATING RESULT	48 145
Balance in gain/loss from other ordinary items	-177
Tax on profits	2 153
RESULT OF CURRENT ACTIVITIES	45 815
Balance in gain/loss from other extraordinary items	0
NET FISCAL YEAR INCOME	45 815
Effects of accounting changes (net of tax)	0
RESULT AFTER ACCOUNTING CHANGES	45 815

ATTIJARI BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	296 575
Claims on banking and financial establishments	254 938
Claims on clients	2 232 001
Commercial securities portfolio	335 211
Investment portfolio	58 482
Fixed assets	129 522
Other assets	170 370
TOTAL ASSETS	3 477 099
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	166 717
Clients' deposits and assets	2 798 967
Borrowings and special resources	113 234
Other liabilities	157 381
TOTAL LIABILITIES	3 236 299
CAPITAL STOCK	AMOUNT
Capital	168 750
Reserves	87 072
Bank's own shares	0
Other capital stock	87 326
Income carried forward	-149 166
Banking proceeds	46 818
TOTAL CAPITAL STOCK	240 800
TOTAL LIABILITIES AND CAPITAL STOCK	3 477 099

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	432 675
Documentary credit	286 905
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	719 580
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	258 798
Contingencies on securities	282
TOTAL CONTINGENCIES GIVEN	259 080
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	611 623
TOTAL CONTINGENCIES RECEIVED	611 623

ATTIJARI BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	154 598
Commissions (in proceeds)	43 625
Earnings on commercial securities portfolio and financial transactions	35 446
Investment portfolio revenues	726
TOTAL BANK OPERATING PROCEEDS	234 395
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	84 064
Commissions incurred	2 385
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	86 449
NET BANKING PROCEEDS	147 946
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	27 822
Trading in for provisions and result of correction of assets, on investment portfolio	3 661
Other operating products	1 665
Wage bill	50 258
General operating charges	21 772
Endowments for amortization and for provisions on fixed assets	6 446
OPERATING RESULT	46 974
Balance in gain/loss from other ordinary items	160
Tax on profits	316
RESULT OF CURRENT ACTIVITIES	46 818
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	46 818

BANK FOR FINANCING SMALL/MEDIUM BUSINESSES

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	2
Claims on banking and financial establishments	18 426
Claims on clients	54 428
Commercial securities portfolio	0
Investment portfolio	500
Fixed assets	857
Other assets	488
TOTAL ASSETS	74 701
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	4
Deposits and assets of banking and financial establishments	0
Clients' deposits and assets	194
Borrowings and special resources	10 284
Other liabilities	1 736
TOTAL LIABILITIES	12 218
CAPITAL STOCK	AMOUNT
Capital	100 000
Uncalled capital	-37 500
Reserves	178
Bank's own shares	0
Other capital stock	0
Income carried forward	-288
Banking proceeds	93
TOTAL CAPITAL STOCK	62 483
TOTAL LIABILITIES AND CAPITAL STOCK	74 701

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	10 830
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	10 830
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	40 685
Guarantees received	41 028
TOTAL CONTINGENCIES RECEIVED	81 713

BANK FOR FINANCING SMALL/MEDIUM BUSINESSES

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	3 544
Commissions (in proceeds)	279
Earnings on commercial securities portfolio and financial transactions	0
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	3 823
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	159
Commissions incurred	13
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	172
NET BANKING PROCEEDS	3 651
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	403
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	0
Wage bill	2 165
General operating charges	990
Endowments for amortization and for provisions on fixed assets	195
OPERATING RESULT	(102)
Balance in gain/loss from other ordinary items	300
RESULT OF CURRENT ACTIVITIES	198
Tax on profits	105
NET FISCAL YEAR INCOME	93
Effects of accounting changes	-440
RESULT AFTER ACCOUNTING CHANGES	(347)

BANK OF HOUSING

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	120 882
Claims on banking and financial establishments	460 976
Claims on clients	3 611 553
Commercial securities portfolio	211 931
Investment portfolio	205 753
Fixed assets	63 011
Other assets	502 828
TOTAL ASSETS	5 176 934
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	44 594
Clients' deposits and assets	3 255 035
Borrowings and special resources	655 362
Other liabilities	810 694
TOTAL LIABILITIES	4 765 685
CAPITAL STOCK	AMOUNT
Capital	90 000
Reserves	266 342
Bank's own shares	0
Other capital stock	414
Income carried forward	1 234
Banking proceeds	53 259
Result after accounting changes	0
TOTAL CAPITAL STOCK	411 249
TOTAL LIABILITIES AND CAPITAL STOCK	5 176 934
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	349 133
Documentary credit	322 401
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	671 534
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	1 353 238
Contingencies on securities	7 014
TOTAL CONTINGENCIES GIVEN	1 360 252
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	370 450
Guarantees received	66 891
TOTAL CONTINGENCIES RECEIVED	437 341

BANK OF HOUSING

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	248 786
Commissions (in proceeds)	35 039
Earnings on commercial securities portfolio and financial transactions	21 643
Investment portfolio revenues	1 021
TOTAL BANK OPERATING PROCEEDS	306 489
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	116 211
Commissions incurred	3 684
Loss on commercial securities portfolio and financial transactions	87
TOTAL BANK OPERATING CHARGES	119 982
NET BANKING PROCEEDS	186 507
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	55 591
Trading in for provisions and result of correction of assets, on investment portfolio	1 057
Other operating products	15 132
Wage bill	59 192
General operating charges	19 189
Endowments for amortization and for provisions on fixed assets	2 933
OPERATING RESULT	65 791
Balance in gain/loss from other ordinary items	- 3
Tax on profits	12 529
RESULT OF CURRENT ACTIVITIES	53 259
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	53 259
Effects of accounting changes	0
RESULT AFTER ACCOUNTING CHANGES	53 259

BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	124 586
Claims on banking and financial establishments	133 217
Claims on clients	2 116 089
Commercial securities portfolio	20 213
Investment portfolio	166 107
Fixed assets	42 037
Other assets	14 591
TOTAL ASSETS	2 616 840
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	46 560
Clients' deposits and assets	1 891 338
Borrowings and special resources	129 036
Other liabilities	105 233
TOTAL LIABILITIES	2 172 167
CAPITAL STOCK	AMOUNT
Capital	112 500
Reserves	215 669
Bank's own shares	0
Other capital stock	49 277
Income carried forward	1 146
Banking proceeds	66 081
TOTAL CAPITAL STOCK	444 673
TOTAL LIABILITIES AND CAPITAL STOCK	2 616 840
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	186 580
Documentary credit	97 483
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	284 063
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	320 883
Contingencies on securities	1 302
TOTAL CONTINGENCIES GIVEN	322 185
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	79 000
Guarantees received	996 933
TOTAL CONTINGENCIES RECEIVED	1 075 933

BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	147 283
Commissions (in proceeds)	28 867
Earnings on commercial securities portfolio and financial transactions	11 459
Investment portfolio revenues	7 989
TOTAL BANK OPERATING PROCEEDS	195 598
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	61 826
Commissions incurred	868
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	62 694
NET BANKING PROCEEDS	132 904
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	13 523
Trading in for provisions and result of correction of assets, on investment portfolio	1 413
Other operating products	534
Wage bill	23 933
General operating charges	9 768
Endowments for amortization and for provisions on fixed assets	5 554
OPERATING RESULT	82 073
Balance in gain/loss from other ordinary items	1 153
Tax on profits	17 145
RESULT OF CURRENT ACTIVITIES	66 081
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	66 081

TUNISO-EMIRATES BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	3 074
Claims on banking and financial establishments	118 018
Claims on clients	336 768
Commercial securities portfolio	0
Investment portfolio	40 032
Fixed assets	10 244
Other assets	13 586
TOTAL ASSETS	521 722
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	37 207
Clients' deposits and assets	209 837
Borrowings and special resources	125 225
Other liabilities	9 746
TOTAL LIABILITIES	382 015
CAPITAL STOCK	AMOUNT
Capital	90 000
Reserves	40 527
Bank's own shares	- 840
Income carried forward	2 539
Banking proceeds	7 481
TOTAL CAPITAL STOCK	139 707
TOTAL LIABILITIES AND CAPITAL STOCK	521 722
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	42 779
Documentary credit	13 698
TOTAL POSSIBLE LIABILITIES	56 477
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	34 675
Contingencies on securities	1 520
TOTAL CONTINGENCIES GIVEN	36 195
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	26 346
Guarantees received	257 516
TOTAL CONTINGENCIES RECEIVED	283 862

TUNISO-EMIRATES BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	28 450
Commissions	2 438
Earnings on commercial securities portfolio and financial transactions	650
Investment portfolio revenues	1 420
TOTAL BANK OPERATING PROCEEDS	32 958
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	15 292
Commissions incurred	216
losses on exchange transactions	0
TOTAL BANK OPERATING CHARGES	15 508
NET BANKING PROCEEDS	17 450
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 010
Trading in for provisions and result of correction of assets, on investment portfolio	1 941
Other operating products	19
Wage bill	5 903
General operating charges	2 332
Endowments for amortization and for provisions on fixed assets	767
Allotment of non-resorption values	69
OPERATING RESULT	9 329
Balance in gain/loss from other ordinary items	- 5
Tax on profits	1 843
RESULT OF CURRENT ACTIVITIES	7 481
NET FISCAL YEAR INCOME	7 481

FRANCO-TUNISIAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	14 557
Claims on banking and financial establishments	782
Claims on clients	373 194
Commercial securities portfolio	0
Investment portfolio	867
Fixed assets	3 384
Other assets	18 087
TOTAL ASSETS	410 871
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	168
Deposits and assets of banking and financial establishments	226 974
Clients' deposits and assets	168 417
Borrowings and special resources	2 528
Other liabilities	5 729
TOTAL LIABILITIES	403 816
CAPITAL STOCK	AMOUNT
Nominal capital	5 000
Reserves	900
Other capital stock	2 723
Income carried forward	- 1 790
Banking proceeds	222
TOTAL CAPITAL STOCK	7 055
TOTAL LIABILITIES AND CAPITAL STOCK	410 871
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	37 316
Documentary credit	12 815
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	50 131
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	2 059
TOTAL CONTINGENCIES RECEIVED	2 059

FRANCO-TUNISIAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	21 230
Commissions (in proceeds)	2 993
Earnings on commercial securities portfolio and financial transactions	466
Investment portfolio revenues	15
TOTAL BANK OPERATING PROCEEDS	24 704
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	17 493
Commissions incurred	6
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	17 499
NET BANKING PROCEEDS	7 205
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	11
Endowments for provisions and result of correction of assets, on investment portfolio	1
Other operating products	9
Wage bill	6 409
General operating charges	1 443
Endowments for amortization and for provisions on fixed assets	410
OPERATING RESULT	(1 060)
Balance in gain/loss from other ordinary items	0
Tax on profits	162
RESULT OF CURRENT ACTIVITIES	(1 222)
Balance in gain/loss from extraordinary items	1 444
NET FISCAL YEAR INCOME	222

ARAB INTERNATIONAL BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	146 130
Claims on banking and financial establishments	1 436 715
Claims on clients	3 522 011
Commercial securities portfolio	630 465
Investment portfolio	178 376
Fixed assets	119 756
Other assets	137 596
TOTAL ASSETS	6 171 049
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	1 916
Deposits and assets of banking and financial establishments	104 459
Clients' deposits and assets	5 310 645
Borrowings and special resources	143 197
Other liabilities	119 931
TOTAL LIABILITIES	5 680 148
CAPITAL STOCK	AMOUNT
Capital	170 000
Reserves	250 300
Bank's own shares	0
Other capital stock	47
Income carried forward	10 463
Banking proceeds	60 091
TOTAL CAPITAL STOCK	490 901
TOTAL LIABILITIES AND CAPITAL STOCK	6 171 049
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	1 036 090
Documentary credit	379 021
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 415 111
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	45 120
Contingencies on securities	4 215
TOTAL CONTINGENCIES GIVEN	49 335
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	1 238 615
TOTAL CONTINGENCIES RECEIVED	1 238 615

ARAB INTERNATIONAL BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	261 190
Commissions (in proceeds)	53 861
Earnings on commercial securities portfolio and financial transactions	63 447
Investment portfolio revenues	6 483
TOTAL BANK OPERATING PROCEEDS	384 981
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	118 255
Commissions incurred	3 816
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	122 071
NET BANKING PROCEEDS	262 910
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	36 794
Endowments for provisions and result of correction of assets, on investment portfolio	2 153
Other operating products	2 764
Wage bill	109 226
General operating charges	31 334
Endowments for amortization and for provisions on fixed assets	14 900
OPERATING RESULT	71 267
Balance in gain/loss from other ordinary items	-1 744
Tax on profits	9 432
RESULT OF CURRENT ACTIVITIES	60 091
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	60 091

NATIONAL AGRICULTURAL BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	427 593
Claims on banking and financial establishments	113 198
Claims on clients	4 357 967
Commercial securities portfolio	312 728
Investment portfolio	309 628
Fixed assets	53 593
Other assets	73 753
TOTAL ASSETS	5 648 460
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	1
Deposits and assets of banking and financial establishments	15 696
Clients' deposits and assets	4 395 917
Borrowings and special resources	567 808
Other liabilities	176 114
TOTAL LIABILITIES	5 155 536
CAPITAL STOCK	AMOUNT
Capital	160 000
Shareholders: uncalled capital	-25 000
Reserves	184 478
Bank's own shares	-3
Other capital stock	133 000
Income carried forward	150
Banking proceeds	40 299
TOTAL CAPITAL STOCK	492 924
TOTAL LIABILITIES AND CAPITAL STOCK	5 648 460
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	714 665
Documentary credit	324 711
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 039 376
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	287 776
Contingencies on securities	8 795
TOTAL CONTINGENCIES GIVEN	296 571
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	468 873
TOTAL CONTINGENCIES RECEIVED	468 873

NATIONAL AGRICULTURAL BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	313 711
Commissions (in proceeds)	44 760
Earnings on commercial securities portfolio and financial transactions	27 433
Investment portfolio revenues	10 504
TOTAL BANK OPERATING PROCEEDS	396 408
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	153 803
Commissions incurred	1 056
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	154 859
NET BANKING PROCEEDS	241 549
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	68 263
Endowments for provisions and result of correction of assets, on investment portfolio	633
Other operating products	532
Wage bill	95 465
General operating charges	24 727
Endowments for amortization and for provisions on fixed assets	4 141
OPERATING RESULT	48 852
Balance in gain/loss from other ordinary items	53
Tax on profits	8 606
RESULT OF CURRENT ACTIVITIES	40 299
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	40 299

TUNISIAN SOLIDARITY BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	5 243
Claims on banking and financial establishments	2 066
Claims on clients	523 476
Commercial securities portfolio	0
Investment portfolio	2 307
Fixed assets	7 403
Other assets	46 696
TOTAL ASSETS	587 191
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	4 380
Deposits and assets of banking and financial establishments	3 978
Clients' deposits and assets	2 814
Borrowings and special resources	503 607
Other liabilities	27 271
TOTAL LIABILITIES	542 050
CAPITAL STOCK	AMOUNT
Capital	40 000
Reserves	2 783
Other capital stock	1 408
Income carried forward	0
Banking proceeds	950
TOTAL CAPITAL STOCK	45 141
TOTAL LIABILITIES AND CAPITAL STOCK	587 191
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	24 041
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	24 041
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	358 596
TOTAL CONTINGENCIES RECEIVED	358 596

TUNISIAN SOLIDARITY BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	11 555
Commissions (in proceeds)	2 597
Earnings on commercial securities portfolio and financial transactions	254
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	14 406
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	1 669
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	6
TOTAL BANK OPERATING CHARGES	1 675
NET BANKING PROCEEDS	12 731
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	327
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	2
Wage bill	7 413
General operating charges	3 300
Endowments for amortization and for provisions on fixed assets	711
OPERATING RESULT	982
Balance in gain/loss from other ordinary items	240
Tax on profits	277
RESULT OF CURRENT ACTIVITIES	945
Balance in gain/loss from extraordinary items	5
NET FISCAL YEAR INCOME	950

TUNISO-KUWAITI BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	20 432
Claims on banking and financial establishments	56 245
Claims on clients	504 917
Commercial securities portfolio	7 102
Investment portfolio	26 867
Fixed assets	14 311
Other assets	27 634
TOTAL ASSETS	657 508
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	166 150
Clients' deposits and assets	270 704
Borrowings and special resources	41 865
Other liabilities	17 215
TOTAL LIABILITIES	495 934
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	47 359
Bank's own shares	0
Other capital stock	3 532
Income carried forward	446
Banking proceeds	10 237
TOTAL CAPITAL STOCK	161 574
TOTAL LIABILITIES AND CAPITAL STOCK	657 508

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	48 553
Documentary credit	34 534
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	83 087
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	47 152
Contingencies on securities	176
TOTAL CONTINGENCIES GIVEN	47 328
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees FOCEOR of loan repayment	28 452
Guarantees SOTUGAR of loan repayment	6 774
TOTAL CONTINGENCIES RECEIVED	35 226

TUNISO-KUWAITI BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	30 724
Commissions (in proceeds)	3 067
Earnings on commercial securities portfolio and financial transactions	1 319
Investment portfolio revenues	7 506
TOTAL BANK OPERATING PROCEEDS	42 616
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	13 502
Commissions incurred	227
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	13 729
NET BANKING PROCEEDS	28 887
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	6 524
Trading in for provisions and result of correction of assets, on investment portfolio	223
Other operating products	964
Wage bill	8 044
General operating charges	4 085
Endowments for amortization and for provisions on fixed assets	1 139
OPERATING RESULT	10 282
Balance in gain/loss from other ordinary items	- 2
Tax on profits	43
RESULT OF CURRENT ACTIVITIES	10 237
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	10 237

TUNISO-LIBYAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	2 929
Claims on banking and financial establishments	146 630
Claims on clients	152 289
Commercial securities portfolio	6 381
Investment portfolio	43 852
Fixed assets	4 950
Other assets	2 654
TOTAL ASSETS	359 685
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	161 057
Clients' deposits and assets	117 187
Borrowings and special resources	440
Other liabilities	8 669
TOTAL LIABILITIES	287 353
CAPITAL STOCK	AMOUNT
Capital	70 000
Reserves and income carried forward	2 183
Bank's own shares	0
Other capital stock	0
Banking proceeds	149
TOTAL CAPITAL STOCK	72 332
TOTAL LIABILITIES AND CAPITAL STOCK	359 685
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	75 119
Documentary credit	149 743
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	224 862
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	14 306
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	14 306
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	76 571
TOTAL CONTINGENCIES RECEIVED	76 571

TUNISO-LIBYAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	10 995
Commissions (in proceeds)	4 106
Earnings on commercial securities portfolio and financial transactions	1 647
Investment portfolio revenues	1 665
TOTAL BANK OPERATING PROCEEDS	18 413
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	6 343
Commissions incurred	136
Loss on commercial securities portfolio and financial transactions	475
TOTAL BANK OPERATING CHARGES	6 954
NET BANKING PROCEEDS	11 459
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	3 994
Trading in for provisions and result of correction of assets, on investment portfolio	107
Other operating products	0
Wage bill	4 704
General operating charges	1 868
Endowments for amortization and for provisions on fixed assets	710
OPERATING RESULT	290
Balance in gain/loss from other ordinary items	- 122
Tax on profits	19
RESULT OF CURRENT ACTIVITIES	149
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	149

CITIBANK TUNIS BRANCH ONSHORE

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	21 534
Claims on banking and financial establishments	479 272
Claims on clients	21 442
Commercial securities portfolio	0
Investment portfolio	35
Fixed assets	123
Other assets	6 286
TOTAL ASSETS	528 692
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	20
Deposits and assets of banking and financial establishments	274 419
Clients' deposits and assets	219 178
Borrowings and special resources	0
Other liabilities	5 747
TOTAL LIABILITIES	499 364
CAPITAL STOCK	AMOUNT
Capital	25 000
Reserves	0
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	4 328
TOTAL CAPITAL STOCK	29 328
TOTAL LIABILITIES AND CAPITAL STOCK	528 692

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	33 172
Documentary credit	229
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	33 401
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	40 208
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	40 208
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	72 889
TOTAL CONTINGENCIES RECEIVED	72 889

CITIBANK TUNIS BRANCH ONSHORE

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	13 929
Commissions (in proceeds)	966
Earnings on commercial securities portfolio and financial transactions	4 726
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	19 621
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	8 894
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	8 894
NET BANKING PROCEEDS	10 727
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	372
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	0
Wage bill	3 001
General operating charges	1 404
Endowments for amortization and for provisions on fixed assets	55
OPERATING RESULT	6 639
Balance in gain/loss from other ordinary items	-4
Tax on profits	2 307
RESULT OF CURRENT ACTIVITIES	4 328
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	4 328

