

الجمعية المهنية التونسية للبنوك
والمؤسسات الماليّة

APTBEF

TUNISIA'S PROFESSIONAL ASSOCIATION OF BANKS
AND FINANCIAL INSTITUTIONS

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I

SITUATION AND
FINANCIAL STATEMENTS
OF THE ASSOCIATION
MEMBERS

A

SITUATION
ANALYSIS OF
THE ASSOCIATION
MEMBERS

A-SITUATION ANALYSIS OF THE ASSOCIATION MEMBERS

I- SITUATION ANALYSIS OF DEPOSIT BANKS

The Tunisian banking system, with currently 20 banks, was characterized by major structural changes in 2005. This involved founding in March 2005 of a new bank called “ The Bank for Financing Small and Medium Size Businesses (