TUNISIAN BANKING COMPANY

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	120 824
Claims on banking and financial establishments	271 235
Claims on clients	4 796 044
Commercial securities portfolio	16 071
Investment portfolio	233 821
Fixed assets	78 583
Other assets	420 560
TOTAL ASSETS	5 937 138
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	651
Deposits and assets of banking and financial establishments	178 744
Clients' deposits and assets	4 296 450
Borrowings and special resources	422 229
Other liabilities	524 974
TOTAL LIABILITIES	5 423 048
CAPITAL STOCK	AMOUNT
Capital	124 300
Reserves	312 926
Bank's own shares	- 661
Other capital stock	37 323
Income carried forward	44
Banking proceeds	40 158
TOTAL CAPITAL STOCK	514 090
TOTAL LIABILITIES AND CAPITAL STOCK	5 937 138
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	1 255 237
Documentary credit	432 960
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 688 197
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	210 288
Contingencies on securities	5 568
TOTAL CONTINGENCIES GIVEN	215 856
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	1 013 532
TOTAL CONTINGENCIES RECEIVED	1 013 532

TUNISIAN BANKING COMPANY

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	321 957
Commissions (in proceeds)	54 850
Earnings on commercial securities portfolio and financial transactions	17 369
Investment portfolio revenues	8 979
TOTAL BANK OPERATING PROCEEDS	403 155
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	155 151
Commissions incurred	3 628
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	158 779
NET BANKING PROCEEDS	244 376
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	64 195
Endowments for provisions and result of correction of assets, on investment portfolio	25 152
Other operating products	2 888
Wage bill	84 365
General operating charges	23 427
Endowments for amortization and for provisions on fixed assets	4 931
OPERATING RESULT	45 194
Balance in gain/loss from other ordinary items	2 031
Tax on profits	7 067
RESULT OF CURRENT ACTIVITIES	40 158
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	40 158

STUSID BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	12 677
Claims on banking and financial establishments	4 828
Claims on clients	278 121
Commercial securities portfolio	21 608
Investment portfolio	45 893
Fixed assets	6 450
Other assets	16 662
TOTAL ASSETS	386 239
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	26 208
Clients' deposits and assets	151 584
Borrowings and special resources	2 818
Other liabilities	25 618
TOTAL LIABILITIES	206 228
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	68 303
Bank's own shares	0
Other capital stock	0
Income carried forward	236
Banking proceeds	11 472
TOTAL CAPITAL STOCK	180 011
TOTAL LIABILITIES AND CAPITAL STOCK	386 239
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	16 071
Documentary credit	11 888
Assets given in guarantee	4 609
TOTAL POSSIBLE LIABILITIES	32 568
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	5 811
Contingencies on securities	247
TOTAL CONTINGENCIES GIVEN	6 058
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	66 758
TOTAL CONTINGENCIES RECEIVED	66 758

STUSID BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	16 103
Commissions (in proceeds)	2 904
Earnings on commercial securities portfolio and financial transactions	1 886
Investment portfolio revenues	4 377
TOTAL BANK OPERATING PROCEEDS	25 270
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	4 869
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	4 869
NET BANKING PROCEEDS	20 401
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	408
Endowments for provisions and result of correction of assets, on investment portfolio	24
Other operating products	121
Wage bill	5 829
General operating charges	2 797
Endowments for amortization and for provisions on fixed assets	824
OPERATING RESULT	11 456
Balance in gain/loss from other ordinary items	42
Tax on profits	26
RESULT OF CURRENT ACTIVITIES	11 472
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	11 472

TUNISIAN QATARI BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	3 141
Claims on banking and financial establishments	14 300
Claims on clients	100 789
Commercial securities portfolio	1 358
Investment portfolio	4 758
Fixed assets	6 040
Other assets	10 607
TOTAL ASSETS	140 993
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	2 281
Clients' deposits and assets	87 187
Borrowings and special resources	5 111
Other liabilities	13 371
TOTAL LIABILITIES	107 950
CAPITAL STOCK	AMOUNT
Capital	30 000
Reserves	2 548
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	495
TOTAL CAPITAL STOCK	33 043
TOTAL LIABILITIES AND CAPITAL STOCK	140 993
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	9 013
Documentary credit	5 673
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	14 686
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	2 469
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	2 469
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	10 000
Guarantees received	7 530
TOTAL CONTINGENCIES RECEIVED	17 530

TUNISIAN QATARI BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	8 083
Commissions (in proceeds)	891
Earnings on commercial securities portfolio and financial transactions	336
Investment portfolio revenues	1 259
TOTAL BANK OPERATING PROCEEDS	10 569
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	3 201
Commissions incurred	63
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	3 264
NET BANKING PROCEEDS	7 305
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 961
Trading in for provisions and result of correction of assets, on investment portfolio	299
Other operating products	72
Wage bill	3 298
General operating charges	1 465
Endowments for amortization and for provisions on fixed assets	444
OPERATING RESULT	508
Balance in gain/loss from other ordinary items	0
Tax on profits	13
RESULT OF CURRENT ACTIVITIES	495
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	495

BANKING UNION FOR TRADE AND INDUSTRY

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	43 916
Claims on banking and financial establishments	368 317
Claims on clients	1 164 634
Commercial securities portfolio	10 141
Investment portfolio	104 429
Fixed assets	52 895
Other assets	26 203
TOTAL ASSETS	1 770 535
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	92 235
Clients' deposits and assets	1 398 269
Borrowings and special resources	34 939
Other liabilities	57 654
TOTAL LIABILITIES	1 583 097
CAPITAL STOCK	AMOUNT
Capital	50 000
Reserves	114 243
Bank's own shares	0
Other capital stock	670
Income carried forward	2
Banking proceeds	22 523
TOTAL CAPITAL STOCK	187 438
TOTAL LIABILITIES AND CAPITAL STOCK	1 770 535
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	356 341
Documentary credit	353 401
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	709 742
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	352 250
Contingencies on securities	435
TOTAL CONTINGENCIES GIVEN	352 685
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	839 652
TOTAL CONTINGENCIES RECEIVED	839 652

BANKING UNION FOR TRADE AND INDUSTRY

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	87 718
Commissions (in proceeds)	28 349
Earnings on commercial securities portfolio and financial transactions	6 973
Investment portfolio revenues	6 635
TOTAL BANK OPERATING PROCEEDS	129 675
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	35 087
Commissions incurred	2 035
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	37 122
NET BANKING PROCEEDS	92 553
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 932
Trading in for provisions and result of correction of assets, on investment portfolio	44
Other operating products	2 242
Wage bill	38 000
General operating charges	17 950
Endowments for amortization and for provisions on fixed assets	8 216
OPERATING RESULT	28 741
Balance in gain/loss from other ordinary items	62
Tax on profits	6 280
RESULT OF CURRENT ACTIVITIES	22 523
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	22 523

INTERNATIONAL BANKING UNION

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	56 999
Claims on banking and financial establishments	336 320
Claims on clients	1 884 088
Commercial securities portfolio	3 000
Investment portfolio	65 153
Fixed assets	35 871
Other assets	33 029
TOTAL ASSETS	2 414 460
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	3 587
Clients' deposits and assets	2 006 152
Borrowings and special resources	247 546
Other liabilities	77 614
TOTAL LIABILITIES	2 334 899
CAPITAL STOCK	AMOUNT
Capital	196 000
Reserves	13 901
Bank's own shares	0
Other capital stock	1
Income carried forward	- 137 738
Banking proceeds	7 397
TOTAL CAPITAL STOCK	79 561
TOTAL LIABILITIES AND CAPITAL STOCK	2 414 460
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	492 656
Documentary credit	61 733
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	554 389
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	63 084
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	63 084
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	817 023
TOTAL CONTINGENCIES RECEIVED	817 023

INTERNATIONAL BANKING UNION

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	116 404
Commissions (in proceeds)	31 698
Earnings on commercial securities portfolio and financial transactions	6 024
Investment portfolio revenues	3 024
TOTAL BANK OPERATING PROCEEDS	157 150
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	49 200
Commissions incurred	2 717
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	51 917
NET BANKING PROCEEDS	105 233
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	27 403
Trading in for provisions and result of correction of assets, on investment portfolio	26
Other operating products	174
Wage bill	50 987
General operating charges	16 192
Endowments for amortization and for provisions on fixed assets	4 141
OPERATING RESULT	6 710
Balance in gain/loss from other ordinary items	862
Tax on profits	175
RESULT OF CURRENT ACTIVITIES	7 397
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	7 397

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**FINANCIAL STATEMENTS
OF FINANCIAL
INSTITUTIONS**

**FINANCIAL STATEMENTS
OF LEASING
COMPANIES**

ARAB INTERNATIONAL LEASE

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Cash and near cash	1 734
Short-term investments	13
Leasing claims	81 169
Long-term investments	1 100
Fixed assets	184
Other assets	2 911
TOTAL ASSETS	87 111
LIABILITIES	AMOUNT
Bank financing	5 436
Borrowings and related debt	60 196
Debt towards clients	1 137
Clients and related accounts	5 367
Other liabilities	846
TOTAL LIABILITIES	72 982
CORE CAPITAL	AMOUNT
Capital	10 000
Reserves	2 624
Income carried forward	208
The period profit or loss	1 297
TOTAL CORE CAPITAL	14 129
TOTAL LIABILITIES AND CORE CAPITAL	87 111

ARAB INTERNATIONAL LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing interest and assimilated proceeds	7 802
Other leasing proceeds	124
TOTAL LEASING PROCEEDS	7 926
Net financial charges	3 579
Income from investments	32
NET PROCEEDS FROM LEASING	4 379
Staff costs	935
Allotment for depreciation	65
Other operating expenses	616
TOTAL OPERATING EXPENSES	1 616
OPERATING RESULT BEFORE PROVISIONS	2 763
Net allotment to provisions and result of debts written off	767
OPERATING PROFIT OR LOSS	1 996
Other ordinary profits	17
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	2 013
Tax on profits	716
NET PROFIT OR LOSS FOR THE YEAR	1 297

ARAB TUNISIAN LEASE

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Cash and near cash	11 658
Claims on clients	269 502
Provisions (-)	(14 041)
Total claims on clients	255 461
Securities portfolio	
Financial assets	12 336
Provisions (-)	(1 004)
Total portfolio securities	11 332
Fixed securities	
Core fixed assets	6 055
Amortization (-)	(1 856)
Total fixed securities	4 199
Other assets	
Other assets	13 463
Provisions (-)	(288)
Total other assets	13 175
TOTAL ASSETS	295 825
LIABILITIES	AMOUNT
Bank financing and other financial liabilities	0
Debt towards clients	2 488
Borrowings and special resources	226 063
Clients and other liabilities	22 473
TOTAL LIABILITIES	251 024
CORE CAPITAL	AMOUNT
Nominal capital	17 000
Reserves	20 476
Income carried forward	754
TOTAL CORE CAPITAL BEFORE RESULT	38 230
Profit or loss for the year	6 571
TOTAL CORE CAPITAL	44 801
TOTAL LIABILITIES AND CORE CAPITAL	295 825

ARAB TUNISIAN LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

OPERATING INCOME	AMOUNT
Income from leasing	25 914
Interest on overdue and other operating income	649
Transferred from reserves	(210)
Transferred from reserves on overdue	2
Income from investments	423
TOTAL OPERATING INCOME	26 778
Net financial charges	11 640
TOTAL NET INCOME FROM LEASING	15 138
OPERATING EXPENSES	AMOUNT
Staff costs	2 780
Allotment for depreciation	553
Allotment for reserves	1 491
Other operating expenses	1 911
TOTAL OPERATING EXPENSES	6 735
OPERATING PROFIT OR LOSS	8 403
Other ordinary profits	186
Other ordinary losses	94
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	8 495
Tax on profits	1 924
NET PROFIT OR LOSS FOR THE YEAR	6 571

ATTIJARI LEASING

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	6 714
Claims on clients	129 147
Commercial securities portfolio	0
Investment portfolio	623
Fixed assets	2 754
Other assets	8 896
TOTAL ASSETS	148 134
LIABILITIES	AMOUNT
Bank financing	1
Members' current accounts	532
Borrowings and special resources	116 316
Clients debt	9 153
Other liabilities	7 275
TOTAL LIABILITIES	133 277
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	21 250
Reserves	2 000
Effect of changing accounts	-553
Other equity	3 249
Income carried forward	-14 273
Net financial year profit	3 184
TOTAL SHAREHOLDERS' EQUITY	14 857
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	148 134

ATTIJARI LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Interests on leasing	10 696
Other operating income	294
Income from factoring	316
TOTAL OPERATING INCOME	11 306
Net financial charges	5 023
Commissions incurred	104
Investment proceeds and participations	94
NET PROCEEDS	6 273
OPERATING EXPENSES	AMOUNT
Staff costs	1 433
Allotment for depreciation	253
Other operating expenses	821
TOTAL OPERATING EXPENSES	2 507
OPERATING RESULT BEFORE PROVISIONS	3 766
Provisions taking back on claims	6 501
Allotment for reserves on claims on leasing clients	1 394
Allotment for reserves for other risks	18
Allotment for reserves on claims on factoring clients	20
OPERATING PROFIT OR LOSS	8 835
Other ordinary profits	413
Other ordinary losses	5 997
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	3 251
Tax on profits	67
NET PROFIT OR LOSS FOR THE YEAR	3 184

LEASING INTERNATIONAL COMPAGNIE

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	5 687
Claims on clients	251 188
Commercial securities portfolio	15 208
Investment portfolio	5 448
Fixed assets	5 238
Other assets	3 142
TOTAL ASSETS	285 911
LIABILITIES	AMOUNT
Debt towards clients	4 959
Borrowings and related debt	231 058
Clients and net related accounts	11 050
Other liabilities	5 519
TOTAL LIABILITIES	252 586
CORE CAPITAL	AMOUNT
Nominal capital	15 000
Reserves	10 093
Income carried forward	893
Profit or loss for the year	7 339
TOTAL CORE CAPITAL	33 325
TOTAL LIABILITIES AND CORE CAPITAL	285 911

LEASING INTERNATIONAL COMPAGNIE**STATEMENT OF INCOME AS AT 31 DECEMBER 2009** *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing interest and assimilated proceeds	26 858
Interest and assimilated expenses	(12 400)
Investment proceeds	162
Other operating income	261
NET PROCEEDS	14 881
OPERATING EXPENSES	AMOUNT
Staff costs	2 733
Allotment to amortization	526
Other operating expenses	1 590
TOTAL OPERATING EXPENSES	4 849
OPERATING RESULT BEFORE PROVISIONS	10 032
Net allotment to provisions and result of debts written off	1 037
Net provisions tacking back	119
OPERATING PROFIT OR LOSS	9 114
Other ordinary profits	131
Other ordinary losses	71
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	9 174
Tax on profits	1 835
NET PROFIT OR LOSS FOR THE YEAR	7 339

EL WIFACK LEASING

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	1 743
Claims on clients	
Leasing claims:financial outstanding	93 395
Provisions (-)	(1 536)
Leasing claims:due and unpaid	2 481
Provisions (-)	(1 115)
Noticed interest in advance (-)	(547)
Total claims on clients	92 678
Investment portfolio securities	669
Investment portfolio	
Gross investment portfolio	1 970
Provisions (-)	(100)
Total investment portfolio	1 870
Fixed securities	
Intangible fixed assets	114
Amortization (-)	(82)
Tangible fixed assets	1 630
Amortization (-)	(456)
Total fixed securities	1 206
Other assets	
Other assets	4 440
Provisions (-)	(20)
Total other assets	4 420
TOTAL ASSETS	102 586
LIABILITIES	AMOUNT
Borrowings and special resources	
Bank financing	0
Borrowing and related debt	66 548
Total borrowings and special resources	66 548
Debt towards clients	752
Clients and related accounts	12 922
Other	1 069
Total other liabilities	14 743
TOTAL LIABILITIES	81 291
CORE CAPITAL	AMOUNT
Nominal capital	15 000
Issuing premiums	1 500
Reserves	1 909
Fund for general banking risks	220
Other core capital	208
Income carried forward	1
TOTAL CORE CAPITAL BEFORE RESULT	18 838
Profit or loss for the year	2 457
TOTAL CORE CAPITAL	21 295
TOTAL LIABILITIES AND CORE CAPITAL	102 586

EL WIFACK LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

OPERATING INCOME	AMOUNT
Leasing proceeds	
Leasing proceeds	8 914
Interest on overdue	86
Transferred from reserves	(77)
Other operating income	469
Total Leasing proceeds	9 392
Net financial charges	3 784
Investment proceeds	82
NET PROCEEDS	5 690
OPERATING EXPENSES	AMOUNT
Staff costs	1 142
Allotment for depreciation and resorption	150
Other operating expenses	748
Allotment for provisions	1 790
Provisions taking back	688
TOTAL OPERATING EXPENSES	3 142
OPERATING PROFIT OR LOSS	2 548
Other ordinary profit	327
Other ordinary losses	23
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	2 852
Tax on profits	395
NET PROFIT OR LOSS FOR THE YEAR	2 457

HANNIBAL LEASE

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	2 449
Claims on clients, leasing transactions	146 477
Investment securities portfolio	1 511
Investment portfolio	381
Fixed securities	2 342
Other assets	4 065
TOTAL ASSETS	157 225
LIABILITIES	AMOUNT
Bank financing	232
Debt towards clients	1 486
Borrowing and related debt	118 099
Clients and related accounts	12 960
Other liabilities	933
TOTAL LIABILITIES	133 710
CORE CAPITAL	AMOUNT
Nominal capital	20 000
Legal reserves	42
Issuing premiums	1 000
Other core capital	0
Income carried forward	452
Net financial year profit	2 021
TOTAL CORE CAPITAL	23 515
TOTAL LIABILITIES AND CORE CAPITAL	157 225

HANNIBAL LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing interest and assimilated proceeds	13 952
Interest and assimilated expenses	(6 700)
Investment proceeds	152
NET PROCEEDS	7 404
OPERATING EXPENSES	AMOUNT
Staff costs	1 373
Allotment to amortization	248
Other operating expenses	1 546
TOTAL OPERATING EXPENSES	3 167
OPERATING RESULT BEFORE PROVISIONS	4 237
Net allotment to provisions and result of debts written off	1 483
Net allotment to other provisions	37
OPERATING PROFIT OR LOSS	2 717
Other ordinary profit	32
Other ordinary losses	43
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	2 706
Tax on profits	685
NET PROFIT OR LOSS FOR THE YEAR	2 021

MODERN LEASING

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	1 179
Claims on clients	
Leasing claims:financial outstanding	69 281
Provisions (-)	(2 726)
Leasing claims:due and unpaid	3 805
Provisions (-)	(3 225)
Noticed interest in advance (-)	1 470
Total claims on clients	68 605
Investment portfolio securities	2 054
Investment portfolio	
Financial fixed assets	3 161
Amortisation (-)	(225)
Total investment portfolio	2 936
Fixed securities	
Core fixed assets	1 503
Amortisation (-)	(876)
Tangible fixed assets	0
Total fixed securities	627
Other assets	2 685
TOTAL ASSETS	78 086
LIABILITIES	AMOUNT
Debt towards clients	1 149
Borrowings and related debt	50 627
Clients and related accounts	3 136
Other liabilities	1 942
TOTAL LIABILITIES	56 854
CORE CAPITAL	AMOUNT
Nominal capital	15 000
Reserves	3 684
Other core capital	0
Income carried forward	39
TOTAL CORE CAPITAL BEFORE RESULT	18 723
Profit or loss for the year	2 509
TOTAL CORE CAPITAL	21 232
TOTAL LIABILITIES AND CORE CAPITAL	78 086

MODERN LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Interest on lease-lend	6 577
Other operating proceeds	428
Transferred from reserves	144
Net financial charges	2 829
Operating commercial portfolio and investment	90
NET PROCEEDS	4 410
OPERATING EXPENSES	AMOUNT
Staff costs	1 032
Allotment for depreciation	181
Other operating expenses	879
Allotment for reserves	852
TOTAL OPERATING EXPENSES	1 240
OPERATING PROFIT OR LOSS	3 170
Other ordinary profits	271
Other ordinary losses	17
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	3 424
Tax on profits	915
NET PROFIT OR LOSS FOR THE YEAR	2 509

TUNISIA LEASING

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	2 205
Claims on clients	
Leasing claims: in financial rates	373 006
Provisions (-)	(9 855)
Leasing Claims: unpaid	13 571
Provisions (-)	(11 083)
Interest noticed in advance	(2 405)
Total claims on clients	363 234
Investment securities portfolio	90
Investment portfolio	
Gross investment portfolio	32 321
Provisions (-)	(828)
Total portfolio investment	31 493
Fixed securities	
Intangible fixed assets	2 497
Amortization (-)	(2 211)
Tangible fixed assets	5 098
Amortization (-)	(2 398)
Total fixed securities	2 986
Other assets	6 511
TOTAL ASSETS	406 519
LIABILITIES	AMOUNT
Borrowings and special resources	
Bank financing	7 475
Borrowings and related debt	269 495
Total borrowings and special resources	276 970
Other liabilities	
Debt towards clients	10 893
Clients and related accounts	26 761
Provisions for liabilities and expenses	1 432
Others	4 126
Total other liabilities	43 212
TOTAL LIABILITIES	320 182
CORE CAPITAL	AMOUNT
Nominal capital	34 500
Reserves	29 489
Income carried forward	11 808
TOTAL CORE CAPITAL BEFORE RESULT	75 797
The period profit or loss	10 540
TOTAL CORE CAPITAL BEFORE ALLOCATION	86 337
TOTAL LIABILITIES AND CORE CAPITAL	406 519

TUNISIA LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Interests on lease-lend	35 460
Transferred from reserves	152
Leasing total income	35 612
Other operating proceeds	622
TOTAL OPERATING INCOME	36 234
Net financial charges	17 097
Income from investments	2 021
NET PROCEEDS	21 158
OPERATING EXPENSES	AMOUNT
Staff costs	4 498
Other operating expenses	3 603
Allotment for depreciation	287
Net allotment for provisions of fixed assets	499
OPERATING PROFIT OR LOSS	12 845
Other ordinary profits	361
Other ordinary losses	2
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	13 204
Tax on profits	2 664
Premiums on provisions for tax carried forward	0
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	10 540
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	10 540

UBCI LEASING

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and near cash	1 083
Claims on clients	
Leasing claims	91 731
Provisions (-)	(205)
Clients and related account	2 781
Provisions (-)	(1 564)
Reserved margins (-)	(192)
Total claims on clients	92 551
Financial fixed assets	0
Fixed securities	
Intangible fixed assets	524
Amortization (-)	(514)
Core tangible fixed assets	476
Amortization (-)	(396)
Total fixed securities	90
Other assets	1 937
TOTAL ASSETS	95 661
LIABILITIES	AMOUNT
Borrowings	
Bank financing and other financial liabilities	29 772
Borrowings	40 165
Other financial liabilities	0
Provisions	102
Other liabilities	
Creditor clients	753
Clients and related accounts	5 902
Other current liabilities	3 281
TOTAL LIABILITIES	79 975
CORE CAPITAL	AMOUNT
Nominal capital	10 000
Reserves	3 729
TOTAL CORE CAPITAL	13 729
Net profit or loss for the year	1 957
TOTAL LIABILITIES AND CORE CAPITAL	95 661

UBCI LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Leasing proceeds	28 841
Allotment for depreciation of assets in lease	(20 008)
Other operating income	312
Contribution and risk commissions	(424)
Net financial charges	4 092
Income from investments	3
NET INCOME	4 632
OPERATING EXPENSES	AMOUNT
Supply stocks	36
Staff costs	681
Allotment for depreciation of core fixed assets	49
Trading in for provisions	256
Other operating expenses	711
TOTAL OPERATING EXPENSES	1 733
OPERATING PROFIT OR LOSS	2 899
Other ordinary profits	195
Other ordinary losses	11
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	3 083
Tax on profit	1 126
NET PROFIT OR LOSS FOR THE YEAR	1 957

**FINANCIAL STATEMENTS
OF FACTORING
COMPANIES**

TUNISIA FACTORING

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	1 474
Depreciation (-)	(1 137)
Net intangible assets	337
Assets used by the firm	575
Depreciation (-)	(441)
Net tangible assets	134
Financial assets	2 574
Reserves (-)	(619)
Net financial assets	1 955
Other non current assets	0
TOTAL NON CURRENT ASSETS	2 426
CURRENT ASSETS	
Clients and related accounts	87 247
Put aside for reserves and charges (-)	(1 938)
Clients and net related accounts	85 309
Other current assets	576
Investments and other financial assets	450
Cash and near cash	4
TOTAL CURRENT ASSETS	86 339
TOTAL ASSETS	88 765
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	566
Other equity	0
Income carried forward	1 007
Accounting changes	0
Reserves for general risk	1 112
PRE-PROFIT SHAREHOLDERS' EQUITY	12 685
Net financial year profit	1 930
RESULT OF CURRENT ACTIVITIES	14 615
TOTAL SHAREHOLDERS' EQUITY	AMOUNT
NON CURRENT LIABILITIES	
Loans	0
Reserves for risks and charges	343
TOTAL NON CURRENT LIABILITIES	343
CURRENT LIABILITIES	
Suppliers and related accounts	29 029
Other current liabilities	1 401
Bank financing	43 377
TOTAL CURRENT LIABILITIES	73 807
TOTAL LIABILITIES	74 150
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	88 765

TUNISIA FACTORING

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Factoring fees	3 273
Interest on financing	4 582
Transferred from reserves	100
TOTAL OPERATING INCOME	7 955
Net financial charges	2 093
Income from investments	44
NET PROCEEDS	5 906
OPERATING EXPENSES	AMOUNT
Staff costs	1 383
Allotment for depreciation	173
Allotment for reserves	213
Other operating expenses	1 544
TOTAL OPERATING EXPENSES	3 313
OPERATING PROFIT OR LOSS	2 593
Other ordinary profits	10
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	2 603
Tax on profits	673
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 930
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 930

UNIFACTOR

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	178
Depreciation (-)	(138)
Net intangible assets	40
Assets used by the firm	1 736
Depreciation (-)	(629)
Net tangible assets	1 107
Assets earmarked for rent (leasing)	0
Depreciation (-)	(0)
Net assets earmarked for rent	0
Financial assets	2 776
Reserves (-)	(0)
Net financial assets	2 776
Other non current assets	35
TOTAL NON CURRENT ASSETS	3 958
CURRENT ASSETS	
Factored purchasers and related accounts	78 354
Put aside for reserves and charges (-)	(12 744)
Factored purchasers and net related accounts	65 610
Investments and other financial assets	0
Other current assets	948
Cash and near cash	153
TOTAL CURRENT ASSETS	66 711
TOTAL ASSETS	70 669
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	2 133
Income carried forward	-4 679
Accounting changes	-1 090
PRE-PROFIT SHAREHOLDERS' EQUITY	6 364
Net financial year profit	1 365
RESULT OF CURRENT ACTIVITIES	7 729
TOTAL SHAREHOLDERS' EQUITY	AMOUNT
NON CURRENT LIABILITIES	
Loans	8 256
Guarantee funds	10 340
Reserves (+)	235
TOTAL NON CURRENT LIABILITIES	18 831
CURRENT LIABILITIES	
Suppliers and related accounts	5 070
Other current liabilities	2 998
Bank financing and other financial liabilities	36 041
TOTAL CURRENT LIABILITIES	44 109
TOTAL LIABILITIES	62 940
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	70 669

UNIFACTOR

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

OPERATING INCOME	AMOUNT
Factoring fees	2 110
Financial income of mobilization	3 529
Income from investments	77
TOTAL OPERATING INCOME	5 716
Net financial charges	2 053
NET PROCEEDS	3 663
OPERATING EXPENSES	AMOUNT
Overheads	929
Staff costs	1 624
Allotment for depreciation and reserves	434
Factoring account	695
Other operating expenses	0
TOTAL OPERATING EXPENSES	2 292
OPERATING PROFIT OR LOSS	1 371
Other ordinary profits	0
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 371
Tax on profits	6
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 365
Effects of accounting changes	-471
NET PROFIT OR LOSS FOR THE YEAR	894



**FINANCIAL STATEMENTS
OF OTHER MEMBERS**

AL BARAKA BANK TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	15 630
Claims on banking and financial establishments	173 905
Claims on clients	302 710
Commercial securities portfolio	177 380
Investment portfolio	9 063
Fixed assets	6 796
Other assets	3 808
TOTAL ASSETS	689 292
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	2 257
Deposits and assets of banking and financial establishments	48 089
Clients' deposits and assets	521 079
Borrowings and special resources	437
Other liabilities	9 177
TOTAL LIABILITIES	581 039
CAPITAL STOCK	AMOUNT
Capital	65 865
Reserves	26 814
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	15 574
TOTAL CAPITAL STOCK	108 253
TOTAL LIABILITIES AND CAPITAL STOCK	689 292
OFF BALANCE SHEET ITEMS	
POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	50 336
Documentary credit	24 192
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	74 528
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	48 175
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	48 175
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	165 405
TOTAL CONTINGENCIES RECEIVED	165 405

1 USD = 1.3173 TND (quotation as at 31/12/2009).

AL BARAKA BANK TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	25 591
Commissions (in proceeds)	4 729
Earnings on commercial securities portfolio and financial transactions	4 484
Investment portfolio revenues	988
TOTAL BANK OPERATING PROCEEDS	35 792
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	12 059
Commissions incurred	1 636
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	13 695
NET BANKING PROCEEDS	22 097
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	854
Endowments for provisions and result of correction of assets, on investment portfolio	129
Other operating products	0
Wage bill	5 334
General operating charges	1 657
Endowments for amortization and for provisions on fixed assets	972
OPERATING RESULT	15 117
Balance in gain/loss from other ordinary items	784
Tax on profits	327
RESULT OF CURRENT ACTIVITIES	15 574
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	15 574

1 USD = 1.3173 TND (quotation as at 31/12/2009).

TUNISIAN BUSINESS BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	0
Claims on banking and financial establishments	2 000
Claims on clients	650
Commercial securities portfolio	14
Investment portfolio	0
Fixed assets	2 442
Other assets	727
TOTAL ASSETS	5 833
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	0
Clients' deposits and assets	0
Borrowings and special resources	938
Other liabilities	717
TOTAL LIABILITIES	1 655
CAPITAL STOCK	AMOUNT
Capital	3 711
Reserves	29
Social fund	36
Income carried forward	138
Banking proceeds	264
TOTAL CAPITAL STOCK	4 178
TOTAL LIABILITIES AND CAPITAL STOCK	5 833

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	0
Documentary credit	0
Assets given in guarantee	1 050
TOTAL POSSIBLE LIABILITIES	1 050
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

TUNISIAN BUSINESS BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	150
Fees of studies	1 234
Earnings on commercial securities portfolio and financial transactions	4
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	1 388
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	39
Loss on commercial securities portfolio and financial transactions	9
TOTAL BANK OPERATING CHARGES	48
NET BANKING PROCEEDS	1 340
Trading in for provisions and result of correction of assets, on investment portfolio	1
Other operating products	2
Wage bill	317
General operating charges	565
Endowments for amortization and for provisions on fixed assets	55
OPERATING RESULT	406
Balance in gain/loss from other ordinary items	1
Tax on profits	143
RESULT OF CURRENT ACTIVITIES	264
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	264

INTERNATIONAL MAGHREB MERCHANT BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	0
Claims on banking and financial establishments	1 131
Claims on clients	825
Commercial securities portfolio	0
Investment portfolio	250
Fixed assets	1 475
Other assets	301
TOTAL ASSETS	3 982
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	748
Clients' deposits and assets	0
Borrowings and special resources	0
Other liabilities	239
TOTAL LIABILITIES	987
CAPITAL STOCK	AMOUNT
Capital	3 000
Reserves	54
Bank's own shares	0
Other capital stock	0
Income carried forward	367
Banking proceeds	-426
TOTAL CAPITAL STOCK	2 995
TOTAL LIABILITIES AND CAPITAL STOCK	3 982

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	5
Documentary credit	0
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	5
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

INTERNATIONAL MAGHREB MERCHANT BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	87
Commissions (in proceeds)	829
Earnings on commercial securities portfolio and financial transactions	3
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	919
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	57
Commissions incurred	1
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	58
NET BANKING PROCEEDS	861
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	423
Other operating products	1
Wage bill	265
General operating charges	540
Endowments for amortization and for provisions on fixed assets	59
OPERATING RESULT	(425)
Balance in gain/loss from other ordinary items	0
Tax on profits	1
RESULT OF CURRENT ACTIVITIES	(426)
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	(426)

NORTH AFRICA INTERNATIONAL BANK

BALANCE SHEET AS AT 31 DECEMBER 2009 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	1 710
Claims on banking and financial establishments	250 501
Claims on clients	274 095
Commercial securities portfolio	28 079
Investment portfolio	0
Fixed assets	6 010
Other assets	4 572
TOTAL ASSETS	564 967

LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	3 691
Deposits and assets of banking and financial establishments	208 907
Clients' deposits and assets	278 181
Borrowings and special resources	0
Reserves not distributed	0
Other liabilities	2 976
TOTAL LIABILITIES	493 755

CAPITAL STOCK	AMOUNT
Capital	39 519
Reserves	20 566
Bank's own shares	0
Funds banking risk	5 005
Income carried forward	24
Banking proceeds	6 098
TOTAL CAPITAL STOCK	71 212

TOTAL LIABILITIES AND CAPITAL STOCK	564 967
--	----------------

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	267 393
Documentary credit	1 087 354
TOTAL POSSIBLE LIABILITIES	1 354 747

CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	17 597
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	17 597

CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	138 741
TOTAL CONTINGENCIES RECEIVED	138 741

1 USD = 1.3173 TND (quotation as at 31/12/2009).

NORTH AFRICA INTERNATIONAL BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2009 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	20 627
Commissions (in proceeds)	10 391
Earnings on commercial securities portfolio and financial transactions	3 160
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	34 178
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	4 414
Commissions incurred	426
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	4 840
NET BANKING PROCEEDS	29 338
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	14 930
Trading in for provisions and result of correction of assets, on investment portfolio	0
Other operating products	0
Wage bill	4 663
General operating charges	2 460
Endowments for amortization and for provisions on fixed assets	555
OPERATING RESULT	6 730
Balance in gain/loss from other ordinary items	0
Tax on profits	632
RESULT OF CURRENT ACTIVITIES	6 098
Balance in gain/loss from extraordinary items	0
NET FISCAL YEAR INCOME	6 098

1 USD = 1.3173 TND (quotation as at 31/12/2009).

5

**STATISTICAL
APPENDIX**

A

THE BANKING
POPULATION IN 2009

TREND IN BANKS' PERSONNEL

(BANKS⁽¹⁾ AND OTHER MEMBERS) DURING THE PERIOD 1996/2009

TABLE I

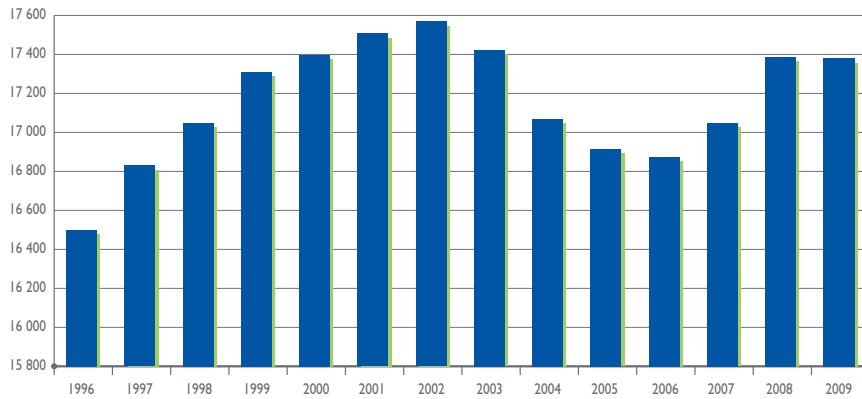
	YEAR	TOTAL NUMBER OF EMPLOYEES			RATE OF INCREASE		
		PERMANENT EMPLOYEES	CONTRACTUALS*	GLOBAL	PERMANENT EMPLOYEES	CONTRACTUALS*	GLOBAL
BANKS	1996	16 501	-	16 501	0.17%	-	0.17%
	1997	16 830	-	16 830	1.99%	-	1.99%
	1998	17 049	-	17 049	1.30%	-	1.30%
	1999	17 310	-	17 310	1.53%	-	1.53%
	2000	17 397	-	17 397	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%	
2009	16 900	479	17 379	-0.50%	19.15%	-0.05%	
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%
	2009	880	103	983	9.45%	66.13%	13.51%
GENERAL TOTAL	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%
2009	17 780	582	18 362	-0.05%	25.43%	0.60%	

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

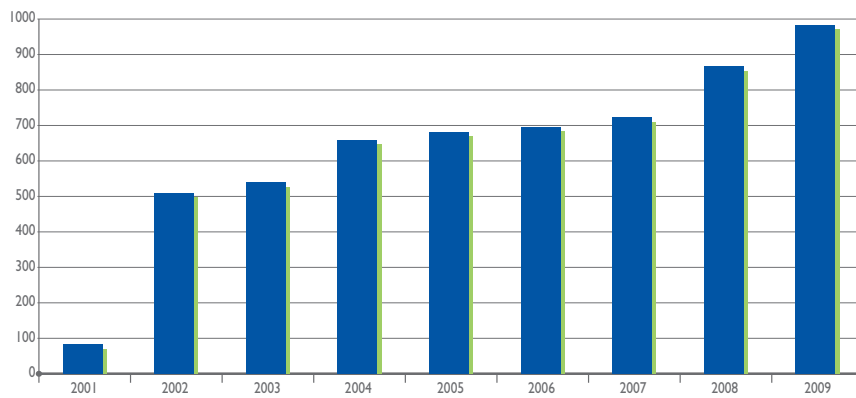
Other members include financial institutions, off shore banks (NAIB, AL BARAKA BANK, UTB), business banks (BAT, IMMB) and collection companies.

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

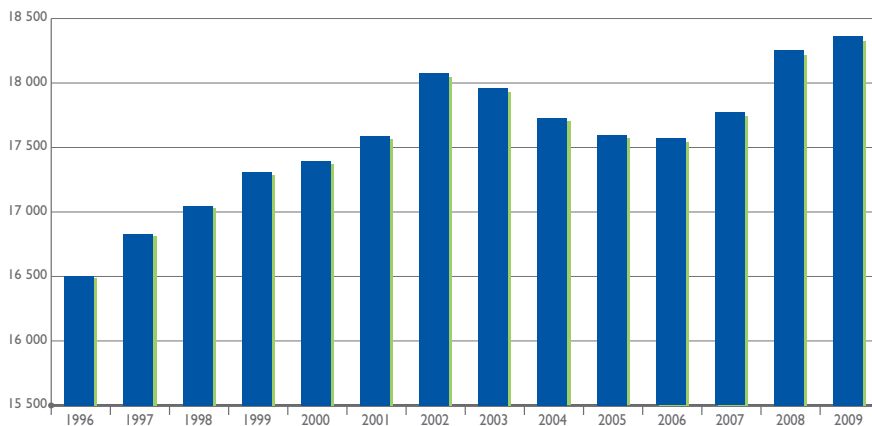
TOTAL NUMBER OF BANKS EMPLOYEES



TOTAL NUMBER OF OTHER MEMBERS EMPLOYEES



BANKS AND OTHER MEMBERS TOTAL NUMBERS OF EMPLOYEES



STAFF AT BANKS AS AT 31 DECEMBER 2009

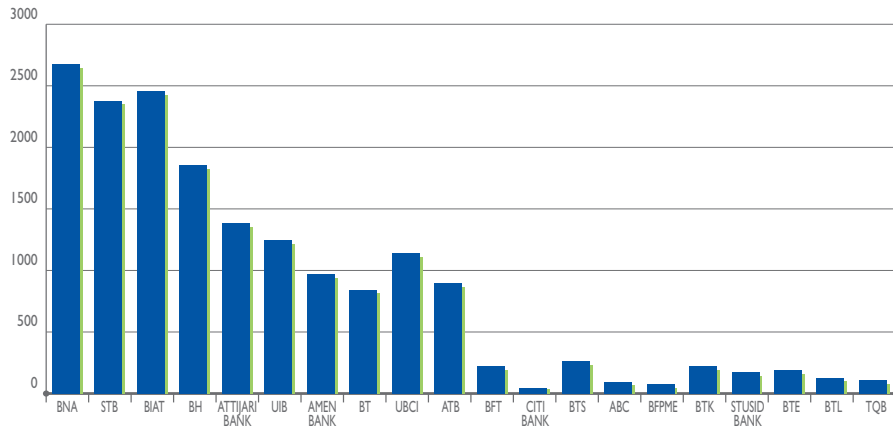
TABLE II

BANKS	BNA	STB	BIAT	BH	ATTIJARI BANK	AMEN UIB BANK	BT	UBCI	ATB	BFT	CITI-BANK	BTS	ABC	BFPME	BTK	STUSID BANK	BTE	BTL	TQB	TOTAL	
TOTAL NUMBER OF EMPLOYEES	2 677	2 380	2 454	1 854	1 385	1 244	844	1 143	899	221	46	263	97	78	220	174	192	129	112	17 379	
• Permanent employees	2 660	2 335	2 449	1 803	1 306	1 244	819	1 143	803	208	46	207	90	73	216	167	192	129	99	16 900	
• Contractual employees	17	45	5	51	79	0	56	25	0	96	13	0	56	7	4	7	0	0	13	479	
PROFESSIONAL STAFF*																					
• Service staff	15	35	103	25	11	2	19	24	0	8	5	0	6	0	7	5	6	4	1	282	
• Clerical staff	375	607	796	732	395	412	226	424	274	320	79	8	58	9	11	36	40	57	29	4 915	
• Supervisory staff	1 327	939	986	520	529	598	304	716	223	96	17	89	57	31	105	82	86	43	52	7 238	
• Management staff	943	754	564	526	371	232	228	67	153	252	28	21	54	18	31	68	40	43	53	4 465	
AGE*																					
• Under 25	4	2	124	1	4	2	1	3	51	0	2	0	2	0	3	3	20	0	0	224	
• Between 25 & 35	247	216	617	78	244	234	118	145	528	112	63	23	80	70	31	68	69	82	24	3 090	
• Between 35 & 50	1 687	1 320	1 219	1 363	705	684	593	449	412	584	110	21	106	18	38	99	60	64	88	9 659	
• Between 50 & 55	477	402	347	228	234	237	122	123	110	77	24	1	14	0	1	24	23	18	10	2 484	
• Over 55	245	395	142	133	119	87	77	99	42	30	9	1	5	0	3	22	12	8	7	1 443	
GENDER*																					
• Male	1 873	1 447	1 634	1 129	876	690	678	602	688	486	108	30	129	61	53	125	98	124	80	51	10 962
• Female	787	888	815	674	430	554	233	217	455	317	100	16	78	29	20	91	69	68	49	48	5 938
MARITAL STATUS*																					
• Married	2 375	2 069	1 928	1 729	1 103	1 052	790	772	742	157	35	156	71	49	157	104	105	104	73	14 271	
• Unmarried	285	266	521	74	203	192	121	119	371	61	51	11	51	24	59	63	87	25	26	2 629	
CONTRACT STAFF																					
• Male	4	39	4	2	34	0	42	17	0	57	7	0	33	1	2	4	5	0	0	12	263
• Female	13	6	1	49	45	0	14	8	0	39	6	0	23	6	3	0	2	0	0	1	216
SUPERVISION																					
• University graduates ⁽¹⁾	917	792	919	470	585	464	311	229	634	304	81	20	162	76	10	131	115	112	77	53	6 462
• Vocational training graduates ⁽²⁾	149	119	89	15	162	99	86	91	182	211	7	0	3	2	1	21	2	8	14	5	1 266
• Others ⁽³⁾	905	818	544	595	209	0	264	57	53	0	41	9	23	4	0	20	0	9	6	13	3 570

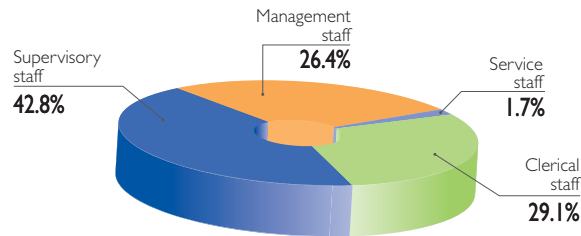
(1) Bac+2, ISET, Licence, Bac+4, MBA, Doctorate. (2) Diploma from the APTBEF centre, internal competitive examination, ITB, others. (3) Special promotion, automatic promotion by seniority.

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

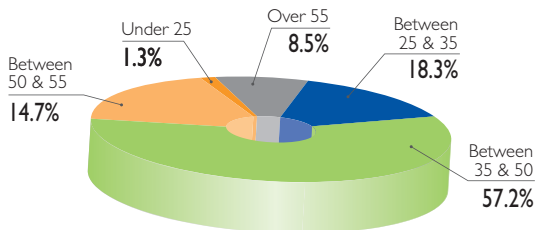
PERMANENT EMPLOYEES OF BANKS



STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE



STAFF STRUCTURE BY GENDER



STAFF AT FINANCIAL INSTITUTIONS AS AT 31 DECEMBRE 2009

TABLE III

FINANCIAL INSTITUTIONS	LEASING COMPANIES									FACTORING COMPANIES		TOTAL
	T.L.	UBCI L.	C.I.L.	A.T.L.	ATTIJARI LEASING	M.L.	A.I.L.	EL WIFACK LEASING	HANNIBAL LEASE	T.F.	UNIFACTOR	
TOTAL NUMBER OF EMPLOYEES	120	40	70	66	51	33	24	32	72	43	38	589
• Permanent employees	120	20	63	62	44	33	24	19	53	43	36	517
• Contract employees	0	20	7	4	7	0	0	13	19	0	2	72
PROFESSIONAL STAFF*												
• Service staff	8	0	1	2	1	2	0	1	4	3	1	23
• Clerical staff	21	6	17	23	16	5	6	3	14	11	3	125
• Supervisory staff	70	11	27	24	21	15	10	11	29	22	18	258
• Management staff	21	3	18	13	6	11	8	4	6	7	14	111
AGE*												
• Under 25	4	0	0	1	0	2	0	0	2	0	0	9
• Between 25 & 35	56	3	25	14	21	9	9	11	37	24	19	228
• Between 35 & 50	47	14	32	45	23	19	10	8	13	16	15	242
• Between 50 & 55	7	2	4	1	0	2	5	0	1	2	1	25
• Over 55	6	1	2	1	0	1	0	0	0	1	1	13
GENDER*												
• Male	94	13	51	47	29	23	18	15	38	24	19	371
• Female	26	7	12	15	15	10	6	4	15	19	17	146
MARITAL STATUS*												
• Married	83	14	51	54	37	25	20	13	24	26	27	374
• Unmarried	37	6	12	8	7	8	4	6	29	17	9	143
PERSONNEL CONTRACTUEL												
• Male	0	13	6	3	4	0	0	8	14	0	1	49
• Female	0	7	1	1	3	0	0	5	5	0	1	23
SUPERVISION												
• University graduates ⁽¹⁾	80	13	44	36	24	21	15	15	25	21	25	319
• Vocational training graduates ⁽²⁾	1	4	0	0	0	1	0	0	0	2	2	10
• Others ⁽³⁾	10	3	0	0	3	0	3	0	0	1	5	25

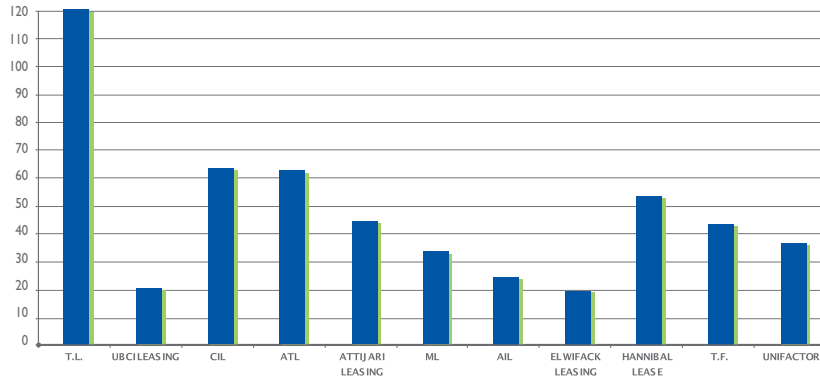
⁽¹⁾ Bac +2, ISET, Licence, Bac + 4, MBA, Doctorate.

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

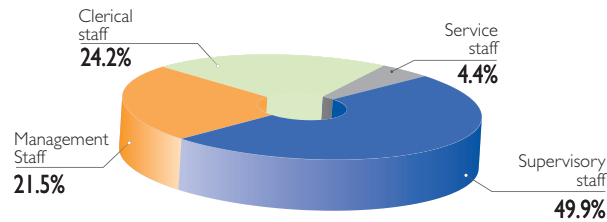
⁽³⁾ Special promotion, automatic promotion by seniority.

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

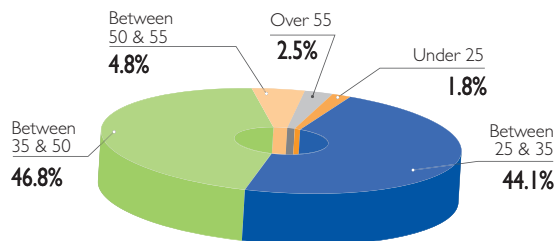
PERMANENT EMPLOYEES OF FINANCIAL INSTITUTIONS



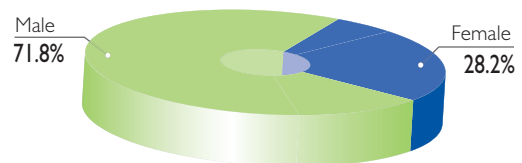
STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE



STAFF STRUCTURE BY GENDER



STAFF AT OTHER MEMBERS AS AT 31 DECEMBRE 2009

TABLE IV

OTHER MEMBERS	OFFSHORE BANKS			BUSINESS BANKS		COLLECTION COMPANIES							TOTAL	
	NAIB	AL BARAKA BANK	UTB	BAT	IMMB	SOFINREC	STRC	EL ISTIFA COMPANY	SOUTHERN COLLECTION	SGRC	IRC	CIAR		COLLECTION COMPANY
TOTAL NUMBER OF EMPLOYEES	111	141	13	9	14	17	36	9	13	9	3	8	11	394
• Permanent employees	98	133	13	7	14	17	34	9	9	9	3	8	9	363
• Contractual employees	13	8	0	2	0	0	2	0	4	0	0	0	2	31
PROFESSIONAL STAFF*														
• Service staff	0	17	0	1	0	1	5	3	0	1	0	1	0	29
• Clerical staff	30	55	4	1	3	6	14	2	2	3	0	4	1	125
• Supervisory staff	45	47	5	4	8	8	14	4	0	2	1	2	4	144
• Management staff	23	14	4	1	3	2	1	0	7	3	2	1	4	65
AGE*														
• Under 25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
• Between 25 & 35	27	22	5	4	8	10	21	3	2	1	1	3	0	107
• Between 35 & 50	60	91	5	1	3	5	13	6	5	6	2	5	4	206
• Between 50 & 55	9	18	1	1	0	2	0	0	2	2	0	0	3	38
• Over 55	2	2	2	1	3	0	0	0	0	0	0	0	2	12
GENDER*														
• Male	65	67	8	5	8	12	19	7	8	6	3	7	6	221
• Female	33	66	5	2	6	5	15	2	1	3	0	1	3	142
MARITAL STATUS*														
• Married	78	121	12	3	8	12	24	7	9	6	2	6	7	295
• Unmarried	20	12	1	4	6	5	10	2	0	3	1	2	2	68
CONTRACT STAFF														
• Male	8	5	0	0	0	0	0	0	2	0	0	0	1	16
• Female	5	3	0	2	0	0	2	0	2	0	0	0	1	15
SUPERVISION														
• University graduates ⁽¹⁾	8	46	8	0	2	8	15	4	5	4	3	3	6	112
• Vocational training graduates ⁽²⁾	2	2	0	0	0	1	0	0	3	1	0	0	1	10
• Others ⁽³⁾	58	12	1	0	0	1	0	0	1	0	0	0	1	74

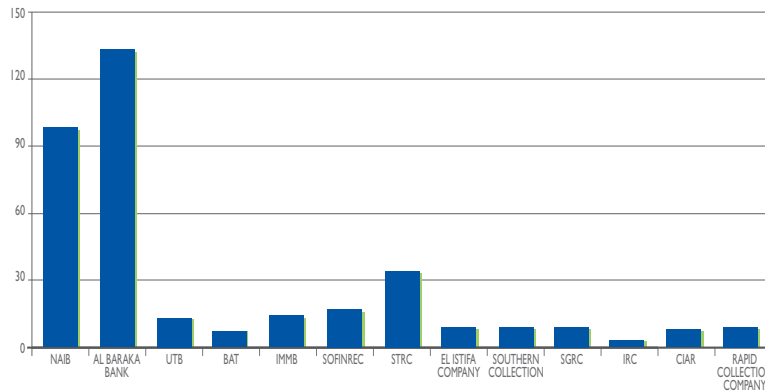
⁽¹⁾ Bac +2, ISET, Licence, Bac + 4, MBA, Doctorate.

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

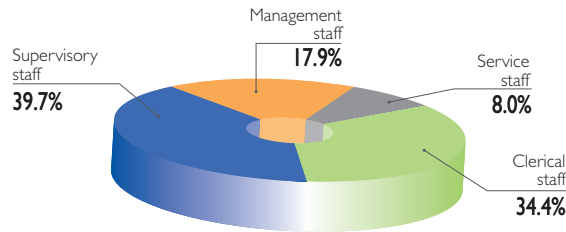
⁽³⁾ Special promotion, automatic promotion by seniority.

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

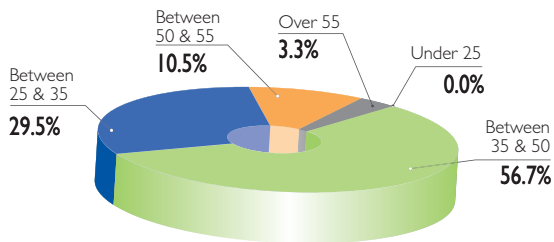
PERMANENT EMPLOYEES OF OTHER MEMBERS



STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE



STAFF STRUCTURE BY GENDER



BANKING STAFF STRUCTURE BY PROFESSIONAL STAFF AS AT 31 DECEMBER 2009

TABLE V

BANKS	YEAR	TOTAL NUMBER OF EMPLOYEES			SERVICE STAFF			CLERICAL STAFF			SUPERVISORY STAFF			MANAGEMENT STAFF		
		NUMBER	(1)%	(2)%	NUMBER	(1)%	(2)%	NUMBER	(1)%	(2)%	NUMBER	(1)%	(2)%	NUMBER	(1)%	(2)%
	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			
	2009*	16 900	-23.37	1.67	4 915	0.72	29.08	7 238	1.70	42.83	4 465	-3.35	26.42			
	2001	83		2.41	32		38.55	34		40.96	15		18.07			
	2002	510		2 350.00	132		312.50	236		594.12	93		520.00			
	2003	539		4.08	118		-10.61	271		14.83	99		18.37			
	2004	659		43.14	161		36.44	318		17.34	107		16.24			
	2005	682		10.96	158		-1.86	331		4.09	112		16.42			
	2006	695		-11.11	160		1.27	347		4.83	116		16.69			
	2007	723		-4.17	152		-5.00	371		6.92	131		18.12			
	2008*	804		-11.59	210		38.16	390		5.12	143		17.79			
	2009*	880		-14.75	250		19.05	402		3.08	176		23.08			
	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			
	2009*	17 780	-22.14	1.88	5 165	1.47	29.05	7 640	1.77	42.97	4 641	-2.56	26.10			

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

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

Other Members include financial institutions, offshore banks (NAIB, AL BARAKA BANK, UTB), business banks (BAT, IMMB) and collection companies.

It is the permanent workforce regardless of contractual.

BANKING STAFF STRUCTURE BY AGE AS AT 31 DECEMBER 2009

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)%
BANKS	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				
2009*	16 900	16.67	1.33	3 090	-1.31	18.28	9 659	-1.93	57.15	3 927	2.99	23.24				
OTHER MEMBERS	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	10.00			
	2009*	880	200.00	1.02	335	1.82	38.07	448	10.07	50.91	88	35.38	8.41			
	GENERAL TOTAL	1996	16 501	-38.74	2.42	6 788	-6.36	41.14	7 925	8.55	48.03	1 388	9.29	10.08		
1997		16 830	-18.50	1.94	6 595	-2.84	39.19	8 213	3.63	48.80	1 696	22.19	10.92			
1998		17 049	-21.17	1.51	6 242	-5.35	36.61	8 688	5.78	50.96	1 862	9.79	12.11			
1999		17 310	-2.72	1.44	5 960	-4.52	34.43	9 004	3.64	52.02	2 096	12.57	14.29			
2000		17 397	-17.60	1.18	5 924	-0.60	34.05	8 781	-2.48	50.47	2 486	17.98	16.67			
2001		17 508	-8.74	1.07	5 424	-8.44	30.98	9 000	2.49	51.16	2 933	8.08	17.53			
2002		17 569	-32.45	0.72	4 696	-8.65	27.63	9 770	8.56	54.04	3 170	6.15	18.74			
2003		17 961	-9.79	0.72	4 556	-8.81	25.37	9 911	1.44	55.18	3 365	18.87	22.56			
2004		17 729	-18.60	0.59	4 042	-11.28	22.80	9 582	-3.32	54.05	4 000	-5.90	21.39			
2005		17 596	8.57	0.65	3 603	-10.86	20.48	10 115	5.56	57.48	3 764	-2.92	20.80			
2006	17 570	41.23	0.92	4 484	24.45	25.52	9 271	-8.34	52.77	3 654	2.49	21.07				
2007	17 771	31.68	1.19	3 832	-14.54	21.56	9 982	7.67	56.17	3 745	3.55	21.80				
2008*	17 789	-8.02	1.10	3 460	-9.71	19.45	10 256	2.74	57.65	3 878	3.55	22.58				
2009*	17 780	19.49	1.31	3 425	-1.01	19.26	10 107	-1.45	56.84	4 015	3.53	22.58				

(1) Annual increase rate.

(2) Percentage with respect to overall manpower.

Banks include ATB, BFT, BNA, ATTJARI BANK, BT, AB, B/AT, STB, UBC, UJB, BH, CB on shore, BTK, STUSID BANK, TOB, BTE, BTL, BTA, ABC and BFPME.

Other Members include financial institutions, offshore banks (NAIB, AL BARAKA BANK, UTB), business banks (BAT, IMMB) and collection companies.

* It is the permanent workforce regardless of contractual.

BANKING STAFF STRUCTURE BY GENDER AS AT 31 DECEMBER 2009

TABLE VII

BANKS	YEAR	TOTAL NUMBER OF EMPLOYEES	MALE			FEMALE		
			NBER	(1)%	(2)%	NBER	(1)%	(2)%
BANKS	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
2009*	16 900	10 962	-0.74	64.86	5 938	-0.05	35.14	
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
	2009*	880	592	11.49	67.27	288	5.49	32.73
GENERAL TOTAL	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
2009*	17 780	11 554	-0.18	64.98	6 226	0.19	35.02	

(1) Annual increase rate

(2) Percentage with respect to overall manpower

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

Other Members include financial institutions, offshore banks (NAIB, AL BARAKA BANK, UTB), business banks (BAT, IMMB) and collection companies.

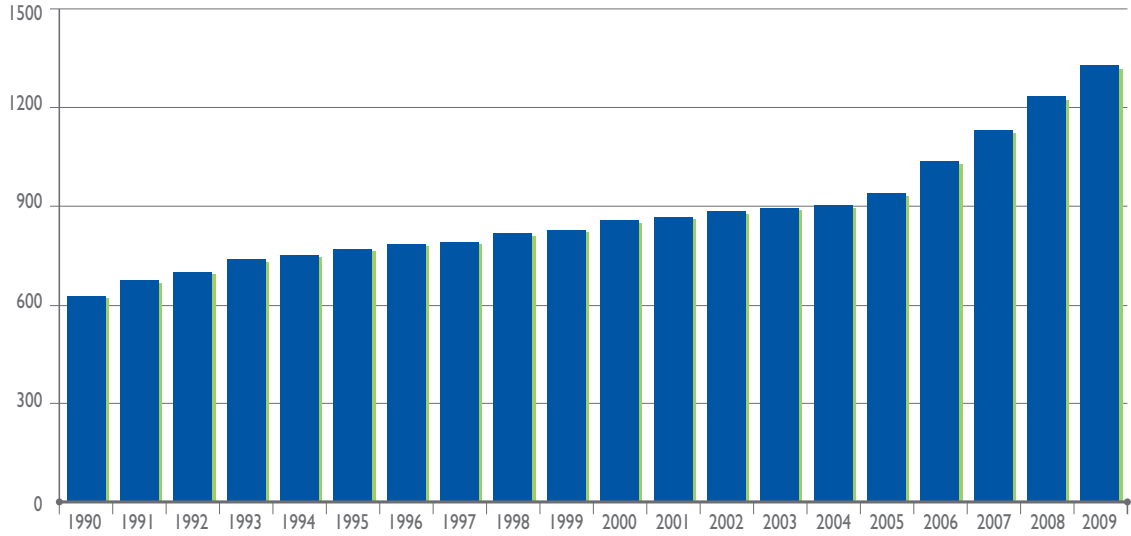
(*) It is the permanent workforce regardless of contractals.

NETWORK OF BRANCHES-AGENCIES AND OFFICES OF CREDIT INSTITUTIONS AS AT 31 DECEMBER 2009

TABLE VIII

CREDIT INSTITUTIONS	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
A.BANK	54	57	58	63	67	68	70	70	72	73	77	75	77	80	82	85	87	92	103	108
ATB	17	19	20	26	26	29	30	29	31	32	32	33	35	36	37	43	60	79	88	100
BH	29	34	36	35	46	50	59	61	68	73	73	77	74	78	76	79	80	81	84	89
BT	63	71	71	73	73	73	75	76	76	75	76	75	79	79	79	82	81	84	87	92
ATTIJARI BANK	66	72	75	78	79	81	79	83	86	86	86	89	90	91	92	93	95	105	137	149
BIAT	62	65	73	78	79	78	78	78	78	85	85	95	99	100	102	104	108	112	122	132
BNA	116	125	131	137	138	138	140	139	141	140	158	142	143	144	144	144	146	146	148	154
STB	126	132	131	135	132	132	131	133	133	131	133	131	132	133	132	132	132	132	132	132
UBCI	28	29	33	34	36	37	37	37	37	38	39	42	46	47	52	66	85	97	102	107
UIB	60	63	66	72	70	77	79	78	86	85	88	94	94	93	89	88	92	97	109	116
ABC												3	4	4	4	3	3	3	3	4
BFT	6	6	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7	7
BTS									1	1	1	1	1	1	1	1	1	25	25	25
C.BANK		1	1	1	1	1	2	2	2	2	2	2	2	1	1	1	1	1	1	1
NAIB												2	2	2	2	2	2	3	4	4
AL BARAKA BANK															4	6	6	8	8	8
BFPME																3	3	5	5	12
BTK																	1	4	8	14
BTL																	2	2	2	2
TQB																	3	4	5	6
STUSID BANK																	2	3	7	12
BTE																	2	4	7	9
BAT																	1	1	1	1
IMMB																	1	1	1	1
AIL																	1	1	1	1
ATL																	3	3	3	4
ATTIJARI L.																	3	3	3	3
CIL																	4	4	5	6
EL WIFACK L.																	2	2	2	3
HL																	2	2	2	4
ML																	1	1	1	1
TL																	5	5	5	6
UBCI L.																	1	1	1	1
TF																	3	3	3	3
UNIFACTOR																	4	4	4	4
CIAR																	1	1	1	1
IRC																	1	1	1	1
STE EL ISTIFA																	1	1	1	1
SOFINREC																	1	1	1	1
SGRC																	1	1	1	1
STE RAPID RECOUV.																	1	1	1	1
STRC																	1	1	1	1
SUD REC.																	1	1	1	1
TOTAL	627	674	701	738	753	770	786	792	817	828	857	868	885	896	904	939	1038	1133	1234	1329

NETWORK OF BRANCHES-AGENCIES AND OFFICES OF CREDIT INSTITUTIONS



B

THE CENTRAL
BANK OF TUNISIA
BRANCHES &
CREDIT
INSTITUTIONS
NETWORK

BRANCHES OF THE CENTRAL BANK OF TUNISIA	136-136
NETWORK OF BANKS	138-174
AMEN BANK (AB)	138
ARAB BANKING CORPORATION (ABC)	140
ARAB TUNISIAN BANK (ATB)	141
ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)	144
BANK FOR FINANCING SMALL/MEDIUM BUSINESSES (BFPME)	148
BANK OF HOUSING (BH)	149
BANK OF TUNISIA (BT)	151
TUNISIA AND EMIRATES BANK (BTE)	153
FRANCO-TUNISIAN BANK (BFT)	154
ARAB INTERNATIONAL BANK OF TUNISIA (BIAT)	155
NATIONAL AGRICULTURAL BANK (BNA)	158
TUNISIAN SOLIDARITY BANK (BTS)	162
TUNISO-KUWAITI BANK (BTK)	163
TUNISO-LIBYAN BANK (BTL)	163
CITIBANK	163
TUNISIAN BANKING COMPANY (STB)	164
STUSID BANK	168
TUNISIAN QATARI BANK (TQB)	168
BANKING UNION FOR TRADE AND INDUSTRY (UBCI)	169
INTERNATIONAL BANKING UNION (UIB)	172
NETWORK OF FINANCIAL INSTITUTIONS	178-182
Network of leasing companies	177
ARAB INTERNATIONAL LEASE (AIL)	178
ARAB TUNISIAN LEASE (ATL)	178
ATTIJARI LEASING	178
LEASING INTERNATIONAL COMPANY (CIL)	178
EL WIFACK LEASING (WL)	179
HANNIBAL LEASE (HL)	179
MODERN LEASING (ML)	179
TUNISIA LEASING (TL)	179
UBCI LEASING.	180
Network of factoring companies	181
TUNISIA FACTORING (TF)	182
UNIFACTOR	182
NETWORK OF OTHER MEMBERS	184-185
AL BARAKA BANK TUNISIA	184
TUNISIA MERCHANT BANK (BAT)	184
INTERNATIONAL MAGHREB MERCHANT BANK (IMMB)	184
NORTH AFRICA INTERNATIONAL BANK (NAIB)	184
TUNISIAN UNION OF BANKS (UTB)	185
NETWORK OF ASSOCIATE MEMBERS	188-189
ARAB INTERNATIONAL COLLECTION COMPANY	188
INTERNATIONAL CLAIM COLLECTION	188
EL ISTIFA COMPANY	188
FINANCIAL CLAIM COLLECTION COMPANY	188
GENERAL CLAIM COLLECTION COMPANY	189
RAPID COLLECTION COMPANY	189
TUNISIAN CLAIM COLLECTION COMPANY	189
SOUTHERN COLLECTION	189

1

**BRANCHES OF
THE CENTRAL BANK
OF TUNISIA**

THE CENTRAL BANK OF TUNISIA

BRANCHES AS AT 31 DECEMBER 2009

NAME OF THE BRANCHE	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE
COMPTOIR DE TUNIS SIÈGE	TUNIS	TUNIS	25, RUE HEDI NOUIRA	(71) 340.588
COMPTOIR DE BIZERTE	BIZERTE	BIZERTE	RUE MONGI SLIM	(72) 431.056
COMPTOIR DE NABEUL	NABEUL	NABEUL	RUE TAÏEB	(72) 286.823
COMPTOIR DE SOUSSE	SOUSSE	SOUSSE	PLACE FARHAT HACHED	(73) 225.144
COMPTOIR DE MONASTIR	MONASTIR	MONASTIR	RUE DES MARTYRS	(73) 464.200
COMPTOIR DE SFAX	SFAX	SFAX	AVENUE 7 NOVEMBRE	(74) 400.500
COMPTOIR DE GABÈS	GABES	GABES	1, AVENUE MOHAMED ALI	(75) 271.477
COMPTOIR DE MÉDENINE	MEDENINE	MEDENINE	8, AVENUE HABIB BOURGUIBA	(75) 642.244
COMPTOIR DE GAFSA	GAFSA	GAFSA	4, AVENUE DE L'ENVIRONNEMENT	(76) 224.500
COMPTOIR DE KAIROUAN	KAIROUAN	KAIROUAN	1, RUE BEIT EL HIKMA	(77) 233.777
COMPTOIR DE KASSERINE	KASSERINE	KASSERINE	1, AVENUE DU 7 NOVEMBRE	(77) 474.352
COMPTOIR DE JENDOUBA	JENDOUBA	JENDOUBA	RUE ABOULKACEM CHEBBI	(78) 633.058

2

NETWORK
OF BANKS

AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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 OLYMP	(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) 906.657	904.047
(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	CENTRE LE PARADIS D'EL MANAR	(71) 885.595	885.583
(A) DR BURNET	TUNIS	MUTUELLEVILLE	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) P. 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) 200.349	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	SIEGE SOCIAL AMEN BANK ANG. RUE DE JORDANIE ET 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 MARJENE	(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 CITE LES ROSES	(71) 715.903	711.241
(A) ENNASR II	ARIANA	ENNASR II	ANGLE DES AV. HEDI NOUIRA ET NELLE ERE	(71) 828.700	828.555
(A) SIDI THABET	ARIANA	SIDI THABET	AV. 7 NOVEMBRE 1987	(71) 552.084	552.231

AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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 RESIDENCE 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) RIADH EL ANDALOUS	ARIANA	RIADH EL ANDALOUS	LOCAL N°1 AU RDC RESIDENCE ECHIBLIA CITE EL GHAZALA GP8	(71) 823.730	
(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	RESIDENCE DALYA – IMM. MARWA - ANGLE DE L'AV. DE L'ENVIRONNEMENT ET LA RUE GLUTON	(71) 291.610	
(A) EL MGHIRA	BEN AROUS	FOUCHANA	Z.I. EL MGHIRA II	(79) 408.422	
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	1100,AV. DE L'INDEPENDANCE	(72) 681.002	
(A) BIZERTE	BIZERTE	BIZERTE	99,AV. HABIB BOURGUIBA	(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	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-ROUTE TOURISTIQUE	(73) 272.072	271.910
(A) SOUSSE ERRIADH	SOUSSE	SOUSSE ERRIADH	ROUTE DE LA CEINTURE CITE 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	RDC ZONE U8, BD. DE L'ENVIRONNEMENT CITE MED.ALI	(73) 381.950	
(A) SIDI ABDELHAMID	SOUSSE	SIDI ABDELHAMID	RDC IMM. SPOLS N°A3	(73) 321.310	

AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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
(A) MOKNINE	MONASTIR	MOKNINE	AV. DES MARTYRS, IMM. FOYER UNIVERSITAIRE ENNAJAH	(73) 435.434	
(A) JAMMEL	MONASTIR	JAMMEL	44, AV. BECHIR SFAR	(73) 484.310	
(A) MAHDIA	MAHDIA	MAHDIA	104, AV. H. BOURGUIBA	(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 POU德里ERE	SFAX	SFAX POU德里ERE	RTE SIDI MANSOUR Z.I . SFAX POU德里ERE	(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 GABES 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) KEBILI	KEBILI	KEBILI	AV, DE LA VICTOIRE PLACE DE L'INDEPENDENCE	(75) 494.395	
(A) TATAOUINE	TATAOUINE	TATAOUINE	ANGLE AV. F. HACHED & 1 ^{ER} JANVIER	(75) 862.065	862.063
(A) TOZEUR	TOZEUR	TOZEUR	AV. FARHAT HACHED	(76) 460.456	460.901
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	COMPLEXE MOULDI CENTRE	(76) 627.320	
(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 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) TUNIS	TUNIS	TUNIS	83, AV MED V	(71) 891.400	891.400
(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 2009

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) 327.031	327.028
(A) MUTU INTERNATIONALE	TUNIS	MUTUELLEVILLE	114, AV. JUGURTHA	(71) 842.988	841.251
(A) EL MECHEL	TUNIS	TUNIS	BOULEVARD OULED HAFFOUZ	(71) 782.170	793.212
(A) LA MARSА	TUNIS	LA MARSА	PLACE 7 NOVEMBRE	(71) 744.209	744.104
(A) KRAM	TUNIS	KRAM NORD	227, AV. HABIB BOURGUIBA	(71) 730.973	731.630
(A) MONTPLAISIR	TUNIS	TUNIS	ANGLE MOHAMED V ET KHEIREDDINE PACHA IMMEUBLE « DREAM CENTER »	(71) 902.420	901.652
(A) BERGES DU LAC	TUNIS	LAC DE TUNIS	LES BERGES DU LAC-IMM.REGENCY TUNIS	(71) 860.862	860.843
(A) BARDO	TUNIS	BARDO	2 BIS, RUE BAYREM ETTOUNSI	(71) 508.760	507.799
(A) SAADI	TUNIS	EL MENZAH IV	IMM. SAADI	(71) 755.373	754.237
(A) EL AOUINA	TUNIS	EL AOUINA	23, AV. MONGI SLIM-CITE TAIEB M'HIRI	(70) 727.477	727.488
(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, ANG. AV. 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 ROOSVELT 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) 288.434	289.008
(A) EL MORKADH	TUNIS	EL MORKADH	ANG. RUE EL MORKADH ET PLACE DES CHEVAUX	(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	(71) 490.562	490.770
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	CENTRE COMMERCIAL DE BAB SOUIKA EL HALFAOUINE	(71) 569.621	569.598
(A) BAB BNET	TUNIS	BAB BNET	42, BIS AV. BAB BNET	(71) 568.130	568.410
(A) AV. H. BOURGUIBA	TUNIS	TUNIS	39, AV. H. BOURGUIBA	(71) 254.202	254.180
(A) EL MANAR	TUNIS	EL MANAR	2, RUE YOUSSEF ROUISSI	(71) 889.152	889.256
(A) CHARGUIA	TUNIS	CHARGUIA	IMMEUBLE SAWARBY CENTRE URBAIN NORD	(71) 752.087	750.590
(A) EL OMRANE	TUNIS	EL OMRANE	ANGLE DES RUES AHMED CHAWKI ET ABBES MAHMOUD EL AKKAD	(71) 957.007	959.001
(A) EL MENZAH	ARIANA	EL MENZAH VI	ANGLE RUE DE LA LIBERTÉ ET OTHMANE IBN AFFENE	(71) 766.666	767.081
(A) ARIANA	ARIANA	ARIANA	ANGLE AV. A. KHABTANI ET 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	(71) 757.505	756.638
(A) ENNASR	ARIANA	ENNASR	AV. HEDI NOUIRA ENNASR II	(70) 825.544	825.548
(A) EL AGBA	MANOUBA	DENDEN	ROUTE DU KEF Km3	(71) 938.698	938.650
(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	101, RUE FAYCAL IBN ABDELAZIZ	(79) 354.513	354.482
(A) HAMMAM LIF	BEN AROUS	HAMMAM LIF	70, AV. DE LA REPUBLIQUE	(71) 294.517	294.559

ARAB TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) BOUMHEL	BEN AROUS	BOUMHEL	AVENUE DE L'ENVIRONNEMENT	(71) 210.631	210.664
(A) MEGRINE JAWHARA	BEN AROUS	MEGRINE JAWHARA	RUE AHMED TLILI	(79) 417.124	416.979
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	11, 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	98, AV. FARHAT HACHED	(71) 447.100	447.150
(A) FOUCHANA	BEN AROUS	FOUCHANA	AV. 7 NOVEMBRE	(79) 320.460	320.302
(A) BEN AROUS	BEN AROUS	BEN AROUS	11, AVENUE DE LA REPUBLIQUE	(71) 388.061	388.701
(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) 224.582	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	27, 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'INDEPENDENCE	(72) 680.720	681.349
(A) BIZERTE	BIZERTE	BIZERTE	RUE DU 1ER 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. HABIB BOURGUIBA	(73) 225.055	225.056
(A) SOUSSE KHEZAMA	SOUSSE	KHEZAMA	AV. 7 NOVEMBRE	(73) 244.251	448.677
(A) M'SAKEN	SOUSSE	M'SAKEN	21, AV. DE LA REPUBLIQUE	(73) 290.071	290.077
(A) KALAA EL KOBRA	SOUSSE	KALAA EL KOBRA	PLACE DU SOUK AV. AWLED M'HAMED	(73) 354.701	354.704
(A) SAHLOUL	SOUSSE	SAHLOUL	AV. YASSER ARAFET	(73) 822.001	822.004
(A) MONASTIR	MONASTIR	MONASTIR	AVENUE DU COMBATTANT SUPREME CITE CNRPS-IMM. KHALIFA	(73) 448.675	448.681
(A) TEBOULBA	MONASTIR	TEBOULBA	ANGLE AV. H. BOURGUIBA ET MAHBOUBA SOUSSIA	(73) 496.973	493.424
(A) JAMMEL	MONASTIR	JAMMEL	17, RUE KASSAS	(73) 484.212	484.639
(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 RUE D'ALGERIE CITE SIOS ZITEX VILLE	(74) 297.369	297.387
(A) GREMDA	SFAX	GREMDA	IMM. GREMDA CENTER ROUTE DE GREMDA - Km 6	(74) 613.946	613.944

ARAB TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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	(74) 442.895	442.898
(A) SFAX SAKIET EDDEYER	SFAX	SFAX SAKIET EDDEYER	ROUTE DE MAHDIA KM 6	(74) 890.142	293.795
(A) SFAX-SOKRA	SFAX	SFAX SOKRA	RESIDENCE HIBA KASSAS CITE EL HABIB ROUTE SOKRA KM 3	(74) 665.087	665.079
(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	(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	(75) 732.415	732.416
(A) JERBA GUELLALA	MEDENINE	GUELLALA	RUE SALAH BEN YOUSSEF	(75) 761.618	761.616
(A) ZARZIS	MEDENINE	ZARZIS	AV. FARHAT HACHED	(75) 692.405	692.403
(A) MEDENINE	MEDENINE	MEDENINE	1, RUE MOSBAH JARBOUA ROUTE BENI KHEDECH	(75) 644.384	644.391
(A) KEBILI	KEBILI	KEBILI	19, RUE 3 SEPTEMBRE	(75) 493.402	493.350
(A) TATAOUINE	TATAOUINE	TATAOUINE	ANG. AV. H. BOURGUIBA ET COMMANDANT BEJAoui	(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 »	(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) KASSERINE	KASSERINE	KASSERINE	AV. HABIB BOURGUIBA – PLACE DU SOUK	(77) 473.981	472.701
(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) TESTOUR	BEJA	TESTOUR	AVENUE HABIB BOURGUIBA	(78) 571.673	571.420
(A) JENDOUBA	JENDOUBA	JENDOUBA	ANG. RUE ALI BELHAOUANE ET HABIB THAMEUR	(78) 601.713	601.675
(A) BOUSALEM	JENDOUBA	BOUSALEM	99, AVENUE 20 MARS	(78) 634.633	634.630
(A) SILIANA	SILIANA	SILIANA	ANGLE AVENUE HABIB BOURGUIBA ET RUE KHEIREDDINE PACHA	(78) 873.520	873.501

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) BACH HAMBA	TUNIS	TUNIS	56, AV. H. BOURGUIBA	(71) 343.413	351.738
(A) TUNIS LIBERTE	TUNIS	TUNIS	45, AV. DE LA LIBERTE	(71) 834.402	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) 255.914	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) 731.676	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) 513.200	514.859
(A) LA MARSА	TUNIS	LA MARSА	AV. H. BOURGUIBA	(71) 729.479	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) 245.629	245.628
(A) AV. DE PARIS II	TUNIS	TUNIS	14, AVENUE DE PARIS	(71) 352.453	347.716
(S) SUCCURSALE DU SIEGE	TUNIS	TUNIS	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	(71) 809.844	809.850
(A) MONTPLAISIR	TUNIS	MONTPLAISIR	IMMEUBLE AZIZ RUE 8368	(71) 780.411	785.106
(A) LES JARDINS DU LAC	TUNIS	JARDINS DU LAC	IMMEUBLE YESMINE DU LAC LES JARDINS DU LAC LA GOULETTE	(71) 190.008	190.026
(A) EZZOUHOUR	TUNIS	TUNIS	20 BIS, RUE 4001 CITE EZZOUHOUR 2	(71) 594.100	594.301
(A) EL HRAIRIA	TUNIS	TUNIS	N°233, AV. HRAIRIA	(71) 595.633	595.110
(A) ZAHROUNI	TUNIS	ZAHROUNI	ANGLE RUE 4366 ET RUE DU MARTYRE HMIDA ECHAHED	(71) 938.100	938.488
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	CENTRE COMMERCIAL BAB SOUIKA EL HALFAOUINE	(71) 566.912	566.970
(A) TAMAYOUZ	TUNIS	CENTRE URBAIN NORD	LOTS B15 IMMEUBLE TAMAYOUZ CENTRE URBAIN NORD	(71) 948.448	948.533
(A) LAC MARINA	TUNIS	LES BERGES DU LAC	IMMB. LLOYD AV. TAHAR HADDAD	(71) 860.392	862.477
(A) CITE EL KHADHRA	TUNIS	CITE EL KHADHRA	ANGLE AV. LOUIS BRAILLE & R. MED. CHNIK	(71) 806.833	806.065
(A) BAB SAADOUN	TUNIS	BAB SAADOUN	IMMEUBLE N°5 AV. 9 AVRIL BAB SAADOUN	(71) 576.233	576.855
(A) EL MENZAH 5	TUNIS	EL MENZAH 5	18, AVENUE DE LA LIBERTE - 2091 EL MENZAH 5	(71) 750.060	237.022
(A) BARDO CENTRE	TUNIS	BARDO	ANGLE AVENUE HABIB BOURGUIBA ET RUE ABDELHAMID TLILI	(71) 503.251	503.188
(A) DIPLOMATE	TUNIS	BELVEDERE	N°44 AVENUE HEDI CHAKER	(71) 280.070	280.069
(A) AVENUE DE CARTHAGE	TUNIS	TUNIS	13 BIS AVENUE DE CARTHAGE	(71) 254.955	254.979
(A) KHEIREDDINE PACHA	TUNIS	MONTPLAISIR	AVENUE KHEIREDDINE PACHA	(71) 909.136	909.177

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SIDI HASSINE	TUNIS	TUNIS	87, AVENUE 4850 SIDI HASSINE	(71) 590.634	590.638
(A) DEN DEN	MANOUBA	DEN DEN	1, 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	1, AV. HABIB BOURGUIBA	(70) 618.452	618.652
(A) CHARGUIA PARC D'EXPOSITION	ARIANA	CHARGUIA	RUE N° 8600 Z.I. CHARGUIA I	(71) 808.067	807.155
(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) 871.731	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	(71) 877.716	877.901
(A) NOUVELLE ARIANA	ARIANA	NOUVELLE ARIANA	ANGLE AV. MUSTAPHA HJAJEJ ET AV. EL MILAHA	(71) 707.440	707.944
(A) LES ROSERAIES	ARIANA	ARIANA	IMMEUBLE YESMINA ANGLE AV. TAIEB M'HIRI ET RUE CHEDLY KTARI	(71) 710.748	710.833
(A) MENZAH 8	ARIANA	NOUVELLE ARIANA	IMMEUBLE MESSAI AV. OTHMEN IBN AFFANE MENZAH 8 CP	(71) 713.957	712.966
(A) LES JASMIN	ARIANA	NOUVELLE ARIANA	AV. HABIB BOURGUIBA NOUVELLE ARIANA	(71) 714.132	714.588
(A) DAR FADHAL	ARIANA	DAR FADHAL	RESIDENCE SALMA AV. TAIEB M'HIRI - LAOUINA	(70) 737.540	737.544
(A) INTILAKA	ARIANA	INTILAKA	10, AVENUE IBN KHALDOUN CITE ETTADHAMEN	(70) 664.181	664.176
(A) HAMMAM LIF	BEN AROUS	HAMMAM LIF	3, AV. HABIB BOURGUIBA	(71) 290.549	437.566
(A) RADES	BEN AROUS	RADES	37, AV. FARHAT HACHED	(71) 443.708	444.133
(A) MEGRINE	BEN AROUS	MEGRINE	GPI CARREFOUR MEGRINE	(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 NAFTI 59 AV. DE FRANCE	(71) 385.855	385.768
(A) EL MOUROUJ I	BEN AROUS	EL MOUROUJ	AV. DES MARTYRES EL MOUROUJ I	(79) 359.660	359.649
(A) EZZAHRA	BEN AROUS	EZZAHRA	IMMEUBLE « EZZAHRA CENTER » AVENUE HABIB BOURGUIBA	(79) 485.248	485.162
(A) MEGRINE	BEN AROUS	MEGRINE	N°31, AVENUE H. BOURGUIBA	(71) 427.653	429.334
(A) ZAGHOUANE	ZAGHOUANE	ZAGHOUANE	AV. DE L'INDEPENDANCE	(72) 681.617	681.717
(A) EL FAHS	ZAGHOUANE	EL FAHS	CENTRE COMMERCIAL MAJUS AV. HABIB BOURGUIBA EL FAHS	(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	241.673
(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) 365.180	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

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) MANARET HAMMAMET	NABEUL	BARAKET ESS.	AV. MED.V	(72) 226.013	226.607
(A) MENZEL TEMIME	NABEUL	MENZEL TEMIME	N°50, AV. DE L'ENVIRONNEMENT	(72) 300.522	300.523
(A) NEAPOLIS	NABEUL	NABEUL	ANGLE AVENUE HABIB THAMEUR ET RUE MARBELLA	(72) 223.495	223.510
(A) BIZERTE	BIZERTE	BIZERTE	ANGLE AV. HABIB THAMEUR-TAIEB M'HIRI	(72) 431.919	421.933
(A) BIZERTE VILLE	BIZERTE	BIZERTE	ANGLE R. HABIB THAMEUR-TAIEB M'HIRI	(72) 432.972	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 5, AV. H. THAMEUR ET RUE DES MARTYRS	(73) 226.049	226.510
(A) SOUSSE HACHED	SOUSSE	SOUSSE	PLACE FARHAT HACHED	(73) 225.217	226.938
(A) BOUFICHA	SOUSSE	BOUFICHA	18, CITE COMMERCIALE - ROUTE ZAGHOUAN	(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) 228.530	226.592
(A) HAMMAM SOUSSE	SOUSSE	HAMMAM SOUSSE	263, ANGLE GPI & RUE D'ORAN	(73) 366.777	366.770
(A) SAHLOUL	SOUSSE	SAHLOUL	BOULEVARD YASSER ARAFAT - IMM. JEALEM	(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) 460.944	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) 482.070	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	(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) 630.198	630.166
(A) JEBINIANA	SFAX	JEBINIANA	17, PLACE 2 MARS	(74) 880.194	880.226
(A) SFAX CHEBBI	SFAX	SFAX	17, RUE ABOULKACEM CHEBBI	(74) 297.300	227.517
(A) SFAX 5 AOUT	SFAX	SFAX	17, AVENUE DU 5 AOUT	(74) 224.225	225.178
(A) SFAX EL JADIDA	SFAX	SFAX	17, RUE 7 NOVEMBRE	(74) 403.905	403.861
(A) SFAX ZEPHYR	SFAX	SFAX EL JADIDA	IMM. 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	(74) 297.300	220.852
(A) SFAX HACHED	SFAX	SFAX EL MEDINA	AV. FARHAT HACHED	(74) 490.804	490.803
(A) SFAX EL HABIB	SFAX	CITE EL HABIB	AV. JORDANIE CITE EL HABIB	(74) 665.765	665.770
(A) SFAX NASRIA	SFAX	SFAX	IMMEUBLE DES ETOILES 25 AV. MAJIDA BOULILA	(74) 233.177	233.175
(A) SFAX INTILAKA	SFAX	SFAX EL MEDINA	N°61, RUE HAFFOUZ	(74) 210.829	210.893
(A) SFAX MOULINVILLE	SFAX	MOULINVILLE	RESIDENCE LES JASMINES ROUTE DE TUNIS KM 1,5	(74) 232.561	232.570

ATTIJARI BANK OF TUNISIA (ATTIJARI BANK)

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SFAX LAFRANE	SFAX	SFAX	IMMEUBLE « LAFRANE CENTER » ANGLE AV. MAJIDA BOULILA ET ROUTE LAFRANE	(74) 244.052	244.026
(A) SFAX LES JARDINS	SFAX	SFAX	17, AVENUE 5 AOUT	(74) 201.209	223.120
(A) GABES	GABES	GABES	129, AV. HABIB BOURGUIBA	(75) 273.666	270.457
(A) METOUJA	GABES	METOUJA	5, AV. HABIB BOURGUIBA	(75) 371.201	370.904
(A) GABES EL MENZEL	GABES	GABES EL MENZEL	93, AV. DE LA REPUBLIQUE	(75) 275.466	276.800
(A) ZARETH	GABES	ZARRAT	AVENUE 7 NOVEMBRE	(75) 300.245	300.111
(A) MEDENINE	MEDENINE	MEDENINE	14, AV. HABIB BOURGUIBA	(75) 640.376	641.374
(A) JERBA H. SOUK	MEDENINE	JERBA	AV. HABIB BOURGUIBA	(75) 653.371	650.022
(A) ZARZIS	MEDENINE	ZARZIS	14, ROUTE DE DJERBA	(75) 694.318	684.540
(A) BEN GUERDANE	MEDENINE	BEN GUERDANE	14, AV. DES MARTYRS	(75) 713.777	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
(A) REMADA	MEDENINE	REMADA	PLACE DE L'INDEPENDANCE	(75) 867.322	867.321
(A) BIR LAHMAR	MEDENINE	BIR LAHMAR	21, AV. HABIB BOURGUIBA	(75) 848.943	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) 733.682	733.680
(A) TATAOUIE	TATAOUIE	TATAOUIE	21, AV. FARTHAT 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) 220.433	229.023
(A) METLAOUI	GAFSA	METLAOUI	6, PLACE DU 2 MARS	(76) 241.964	241.548
(A) REDEYEF	GAFSA	REDEYEF	6, AV. HABIB BOURGUIBA	(76) 251.065	252.142
(A) GAFSA TAIEB MHIRI	GAFSA	GAFSA	6, PLACE TAIEB MHIRI	(76) 221.989	225.685
(A) MOULARES	GAFSA	MOULARES	ROUTE DE REDAIEF	(76) 260.212	261.868
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	19, AV. FARHAT HACHED	(76) 632.099	632.495
(A) OULED HAFFOUZ	SIDI BOUZID	OULED HAFFOUZ	19, CITE COMMERCIALE	(76) 678.324	678.350
(A) KAIROUAN	KAIROUAN	KAIROUAN	9, AV. DR. HAMDIA LAOUANI	(77) 226.902	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) 473.225	474.700
(A) JENDOUBA	JENDOUBA	JENDOUBA	7, RUE H. THAMEUR	(78) 603.750	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) TAJEROUIE	LE KEF	TAJEROUIE	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 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(B) SOUSSE	SOUSSE	SOUSSE	RUE CHEDLY KHAZNADAR, CENTRE D'AFFAIRES	(73) 212.022	212.021
(B) SFAX	SFAX	SFAX	5, RUE GARIBALDI, CENTRE D'AFFAIRES	(74) 220.922	224.460
(B) MEDENINE	MEDENINE	MEDENINE	IMMEUBLE ETTANMIA, OFFICE DU DEVELOPPEMENT DU SUD	(75) 643.443	642.503
(B) GABES	GABES	GABES	202 BIS, AV. FARHAT HACHED, IMMEUBLE ELHADJI 5 ^{ème} ETAGE, CENTRE D'AFFAIRES	(75) 220.499	220.592
(B) GAFSA	GAFSA	GAFSA	RUE NIL BP 46, CENTRE D'AFFAIRES	(76) 220.111	201.669
(B) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	AV. HABIB BOURGUIBA, IMMEUBLE CHERIF, CENTRE D'AFFAIRES	(76) 626.404	627.070
(B) KASSERINE	KASSERINE	KASSERINE	AV. HABIB BOURGUIBA, KASSERINE CENTRE, GUICHET UNIQUE	(77) 412.020	412.020
(B) KAIROUAN	KAIROUAN	KAIROUAN	AV. IMEM SAHNOUN, IMMEUBLE UTAP, CENTRE D'AFFAIRES	(77) 236.401	237.100
(B) SILIANA	SILIANA	SILIANA	AV. TAIEB M'HIRI OFFICE DU DEVELOPPEMENT DU NORD OUEST	(78) 872.219	872.219
(B) JENDOUBA	JENDOUBA	JENDOUBA	AV. DE L'UMA, CENTRE D'AFFAIRES	(78) 611.650	611.711
(B) BEJA	BEJA	BEJA	AV. HABIB BOURGUIBA, IMMEUBLE CTAMA 3 ^{ème} ETAGE, CENTRE D'AFFAIRES	(78) 452.000	457.000
(B) LE KEF	LE KEF	LE KEF	22, AV. MONGI SLIM, IMMEUBLE BARBOUCHE, CENTRE D'AFFAIRES	(78) 226.266	224.828

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(S) SUCC. COMMERCIALE	TUNIS	BELVEDERE	21, AV. KHEREDDINE PACHA - 1 ^{ER} ETAGE	(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) 9 AVRIL	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 SEJOURMI	TUNIS	SIDI H. SEJOURMI	113, RUE 42800 ROUTE EATTAR	(71) 934.780	934.977
(S) SUCC. DES PARTICULIERS	TUNIS	TUNIS	21, AV. K. PACHA RDC	(71) 782.128	781.092
(A)* AV. HEDI CHAKER	TUNIS	AV. HEDI CHAKER	85, AV. HEDI CHAKER	(71) 846.219	846.631

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

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) AOUINA	TUNIS	AOUINA	RESIDENCE JANNET II RVE 544 RELIANT LA SOUKRA ET LA MARSA	(70) 737.072	737.075
(A) BARDO	MANOUBA	BARDO	60, AV. HABIB BOUGATFA	(71) 510.886	510.893
(A) EZZAHRA	BEN AROUS	EZZAHRA	AV. HABIB BOURGUIBA	(71) 482.100	482.052
(A) MEGRINE	BEN AROUS	MEGRINE	AV. HABIB BOURGUIBA	(71) 429.555	429.580
(A) BEN AROUS	BEN AROUS	BEN AROUS	7, AV. DE FRANCE	(71) 389.386	389.298
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ I	IMM. MAHOU, AV. HABIB THAMEUR	(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 IMM. BAB TUNIS	(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 NOVEMBRE	(79) 412.667	412.888
(A) MHAMDIA	BEN AROUS	MHAMDIA	ROUTE NATIONALE N°3-EL MHAMDIA CENTER	(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 INDUSTRIELLE	(71) 770.035	772.041
(A) EL MENZAHV	ARIANA	EL MENZAHV	3, RUE CHEIKH MOHAMED ZAGHOUBANI	(71) 755.721	235.509
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	CITE ETTADHAMEN ANGLE RNC 3 I	(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 BELAHOUBANE	(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 ZAOUIET 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	(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	(72) 485.060	485.344
(A) MENZEL ABDERAHMEN	BIZERTE	MENZEL ABDERAHMEN	AV. DE L'ENVIRONNEMENT RTE. DE MENZEL JMIL	(72) 570.901	570.949
(A) CHATT MARIEM	SOUSSE	CHATT MARIEM	ROUTE TOURISTIQUE SOUSSE HERGLA	(73) 248.631	248.633
(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 RTE. DE LA CORNICHE	(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. TAÏEB HACHICHA RUE DES ORANGES	(73) 265.788	265.790
(A) SOUSSE KHEZAMA	SOUSSE	SOUSSE KHEZAMA	BOULEVARD 7 NOVEMBRE	(73) 276.700	276.702
(A) BOUFICHA	SOUSSE	BOUFICHA	AVENUE DE L'ENVIRONNEMENT	(73) 252.811	252.813

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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	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 LEADER	MONASTIR	MONASTIR	9, RUE DU LEADER	(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) SFAX EZZIT	SFAX	SFAX	RTE. DE TUNIS KM 8 EL SEDDRA SAKIET EZZIT	(74) 861.905	861.877
(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	(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	(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) BIR LAHMAR	TATAOUINE	TATAOUINE	ANGLE DE L'AVENUE H. BOURGUIBA ET RTE. HANNIBAL BIR LAHMAR	(75) 848.020	848.026
(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 CENTRE	KAIROUAN	KAIROUAN	4051, AV. DE MAHDIA	(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	(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 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(B) EL MANAR	TUNIS	EL MANAR	5, AV. TAHAR BEN AMMAR	(71) 883.545	886.849
(S) TUNIS AV. FRANCE (succursale particuliers)	TUNIS	TUNIS B. BHAR	3, AVENUE DE FRANCE	(71) 340.544	335.126
(S) TUNIS RUE DE ROME (succursale entreprises)	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	2, AV. FARHAT HACHED	(71) 735.226	736.740
(A) CARTHAGE	TUNIS	CARTHAGE	103, AV. HABIB BOURGUIBA	(71) 789.918	749.436
(A) BAB SAADOUN	TUNIS	TUNIS	35, AVENUE HABIB BOUGATFA	(71) 560.578	264.093
(A) BAB MENARA	TUNIS	TUNIS	9, BD. BAB MENARA	(71) 562.552	565.304
(A) LIBERTE	TUNIS	TUNIS	22, AVENUE DE LA LIBERTE	(71) 345.470	333.176
(B) BAB EL KHADHRA	TUNIS	BAB EL KHADHRA	51, AVENUE DE LYON	(71) 840.996	780.263
(A) MUTUELLEVILLE	TUNIS	MUTUELLEVILLE	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) 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) 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	16, RUE ROI ABDELAZIZ EL SAOUD	(71) 861.544	861.507
(B) KHEREDDINE PACHA	TUNIS	KHEREDDINE PACHA	45, AV. KHEREDDINE PACHA	(71) 906.282	903.528
(B) CARTHAGE SALAMBO	TUNIS	CARTHAGE SALAMBO	9, RUE FARHAT HACHED	(71) 730.319	730.216
(B) CHARGUIA I	TUNIS	CHARGUIA I	Z.I. CHARGUIA	(71) 791.065	771.738
(B) ARIANA	ARIANA	ARIANA	32, RUE DES HORTENSIAS	(71) 715.152	719.761
(B) CHARGUIA II	ARIANA	CHARGUIA II	30, RUE L'ARTISANAT - Z.I. ARIANA-AERP.	(71) 700.842	701.313
(B) ARIANA CENTRE	ARIANA	ARIANA	8-10, AV. DE CARTHAGE	(70) 730.654	730.665
(B) EL GHAZELA	ARIANA	ARIANA	RUE FATHI ZOUHEIR N°116-ROUTE RAOUED	(71) 512.430	512.580
(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	(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
(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

BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(B) KORBA	NABEUL	KORBA	66, AV. HABIB BOURGUIBA	(72) 384.017	386.212
(A) HAMMAMET	NABEUL	HAMMAMET	AV. HABIB BOURGUIBA	(72) 280.119	281.403
(A) MENZEL TEMIME	NABEUL	ML TEMIME	AV. HABIB BOURGUIBA	(72) 344.831	345.063
(A) NABEUL	NABEUL	NABEUL	AV. HABIB THAMEUR	(72) 285.834	222.660
(B) YASMINE HAMMAMET	NABEUL	YASMINE HAMMAMET	YASMINE HAMMAMET RESIDENCE LE CORAIL	(72) 240.413	240.427
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 674.481	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	I, 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	(73) 369.605	369.608
(B) KALAA KEBIRA	SOUSSE	KALAA KEBIRA	RUE DU 18 JANVIER	(73) 353.566	353.565
(B) SOUSSE KHEZAMA	SOUSSE	SOUSSE	IMMEUBLE HAMDI RUE JAWHARA ESSAHEL RNI	(73) 243.757	243.756
(S) SFAX	SFAX	SFAX	AV. HABIB BOURGUIBA	(74) 227.542	227.768
(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
(B) SAKIET EZZIT	SFAX	SAKIET EZZIT	AV. HABIB BOURGUIBA	(74) 859.721	859.731
(B) SFAX BAB BHAR	SFAX	SFAX	RDC IMMEUBLE OFFICE NATIONAL DE L'HUILE	(74) 859.722	859.731
(B) SFAX JADIDA	SFAX	SFAX	AV. 7 NOVEMBRE	(74) 400.671	400.672
(A) GABES	GABES	GABES	BD. HABIB BOURGUIBA	(75) 270.493	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	681.971
(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

BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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	S.A. BOUHAJLA	RUE HABIB THAMEUR	(77) 266.065	266.228
(A) BEJA	BEJA	BEJA	31, AVENUE DE FRANCE	(78) 450.045	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
(A) BOUSALEM	JENDOUBA	BOUSALEM	RUE KHEREDDINE	(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 AND OFFICES					
(A) AV. DE FRANCE	TUNIS	TUNIS	AVENUE DE FRANCE	(71) 334.004	352.321
(B) TUNIS CARTHAGE	TUNIS	TUNIS	AEROPORT TUNIS CARTHAGE	(71) 806.126	806.682
(B) PLACE 7 NOVEMBRE	TUNIS	TUNIS	PLACE 7 NOVEMBRE	(71) 332.188	346.024

TUNISIA AND EMIRATES BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) LES BERGES DU LAC	TUNIS	LES BERGES DU LAC	RUE DU LACTURKANA	(71) 960.688	960.644
(A) CENTRALE	TUNIS	TUNIS	7, RUE MOHAMED BADRA	(71) 288.012	288.960
(A) BARDO	TUNIS	BARDO	AVENUE HABIB BOUGHATFA	(71) 501.350	501.445
(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) BIZERTE	BIZERTE	BIZERTE	AVENUE HABIB BOURGUIBA	(72) 424.788	424.905
(A) SOUSSE	SOUSSE	SOUSSE	IMM. NOUR 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 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) CENTRALE	TUNIS	TUNIS	15 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, AV. BAB JEDID	(71) 323.499	323.499
(A) MONTPLAISIR	TUNIS	TUNIS	RUE 8365 MONTPLAISIR	(71) 903.755	903.051
(A) ARIANA	ARIANA	ARIANA	13, AV. H. BOURGUIBA	(71) 718.932	715.145
(A) M. GROS	BEN AROUS	BEN AROUS	SOTUMAG	(71) 389.932	389.932
(A) SFAX	SFAX	SFAX	9, RUE LEOPOLD SENGHOR	(74) 228.407	228.202

ARAB INTERNATIONAL BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	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. (4è. Ag. Siège)	TUNIS	TUNIS	68, AV. HABIB BOURGUIBA (ag 59)	(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	MONTPLAISIR	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 BOUHADID	(71) 330.308	333.788
(A) LES BERGES DU LAC	TUNIS	LES BERGES	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

ARAB INTERNATIONAL BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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	(71) 585.800	844.774
(A) LA MARSА	TUNIS	LA MARSА	16, AV. 7 NOVEMBRE	(71) 774.040	774.084
(A) LA MARSА	TUNIS	LA MARSА	1, RUE ABDELHAFIDH EL MAKKI	(71) 776.611	776.757
(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	(71) 963.717	963.717
(A) EL MENZAH VI	TUNIS	EL MENZAH VI.	CITE JAMIL	(71) 750.909	750.216
(A) CENTRE URBAIN NORD	TUNIS	CENTRE URBAIN NORD	AV. 7 NOVEMBRE	(70) 728.550	728.551
(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 LIBERTE EL MENZAH V	(71) 231.300	235.444
(A) ARIANA	ARIANA	GEANT TUNIS CITY	CENTRE COMMERCIAL TUNIS CITY GEANT SABALET BEN AMMAR	(70) 836.122	836.121
(A) ENNASR	ARIANA	ENNASR	9, AV. NELLE ERE CITE ENNASR	(71) 875.685	875.688
(A) ARIANA	ARIANA	ARIANA NORD	ANGLE AV. ENVIRON. ET AV. A. K. CHEBBI	(71) 706.100	708.744
(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) SOUKRA	ARIANA	SOUKRA	COMPLEXE IMMOBILIER CITY II AV. UNION MAGREBIN – 2036	(70) 697.010	697.110
(A) OUED ELLIL	ARIANA	OUED ELLIL	ANGLE AV. H. BOURGUIBA ET AV. DE LA REPUBLIQUE	(71) 535.007	535.024
(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 FOUCHANA	(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) BOUMHEL	BEN AROUS	BOUMHEL	RESIDENCE EL AHMADI EV. DE L'ENVIRONNEMENT BOUMHEL EL BASSATINE	(71) 290.162	290.039
(A) EZZAHRA	BEN AROUS	EZZAHRA	ANGLE AV. H. BOURGUIBA ET RUE DE BIZERTE	(71) 481.266	481.240
(A) MANOUBA	MANOUBA	MANOUBA	AV. HABIB BOURGUIBA	(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) MENZEL BOURGUIBA	BIZERTE	MENZEL BOURGUIBA	RDC, IMMEUBLE N°9 AV. INDEPENDANCE	(72) 470.710	470.704
(A) B. ESSAHEL	NABEUL	B. ESSAHEL	AV. MED. IDEM	(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

ARAB INTERNATIONAL BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) MENZEL BOUZELFA	NABEUL	M. BOUZELFA	2, 4, 6, RUE TAEIB EL M'HIRI	(72) 292.960	292.938
(A) KORBA	NABEUL	KORBA	AV. HABIB BOURGUIBA	(72) 289.277	289.177
(A) KELIBIA	NABEUL	KELIBIA	AV. HABIB BOURGUIBA	(72) 295.212	295.034
(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) DAR CHAABANE EL FEHRI	NABEUL	DAR CHAABANE EL FEHRI	ANGLE RUE MONGI SLIM ET RUE ALI BELHAOUANE	(72) 470.709	470.704
(A) MENZEL TEMINE	NABEUL	MENZEL TEMINE	150, AV. DE L'ENVIRONNEMENT	(72) 300.989	300.987
(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 KANTAQUI	(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 KANTAQUI	(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	RDC COMPLEXE VENUS BLV. 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
(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 OLIVIERIS 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

ARAB INTERNATIONAL BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(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 SFAX 2000	(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	(74) 293.873	293.878
(A) SFAX EZZITOUNA	SFAX	SFAX EZZITOUNA	AVENUE DES MARTYRS	(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	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 IMMEUBLE KHOULDI	(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
(A) KEF	KEF	KEF	ANGLE AV. HEDI CHAKER ET RUE 8 JUILLET 1984	(78) 205.734	205.732

NATIONAL AGRICULTURAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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 BARDO CENTRE	(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 MENZAH 9	TUNIS	EL MENZAH 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) LES BERGES DU LAC	TUNIS	LES BERGES DU LAC	BOULEVARD TAHAR HADDAD	(71) 862.812	964.034
(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) RAOUED	ARIANA	RAOUED	RUE JAAFAR ROUTE RAOUED KM4	(71) 756.627	866.354
(A) ENNASR	ARIANA	ENNASR	AV. HEDI NOUIRA - RESIDENCE LE PALACE	(71) 828.655	828.701
(A) TEBOURBA	MANOUBA	TEBOURBA	10, RUE F.HACHED	(71) 530.020	531.500
(A) MORNAGUIA	MANOUBA	MORNAGUIA	AV. H. BOURGUIBA	(71) 540.152	540.759
(A) OUED ELLIL	MANOUBA	OUED ELLIL	AV. H. BOURGUIBA	(71) 535.430	535.700
(A) DENDEN	MANOUBA	DENDEN	GLRIE COMM. DU MAGASIN GENERAL	(71) 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) EL 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) SEDJNÉNE	BIZERTE	SEDJNÉNE	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 ZARZOUNA	(72) 590.400	592.333

NATIONAL AGRICULTURAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
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	NÉAPOLIS CENTER-AV.FRANCE	(72) 285.012	224.194
(A) GROMBALIA	NABEUL	GROMBALIA	AV. H. BOURGUIBA	(72) 255.158	256.531
(A) HAMMAMET	NABEUL	HAMMAMET	AV. H. BOURGUIBA	(72) 280.129	281.281
(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	COMPSIDI 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	(73) 228.055	228.692
(A) SOUSSE BOUJAAFAR	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
(A) SAHLOUL	SOUSSE	SAHLOUL	AV. YASSER ARAFET	(73) 822.691	822.694
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 JEM	MAHDIA	EL JEM	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
(A) KSAR HLAL	MONASTIR	KSAR HLAL	RUE EL AGHALIBA IMMEUBLE SPROLS	(73) 540.909	540.908
DIR. REG. SFAX			47, RUE HABIB MAAZOUN	(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

NATIONAL AGRICULTURAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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) CHIIHIA	SFAX	CHIIHIA	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
(A) SKHIRA	SFAX	SKHIRA	AV. HABIB BOURGUIBA	(74) 667.880	667.189
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
(A) GABES SUD	GABES	GABES SUD	RUE SALAHEDDINE AYOUB	(75) 296.800	296.710
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 M'HIRI	(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 2009

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) S.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 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(S) TUNIS	TUNIS	LAFAYETTE	56, AV. MOHAMED V	(71) 843.897	842.193
(B) TUNIS	TUNIS	TUNIS BAB BHAR	5, PLACE MONGI BALI	(71) 339.878	241.148
(B) ARIANA	ARIANA	ARIANA	AV. EL MAGHREB ARABE CITE ETTADHAMEN	(71) 547.747	547.647
(B) MANOUBA	MANOUBA	OUED ELLIL	113, AV. HABIB BOURGUIBA	(71) 535.928	535.896
(B) BEN AROUS	BEN AROUS	BEN AROUS	GPI KM 7 FOUNDOUK CHOUCHA	(71) 425.385	426.942
(B) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	RUE AHMED M'BAREK	(72) 680.246	680.246
(B) BIZERTE	BIZERTE	BIZERTE	9 AV. HABIB BOURGUIBA	(72) 423.626	423.626
(B) NABEUL	NABEUL	NABEUL	CITE CNRPS RUE MONCEF BEY	(72) 220.750	220.750
(B) SOUSSE	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA	(73) 212.799	212.799
(B) MONASTIR	MONASTIR	MONASTIR	IMMEUBLE BAB EL KRAM II	(73) 467.680	466.680
(B) MAHDIA	MAHDIA	MAHDIA	RUE 2 MARS 1934	(73) 681.431	681.431
(B) SFAX	SFAX	SFAX	IMMEUBLE DIAR EL WAFI SFAX JADIDA	(74) 405.506	407.207
(B) GABES	GABES	GABES	RUE DE LA BONTE JARA	(75) 276.533	273.705
(B) MEDENINE	MEDENINE	MEDENINE	IMMEUBLE ETTANMIA	(75) 646.222	646.222
(B) KEBILI	KEBILI	KEBILI	COMPLEXE COMMERCIAL	(75) 492.480	492.480
(B) TATAOUINE	TATAOUINE	TATAOUINE	RUE AHMED TLILI	(75) 850.199	853.787
(B) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	AV. HABIB BOURGUIBA	(76) 620.600	620.600
(B) TOZEUR	TOZEUR	TOZEUR	4, RUE IBN ANAS	(76) 460.433	460.433
(B) GAFSA	GAFSA	GAFSA	AV. HABIB BOURGUIBA	(76) 227.890	227.890
(B) KAIROUAN	KAIROUAN	KAIROUAN	RUE KHADI EL NOOMANE	(77) 234.200	234.200
(B) KASSERINE	KASSERINE	KASSERINE	NLLE. CITE ADMINISTRATIVE AV. H. BOURGUIBA	(77) 472.900	472.900
(B) BEJA	BEJA	BEJA	RUE OKBA IBN NAFAA	(78) 452.481	452.481
(B) JENDOUBA	JENDOUBA	JENDOUBA	79, RUE FARHAT HACHED	(78) 606.500	606.500
(B) LE KEF	LE KEF	LE KEF	24, RUE TAIEB MHIRI	(78) 204.390	204.390
(B) SILIANA	SILIANA	SILIANA	AV. TAIEB M'HIRI	(78) 870.644	870.644

* BTS has 24 units spread over the territory.

TUNISO-KUWAITI BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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) 348.477	348.476
(A) LAC	TUNIS	BERGES DU LAC	RUE LAC CONSTANCE IMMEUBLE EL MAJD BI	(71) 962.888	961.521
(A) BARDO	TUNIS	BARDO	18, AV. HABIB BOURGUIBA	(71) 661.166	660.033
(A) LA MARSА	TUNIS	LA MARSА	2, AV. TAIEB M'HIRI	(71) 775.287	775.280
(A) ARIANA	ARIANA	ARIANA	76, AVENUE HABIB BOURGUIBA	(71) 718.780	718.930
(A) ENNASR	ARIANA	ENNASR 2	AVENUE HEDI NOUIRA RESIDENCE SAID	(71) 814.333	814.465
(A) CENTRE URBAIN NORD	ARIANA	CHARGUIA	AV. DE LA TERRE	(71) 767.970	767.474
(A) LA SOUKRA	ARIANA	LA SOUKRA	AV. UNION DU MAGHREB ARABE IMMEUBLE IMENE	(70) 683.366	683.504
(A) MEGRINE	BEN AROUS	MEGRINE	15, AV. HABIB BOURGUIBA	(71) 427.021	428.787
(A) SOUSSE	SOUSSE	SOUSSE	97, AV. HABIB BOURGUIBA	(73) 211.500	211.499
(A) SFAX	SFAX	SFAX	33, AV. HEDI CHAKER IMMEUBLE KCHAOU	(74) 226.066	226.063
(A) SFAX II	SFAX	SFAX	AV. MAJIDA BOULILA SFAX EL JADIDA IMMEUBLE CITY CENTER	(74) 417.500	417.222

TUNISO-LIBYAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) CENTRALE	TUNIS	MONTPLAISIR	25, AVENUE KHEIREDDINE PACHA	(71) 781.500	780.197
(A) SFAX	SFAX	SFAX	IMMEUBLE ELYSSA, ROUTE DE GREMDA	(74) 402.452	403.272

CITIBANK TUNIS BRANCH ON SHORE

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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) LA MARSА	TUNIS	LA MARSА	ANGLE AV. BOURGUIBA & RUE CHERIF	(71) 729.867	729.889
(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) 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) LE BELVEDERE	TUNIS	TUNIS	23, AV. DES ETATS-UNIS	(71) 287.058	892.896
(A) AFRICA	TUNIS	TUNIS	52, AV. HABIB BOURGUIBA	(71) 336.447	337.758
(A) MOHAMED V	TUNIS	TUNIS	AV. MOHAMED V	(71) 782.806	782.874
(A) LA CHARGUIA	ARIANA	LA CHARGUIA	74, RUE 8600 Z.I. CHARGUIA I	(71) 807.738	773.441
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) EL HRAIRIA	TUNIS	EL HRAIRIA	59, RUE 4667	(71) 529.992	595.113
(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) 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 2009

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. HABIB BOURGUIBA	(73) 226.164	225.624
(A) SOUSSE	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA	(73) 226.500	225.796
(A) M'SAKEN	SOUSSE	M'SAKEN	AV. HABIB BOURGUIBA	(73) 259.233	258.233
(A) SOUSSE MEDINA	SOUSSE	SOUSSE	RUE DE MALTE	(73) 227.262	224.477
(A) 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 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	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	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) KERKENNAH	SFAX	KERKENNAH	AV. FARHAT HACHED - ERRAMLA	(74) 482.695	482.697
(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	1, 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

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) MARETH	GABES	MARETH	AV. 27 OCTOBRE	(75) 321.422	321.155
DIR. REG. GAFSA			PLACE DU MARCHE	(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 MARCHE	(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	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
AFRICA TUNIS	TUNIS	TUNIS	AV. HABIB BOURGUIBA	(71) 330.045	330.045
PORT LA GOULETTE	TUNIS	TUNIS	PORT LA GOULETTE	(71) 736.164	
TUNIS CARTHAGE (Bureau 1er étage)	TUNIS	TUNIS	AEROPORT DE TUNIS CARTHAGE	(71) 840.810	
TUNIS CARTHAGE (Bureau Hall RDC)	TUNIS	TUNIS	AEROPORT TUNIS CARTHAGE	(71) 840.810	840.810
TUNIS CARTHAGE (Bureau Sous Douane)	TUNIS	TUNIS	AEROPORT TUNIS CARTHAGE	(71) 840.810	840.810
TUNIS CARTHAGE (Bureau Terminal II)	TUNIS	TUNIS	AEROPORT TUNIS CARTHAGE	(71) 840.810	840.810
HAMMAMET MEDINA	NABEUL	HAMMAMET	COMPLEXE COMMERCIAL CELOTO	(72) 280.769	
AEROPORT SKANES	MONASTIR	MONASTIR	AEROPORT MONASTIR	(73) 520.997	
HOTEL CHEMS	MONASTIR	MONASTIR	HOTEL CHEMS	(73) 521.515	
AEROPORT SFAX	SFAX	SFAX	AEROPORT SFAX	(74) 241.700	
AEROPORT JERBA	MEDENINE	JERBA	AEROPORT DJERBA	(75) 673.978	673.978
RAS JEDIR	MEDENINE	BEN GUERDANE	RAS JEDIR	(75) 726.021	
AEROPORT TOZEUR	TOZEUR	TOZEUR	AEROPORT TOZEUR	(76) 450.388	
AEROPORT TABARKA	JENDOUBA	TABARKA	AEROPORT TABARKA	(78) 640.150	

STUSID BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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	(71) 831.411	831.511
(A) MANOUBA	MANOUBA	MANOUBA	73, AVENUE HABIB BOURGUIBA	(71) 608.773	608.573
(A) BIZERTE	BIZERTE	BIZERTE	ANGLE DE L'AVENUE HEDI CHAKER ET AVENUE HASSAN NOURI	(72) 436.300	436.350
(A) NABEUL	NABEUL	NABEUL	IMM. LATIFA 49, AVENUE H. BOURGUIBA	(72) 232.650	232.606
(A) SOUSSE	SOUSSE	SOUSSE KHEZAMA	BD. 7 NOVEMBRE	(73) 277.200	277.201
(A) M'SAKEN	SOUSSE	M'SAKEN	50, AVENUE TAIEB HACHICHA 4070 M'SAKEN	(73) 263.100	263.101
(A) MONASTIR	MONASTIR	MONASTIR	AVENUE ABDESSALEM TRIMECH IMM. CHARAKA BLOC « C »	(73) 425.988	425.977
(A) SFAX	SFAX	SFAX EL JADIDA	AVENUE DES MARTYRS PLACE DU 7 NOVEMBRE	(74) 400.160	400.180
(A) JERBA HOUMET SOUK	MEDENINE	JERBA HOUMET SOUK	RUE ALI ZLITNI HOUMET SOUK JERBA	(75) 652.520	652.504
(A) GABES	GABES	GABES	AVENUE HABIB BOURGUIBA 6000 GABES	(75) 277.620	277.670
(A) KAIROUAN	KAIROUAN	KAIROUAN	AVENUE IBN EL AGHLAB 3140 KAIROUAN	(77) 232.802	232.803

TUNISIAN QATARI BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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 IMM. PACHA CENTER BLOC « C »	(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
(A) SFAX	SFAX	SFAX	AV. 7 NOVEMBRE MAJIDA BOULILA, SFAX EL JADIDA	(74) 400.287	400.269

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(S) AGENCE BOURGUIBA	TUNIS	TUNIS	74, AV. H. BOURGUIBA	(71) 154.000	155.000
(A) AV. CARTHAGE	TUNIS	TUNIS	58, AV. DE CARTHAGE	(71) 154.004	155.004
(A) TUNIS LAFAYETTE	TUNIS	TUNIS	1, RUE D'EGYPTE	(71) 154.101	155.101
(A) TUNIS MEDINA	TUNIS	TUNIS MEDINA	19-21, RUE SIDI BEN AROUS	(71) 154.009	155.009
(A) TUNIS LAC	TUNIS	LES BERGES DU LAC	IMM. L'ETOILE DU LAC-BERGES DU LAC	(71) 154.901	154.901
(A) LA MARSА	TUNIS	LA MARSА	CENTRE PHENICIA-AV.H.BOURGUIBA	(71) 154.008	155.008
(A) CARTHAGE DERMECH	TUNIS	CARTHAGE	50, AV. HABIB BOURGUIBA	(71) 154.708	154.708
(S) ESSADKIA GTE	TUNIS	BAB BHAR	79, RUE JAMEL ABDENNACEUR	(71) 154.001	155.001
(S) PASTEUR	TUNIS	TUNIS BELVEDERE	1, PLACE PASTEUR	(71) 154.003	155.003
(A) AGENCE TUNIS 7 NOVEMBRE	TUNIS	TUNIS	24-26 PLACE DU 7 NOVEMBRE 1987	(71) 154.016	155.016
(A) BAB EL JAZIRA	TUNIS	BAB EL JAZIRA	13, AV. BAB EL JAZIRA	(71) 154.032	155.032
(A) AVENUE DE LONDRES	TUNIS	TUNIS	20, AV. DE LONDRES	(71) 154.033	155.033
(A) BARDO	TUNIS	BARDO	38, AV. H. BOURGUIBA	(71) 154.015	155.015
(A) MONTPLAISIR	TUNIS	MONTPLAISIR	PACHA CENTRE, AV. KHEIREDDINE PACHA	(71) 154.019	155.019
(A) LE KRAM	TUNIS	LE KRAM	163, AV. H. BOURGUIBA	(71) 154.026	155.026
(A) EL MANAR I	TUNIS	EL MANAR	25, CITE CAMPUS	(71) 154.057	155.057
(A) EL MANAR II	TUNIS	EL MANAR II	RUE 7105 CITE DES ARCADES	(71) 154.007	155.007
(A) BAB SOUIKA	TUNIS	BAB SOUIKA	AV. ALI BELHOUANE	(71) 154.058	155.058
(A) EL MENZAH I	TUNIS	EL MENZAH I	52, AV. CHARLES NICOLE	(71) 154.063	155.063
(A) HEDI NOUIRA	TUNIS	HEDI NOUIRA	7, RUE GHANDI ET 34, RUE HEDI NOUIRA	(71) 154.064	155.064
(A) LA RABTA	TUNIS	TUNIS	RUE DJEBEL LAKHDAR	(71) 154.066	155.066
(A) EZZAHROUNI	TUNIS	EZZAHROUNI	39, AV. DES PALMIERS	(71) 154.071	154.071
(A) AOUINA	TUNIS	AOUINA	REDIDENCE JANET - 2, AV. TAIEB M'HIRI	(71) 154.062	155.062
(A) MONFLEURY	TUNIS	TUNIS	85, AV. DU SAHEL EL OUARDIA	(71) 154.076	155.076
(A) EL MENZAH VI	ARIANA	EL MENZAH VI	CITE JAMIL	(71) 154.005	155.005
(A) ENNASR	ARIANA	ENNASR	10, AV. OTHMAN IBN AFFENE	(71) 154.011	155.011
(A) CHARGUIA II	ARIANA	CHARGUIA II	8, RUE DE L'ARTISANAT Z.I.	(71) 154.104	155.104
(A) ARIANA	ARIANA	ARIANA	ANG. AV. H BOURGUIBA ET FARHAT HACHED	(71) 154.106	155.106
(A) UBCI CARREFOUR	ARIANA	SOUKRA	LES JARDINS DE LA SOUKRA	(71) 154.012	155.012
(A) SOUKRA 2	ARIANA	SOUKRA	IMMEUBLE NESMA N°62, AV. DE L'UMA	(71) 154.027	155.027
(A) ARIANA 2	ARIANA	ARIANA	IMMEUBLE « LE PETIT COLISEE » RUE MED. SALAH BELHADJ	(71) 154.029	155.029
(A) RAOUED	ARIANA	RAOUED	RESIDENCE MERIEM ROUTE RAOUED	(71) 154.053	155.053
(A) MNIHLA	ARIANA	MNIHLA	ROUTE DE BIZERTE	(71) 154.056	155.056
(A) ENNASR II	ARIANA	ENNASR II	RESIDENCE ESSARYA	(71) 154.061	155.061
(A) MANOUBA	MANOUBA	MANOUBA	7, AV.H.BOURGUIBA	(71) 154.006	155.006
(A) DEN DEN	MANNOUNBA	DEN DEN	47, AVENUE DE L'INDEPENDANCE	(71) 154.080	155.080
(S) MEGRINE	BEN AROUS	MEGRINE	64, AV. HABIB BOURGUIBA	(71) 154.002	155.002

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) HAMMAM LIF	BEN AROUS	HAMMAM LIF	58, AV. DE LA REPUBLIQUE	(71) 154.018	155.018
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	PLACE DES MARTYRS	(71) 154.034	155.034
(A) EZZAHRA	BEN AROUS	EZZAHRA	23, AV. HABIB BOURGUIBA	(71) 154.035	155.035
(A) MORNAG	BEN AROUS	MORNAG	73, AV. FARHAT HACHED	(71) 154.078	155.078
(A) BEN AROUS	BEN AROUS	BEN AROUS	16, AV. HABIB BOURGUIBA	(71) 154.048	155.048
(A) BOUMHEL	BEN AROUS	BOUMHEL	BD. DE L'ENVIRONNEMENT	(71) 154.055	155.055
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. DE L'INDEPENDANCE	(71) 154.070	154.070
(A) BIZERTE	BIZERTE	BIZERTE	24, AV. HABIB BOURGUIBA	(71) 154.200	155.200
(A) RAS DJEBEL	BIZERTE	RAS DJEBEL	BD. HABIB BOURGUIBA	(71) 154.040	155.040
(A) MATEUR	BIZERTE	MATEUR	MATEUR CENTRE PLACE DE TUNIS	(71) 154.047	155.047
(A) MENZEL BOURGUIBA	BIZERTE	MENZEL BOURGUIBA	AV. DE L'INDEPENDANCE	(71) 154.049	155.049
(A) MENZEL TEMIME	NABEUL	MENZEL TEMIME	56, BD. DE L'ENVIRONNEMENT	(71) 154.059	155.059
(S) NABEUL	NABEUL	NABEUL	NABEUL CENTRE, AV. H. THAMEUR	(71) 154.300	155.300
(A) HAMMAMET	NABEUL	HAMMAMET	PLACE 2 MARS 1934 CITE COMMERCIALE	(71) 154.302	154.302
(A) MENZEL BOUZELFA	NABEUL	M. BOUZELFA	1, PLACE DE MARTYRS	(71) 154.301	154.301
(A) KELIBIA	NABEUL	KELIBIA	123, AV. ALI BEL HAOUENE	(71) 154.109	155.109
(A) DAR CHAABANE EL FEHRI	NABEUL	DAR CHAABANE	RUE SIDI EL FEHRI	(71) 154.021	155.022
(A) BENI KHALED	NABEUL	BENI KHALED	AV. 23 JANVIER	(71) 154.038	155.038
(A) KORBA	NABEUL	KORBA	AV. HABIB BOURGUIBA	(71) 154.039	155.039
(A) NABEUL 2	NABEUL	NABEUL	AV. DU GRAND MAGHREB	(71) 154.042	155.042
(A) GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(71) 154.050	155.050
(S) SOUSSE 7 NOVEMBRE	SOUSSE	SOUSSE	BLD 7 NOVEMBRE-KHEZAMA EST	(71) 154.500	154.500
(A) SOUSSE MAAROUF	SOUSSE	SOUSSE	IM. GLOULOU AV. MED. MAAROUF	(71) 154.103	155.103
(A) AGENCE SOUSSE PERLE	SOUSSE	SOUSSE PERLE	AVENUE PERLE DU SAHEL GPI KHEZAMA-OUEST	(71) 154.017	155.017
(A) AGENCE M'SAKEN	SOUSSE	M'SAKEN	IMMEUBLE BAYA - BLD 7 NOVEMBRE	(71) 154.020	155.020
(A) SOUSSE DORRA	SOUSSE	SOUSSE	AV. 15 OCTOBRE - CENTRE COM. DORRA	(71) 154.022	155.022
(A) HAMMAM SOUSSE	SOUSSE	H. SOUSSE	216, ROUTE DE TUNIS H. SOUSSE	(71) 154.025	155.025
(A) SOUSSE SENGHOR	SOUSSE	SOUSSE	IMMEUBLE NOUIRA AV. LEOPOLD SEDAR SENGHOR	(71) 154.028	155.028
(A) SOUSSE CORNICHE	SOUSSE	SOUSSE CORNICHE	AV. ABDELHAMID EL KADHI	(71) 154.037	155.037
(A) SOUSSE SAHLOUL	SOUSSE	SOUSSE SAHLOUL	21, AV. YASSER ARAFET	(71) 154.054	155.054
(A) AKOUDA	SOUSSE	AKOUDA	48, AV. DE LA REPUBLIQUE	(71) 154.060	155.060
(A) SOUSSE BOUHSINA	SOUSSE	SOUSSE	RUE COMMANDANT BEJAOUI	(71) 154.075	155.075
(A) MONASTIR	MONASTIR	MONASTIR	8, PLACE DU 3 SEPTEMBRE 1934	(71) 154.105	155.105
(A) BEMBLA	MONASTIR	BEMBLA	BOULEVARD 7 NOVEMBRE	(71) 154.108	155.108

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	KSAR HELLAL	MONASTIR	KSAR HELLAL	PLACE DE L'INDEPENDANCE	(71) 154.707	155.707
(A)	MOKNINE	MONASTIR	MOKNINE	RUE DES OLIVIERS	(71) 154.036	155.036
(A)	MONASTIR 2	MONASTIR	MONASTIR	AV. DU COMMANDANT SUPREME	(71) 154.043	155.043
(A)	TEBOULBA	MONASTIR	TEBOULBA	AV. HABIB BOURGUIBA	(71) 154.051	155.051
(A)	MAHDIA	MAHDIA	MAHDIA	167, AV. H. BOURGUIBA	(71) 154.010	155.010
(S)	SFAX CHEBBI	SFAX	SFAX	12, RUE ABOULKACEM CHEBBI	(71) 154.701	154.701
(A)	SFAX CHAKER	SFAX	SFAX	19, AV. HEDI CHAKER	(71) 154.700	154.700
(A)	SFAX MEDINA	SFAX	SFAX	79, RUE SIDI BELHASSEN	(71) 154.702	154.702
(A)	SFAX EL JEDIDA	SFAX	SFAX JEDIDA	96, AV. DES MARTYRS	(71) 154.706	154.706
(A)	SFAX TENIOUR	SFAX	SFAX	ROUTE DE TENIOUR - KM 1,5 IMM. MALEK	(71) 154.107	155.107
(A)	MAHRES	SFAX	MAHRES	AV. H. BOURGUIBA	(71) 154.703	154.703
(A)	SEKIET EDDAIER	SFAX	S.EDDAIER	50, AV. H. BOURGUIBA	(71) 154.704	154.704
(A)	POUDRIÈRE	SFAX	SFAX POUDRIÈRE	RUE JAMELEDDINE AFGHANI Z.I.	(71) 154.013	155.013
(A)	PIC.VILLE	SFAX	PICVILLE	AV. D'ALGÉRIE	(71) 154.014	155.014
(A)	SFAX 2000	SFAX	SFAX	ROUTE DE GREMDA - IMMEUBLE IBN SINA	(71) 154.024	155.024
(A)	GREMDA	SFAX	SFAX	KM 6,5 ROUTE DE GREMDA CENTRE SAHNOUN	(71) 154.023	155.023
(A)	SAKIET EZZIT	SFAX	SFAX EZZIT	IMMEUBLE MAALEJ AV. HEDI CHAKER	(71) 154.031	155.031
(A)	SFAX MOULIN VILLE	SFAX	SFAX MOULIN VILLE	CITE MOULIN VILLE ROUTE DE TUNIS KM1, 5	(71) 154.030	155.030
(A)	SFAX EL AIN	SFAX	SFAX	ROUTE EL AIN KM 5,5	(71) 154.041	155.041
(A)	SFAX	SFAX	SFAX	AV. MEJIDA BOULILA	(71) 154.044	155.044
(A)	SFAX MENZEL CHAKER	SFAX	SFAX	ROUTE MENZEL CHAKER KM 1	(71) 154.045	155.045
(A)	SFAX CHIHIA	SFAX	SFAX CHIHIA	KM 5,5 ROUTE CHIHIA TENIOUR	(71) 154.068	155.068
(A)	SFAX SALTANIA	SFAX	SFAX CHEBBI	RDC IMMEUBLE "YESMINE" SALTANIA	(71) 154.072	155.072
(A)	SFAX THYNA	SFAX	SFAX THYNA	ROUTE DE GABES KM 7	(71) 154.073	155.073
(A)	GABES	GABES	GABES SUD	226, AV. FARHAT HACHED	(71) 154.705	154.705
(A)	GABES 2	GABES	GABES	RUE SALAHEDDINE EL AYOUBI	(71) 154.052	155.052
(A)	DJERBA	MEDENINE	DJERBA	165, AV. HABIB BOURGUIBA H.SOUK	(71) 154.100	155.100
(A)	ZARZIS	MEDENINE	ZARZIS	N°6, AV. FARHAT HACHED	(71) 154.046	155.046
(A)	MEDENINE	MEDENINE	MEDENINE	RUE 18 JANVIER - IMM.KHORCHANI	(71) 154.069	155.069
(A)	GAFSA	GAFSA	GAFSA	CITE BAYECH	(71) 154.600	154.600
(A)	SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	RUE HOUICINE BOUZAIENE	(71) 154.605	154.605
(A)	KAIROUAN	KAIROUAN	KAIROUAN	RUE MONGI BALI	(71) 154.505	154.505
(A)	JENDOUBA	JENDOUBA	JENDOUBA	83, AV. ALI BELHOUANE	(71) 154.077	155.077
(A)	BEJA	BEJA	BEJA	43, AV. DE LA REPUBLIQUE	(71) 154.067	155.067
(A)	MJEZ EL BAB	BEJA	MEJEZ EL BAB	ANGLE AV. HABIB BOURGUIBA ET RUE DU MARCHE	(71) 154.074	155.074
(A)	LE KEF	LE KEF	LE KEF	IMM. EL BEYT SAID AV MONGI SLIM	(71) 154.079	155.079

INTERNATIONAL BANKING UNION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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 MARSА - BLOC G IMM. SAPRIM	(71) 861.058	860.687
(A) LA MARSА	TUNIS	LA MARSА	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) MARSА PLAGЕ	TUNIS	LA MARSА	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) GE LAC	TUNIS	TUNIS	RUE LACTURKANA	(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) 901.070	900.599
(A) GE H. BOURGUIBA	TUNIS	TUNIS	65, AVENUE H BOURGUIBA	(71) 120.273	120.314
(A) BARDO BEL AIR	TUNIS	BARDO	55, AV BAYREM ETTOUNSI	(71) 500.777	500.888
(A) CHARGUIA	ARIANA	CHARGUIA	20, RUE N° 11 - Z.I.	(71) 793.095	782.447
(A) EL MENZAH 6	ARIANA	EL MENZAH VI	2, RUE YOUSSEF DJAIET	(71) 751.677	767.855
(A) ARIANA	ARIANA	ARIANA	RUE DU METAL 2037 B.LOUZIR	(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	MORNAGUIA	CITE COMMERCIALE -MORNAGUIA	(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
(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

INTERNATIONAL BANKING UNION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) MENZEL JEMIL	BIZERTE	MENZ. 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	(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) ZARZOUNA	BIZERTE	ZARZOUNA	AVENUE DE L'ENVIRONNEMENT	(72) 593.004	
(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	(72) 348.331	344.536
(A) MENZEL BOUZELFA	NABEUL	M. BOUZELFA	RUE TAIEB MEHIRI	(72) 251.855	292.901
(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) ENTREPRISES NABEUL	NABEUL	NABEUL	ANGLE AV. HABIB THAMEUR ET RUE MOHAMED RAMI DORRA	(72) 220.888	221.379
(A) NABEUL VILLE	NABEUL	NABEUL	83, AVENUE HEDI CHAKER	(72) 222.499	222.474
(A) NABEUL RTE DE HAMMAMET	NABEUL	NABEUL	AVENUE H. THAMEUR FAISANT L'ANGLE RUE MED RAMI DORRA NABEUL 8000	(72) 231.937	220.311
(A) KORBA	NABEUL	KORBA	AVENUE HABIB BOURGUIBA RTE DE NABEUL	(72) 383.040	
(A) CHEBBA	MAHDIA	LA CHEBBA	CITE COMMERCIALE - LA CHEBBA	(73) 641.461	641.469
(A) MAHDIA	MAHDIA	MAHDIA	AV. HABIB BOURGUIBA	(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) CORNICHE	SOUSSE	SOUSSE ERRIADH	COMPLEXE TOURISTIQUE ERRIADH	(73) 219.177	229.658
(A) SOUSSE	SOUSSE	SOUSSE	8, AV. HABIB THAMEUR	(73) 227.987	228.593
(A) JAWHARA	SOUSSE	SOUSSE	AV. MOHAMED KAROUÏ SOUK EL AHAD EZZAHRA	(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) ENTREPRISES SOUSSE	SOUSSE	SOUSSE	AV. MOHAMED KAROUÏ SOUK EL AHAD EZZAHRA	(73) 101.720	231.880
(A) 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) REX PALACE	SFAX	SFAX	ANG. AV. PATR. LUMAMBA-RUE A. BACH HAMBA	(74) 298.565	298.836
(A) SFAX MOULINVILLE	SFAX	SFAX	AV. DE BIZERTE-ROUTE DE TUNIS 0,5	(74) 258.850	216.727

INTERNATIONAL BANKING UNION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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) ENTREPRISES SFAX ROUTE DE GABES	SFAX	SFAX	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 RTE DE GABES	ROUTE DE GABES KM3	(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) EL HAMMA	GABES	EL HAMMA	AV. H. BOURGUIBA	(75) 335.516	
(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	41 16 MIDOUN	(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) GAFSA ENNOUR	GAFSA	GAFSA	RUE PALESTINE CITE ENNOUR	(76) 224.885	
(A) KAIROUAN	KAIROUAN	KAIROUAN	CITE COMMERCIALE	(77) 226.310	228.556
(A) SIDI AMOR BOUHAJLA	KAIROUAN	BOUHAJLA	AV. 7 NOVEMBRE	(77) 266.289	266.010
(A) SBIBA	KASSERINE	SBIBA	RUE ABOUBAKR FOURATI	(77) 488.433	488.400
(A) KASSERINE	KASSERINE	KASSERINE	AVENUE HABIBI BOURGUIBA, KASSERINE 1200	(77) 412.310	
(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	ADRESS	TELEPHONE	FAX
(B) PORT LA GOULETTE (Départ)	TUNIS	PORT LA GOULETTE	(71) 737.717	
(B) PORT LA GOULETTE (Arrivée)	TUNIS	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) BOX HOUMET ESSOUK	JERBA		(75) 650.154	650.164

3

NETWORK OF FINANCIAL INSTITUTIONS

**NETWORK OF LEASING
COMPANIES**

ARAB INTERNATIONAL LEASE

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	TUNIS	11, RUE HEDI NOUIRA	(71) 349.100	349.940

ARAB TUNISIAN LEASE

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) TUNIS	TUNIS	TUNIS	ENNOUR BUILDING CENTRE URBAIN NORD	(71) 238.000	755.417
(A) SOUSSE	SOUSSE	SOUSSE	SLIM CENTER, BD. 7 NOVEMBRE	(73) 243.500	243.501
(A) SFAX	SFAX	SFAX	AV. MAJIDA BOULILA IMMEUBLE MIRAGE 2	(74) 405.001	404.001
(A) MEDENINE	MEDENINE	MEDENINE	AV. MANSOUR EL HOUGH 1 ^{ER} ETAGE IMMEUBLE SIMSUD	(75) 649.904	649.907

ATTIJARI LEASING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	LES BERGES DU LAC	RUE DU LAC D'ANNECY	(71) 862.122	861.545
(A) SOUSSE	SOUSSE	SOUSSE	69, AV. ABDELHAMID EL KADHI	(73) 220.088	220.091
(A) SFAX	SFAX	SFAX	AV. DES MARTYRS – IMM. RIBAT EL MEDINA – ESCALIER C – BUREAU 401	(74) 408.216	408.901

LEASING INTERNATIONAL COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	TUNIS	16, AV. JEAN JAURES	(71) 336.655	337.009
(A) NABEUL	NABEUL	NABEUL	117, AV. HABIB THAMEUR	(72) 220.509	272.725
(A) SOUSSE	SOUSSE	SOUSSE	IMMEUBLE DABOUR BD. DU 7 NOVEMBRE	(73) 243.453	243.477
(A) SFAX	SFAX	SFAX	IMMEUBLE IBN KHALDOUN BD. DU 7 NOVEMBRE	(74) 404.111	404.542
(A) GABES	GABES	GABES	RUE MONGI SLIM	(75) 273.500	271.355
(A) GAFSA	GAFSA	GAFSA	IMMEUBLE CITY BAYAH	(76) 203.958	229.941

EL WIFACK LEASING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) TUNIS	TUNIS	CITE OLYMPIQUE	VILLA N° I RUE 8160	(71) 371.322	772.209
(A) SOUSSE	SOUSSE	KHEZAMA	AV. DES PALMIERS IMMEUBLE MOLKA 3 ^{ème} ETAGE	(73) 244.666	244.655
(A) SFAX	SFAX	CENTREVILLE	BD. DE L'ENVIRONNEMENT ROUTE DE GABES KM I	(74) 462.440	461.902

HANNIBAL LEASE

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) TUNIS	TUNIS	LES BERGES DU LAC	RUE DU LAC MALAREN	(71) 964.600	965.222
(A) SOUSSE	SOUSSE	KANTAOUI	IMMEUBLE AQUA PALACE APPART. N°6 – 2 ^{ème} ETAGE	(73) 817.817	817.617
(A) SFAX	SFAX	SFAX	IMMEUBLE RIBAT EL MEDINA BAB JEBLI AV. DE CARTHAGE ESC. B 5 ^{ème} ETAGE APP. 504	(74) 408.800	408.804
(A) DJERBA	MEDENINE	DJERBA MIDOUN	AV. HABIB BOURGUIBA – ESPACE TOUMANE, 1 ^{ER} ETAGE	(75) 732.433	732.453

MODERN LEASING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	TUNIS MAHRAJENE	CENTRE URBAIN NORD LOT AFH BC5 IMM. ASSURANCES SALIM, CITE MAHRAJENE	(71) 189.700	949.335

TUNISIA LEASING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	TUNIS MAHRAJENE	CENTRE URBAIN NORD AV. HEDI KARRAY	(70) 132.000	230.555
(A) NABEUL	NABEUL	NABEUL	115, AV. HABIB THAMEUR	(72) 272.605	272.598
(A) SOUSSE	SOUSSE	SOUSSE	BD. 7 NOVEMBRE, IMMEUBLE RAKOUA	(73) 273.180	273.185
(A) SFAX	SFAX	SFAX	BD. 7 NOVEMBRE, EL AIN PALACE	(74) 403.386	401.470
(A) GABES	GABES	GABES	18, RUE EL MAARIFA, IMMEUBLE EL MAARIFA	(75) 221.117	271.544
(A) GAFSA	GAFSA	GAFSA	AV. JAMEL ABDENASSER, IMMEUBLE LA LUNE	(76) 202.061	201.148

UBCI LEASING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	SIEGE SOCIAL	TUNIS	EL MENZAH IV	39,AV. 10 DECEMBRE 1948	(71) 231.333	750.755

**NETWORK OF FACTORING
COMPANIES**

TUNISIA FACTORING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) AGENCE DU SIEGE	TUNIS	TUNIS	CENTRE URBAIN NORD, AV. HEDI KARRAY TUNIS MAHRAJENE	(70) 132.010	230.280
(A) SOUSSE	SOUSSE	SOUSSE	BD. 7 NOVEMBRE IMMEUBLE RAKOUA KHEZAMA SOUSSE	(73) 273.180	273.985
(A) SFAX	SFAX	SFAX	BD. 7 NOVEMBRE IMMEUBLE EL AIN PALACE	(74) 406.685	416.404

UNIFACTOR

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	TUNIS	ENNOUR BUILDING CENTRE URBAIN NORD	(71) 234.000	233.300
(A) NABEUL	NABEUL	NABEUL	IMM.AL KARAMA – 137 AV. HABIB BOURGUIBA	(72) 223.688	223.717
(A) SOUSSE	SOUSSE	SOUSSE	IMM.AMINA 1 ^{er} ETAGE APP. 2, AV. 7 NOVEMBRE ROUTE TOURISTIQUE	(73) 277.003	277.005
(A) SFAX	SFAX	SFAX GREMDA	IMM.RIBAT EL MEDINA BLOC B 3 ^{eme} ETAGE APP. 305 AV. DE CARTHAGE, ROUTE DE GREMDA	(74) 400.032	400.031

4

**NETWORK OF OTHER
MEMBERS**

EL BARAKA BANK TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE	TUNIS	TUNIS	88, AVENUE HEDI CHAKER	(71) 790.000	791.613
(A) LAC	TUNIS	TUNIS	RUE DU LAC TORCANA RESIDENCE LILAS	(71) 860.131	861.543
(A) EZZITOUNA	TUNIS	TUNIS	RUE JEMAA EZZITOUNA	(71) 200.952	200.948
(A) MEGRINE ERRIADH	BEN AROUS	MEGRINE ERRIADH	RESIDENCE EL MOOTAZ, KM 5 GPI	(71) 427.827	426.617
(A) MANOUBA	MANOUBA	MANOUBA	7, AV. HABIB THAMEUR	(71) 609.309	609.521
(A) SOUSSE	SOUSSE	SOUSSE	67, 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

TUNISIA MERCHANT BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	MUTUELLEVILLE	10 BIS, RUE MOHAMED EL MATRI	(71) 143.800	891.678

INTERNATIONAL MAGHREB MERCHANT BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIEGE SOCIAL	TUNIS	MUTUELLEVILLE	87, AV. JUGURTHA	(71) 800.266	800.410

NORTH AFRICA INTERNATIONAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

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 UNION OF BANKS

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	AGENCETUNIS	TUNIS	TUNIS	ANGLE AV. MOHAMED V ET RUE 8006 MONTPLAISIR	(71) 960.100	950.016

5

NETWORK OF ASSOCIATE MEMBERS

ARAB INTERNATIONAL COLLECTION COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) CIAR	TUNIS	TUNIS	7, RUE ALAIN SAVARY	(71) 783.712	796.076

INTERNATIONAL CLAIM COLLECTION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) IRC	TUNIS	TUNIS	3, PASSAGE N°2 LIANT KAMEL ATATURK A LA RUE PIERRE DE COUBERTIN	(71) 121.114	121.114

EL ISTIFA COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) EL ISTIFA	TUNIS	TUNIS	11, RUE HEDI NOUIRA IMM. BTK, 9 ^{ème} ETAGE	(71) 345.044	346.738

FINANCIAL CLAIM COLLECTION COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SOFINREC	TUNIS	TUNIS	27 BIS, RUE DE LIBAN	(71) 798.714	798.231

GENERAL CLAIM COLLECTION COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SGRC	TUNIS	TUNIS	67, RUE ALAIN SAVARY CITE JARDIN II BLOC 82 IMM. B 2ème E.	(71) 791.191	782.575

RAPID COLLECTION COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SOCIETE RAPID RECOUVREMENT	TUNIS	TUNIS	IMM. ENNOUR, 5 ^{ème} ETAGE CENTRE URBAIN NORD CITE MAHRAJENE	(71) 231.104	231.820

TUNISIAN CLAIM COLLECTION COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) STRC	TUNIS	TUNIS	52, AV. H. BOURGUIBA - IMM. DE LA STB, AFRICA	(71) 352.877	240.566

SOUTHERN COLLECTION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2009

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) SUD RECOUVREMENT	TUNIS	TUNIS	5, RUE DE BRÉSIL	(71) 259.973	346.762

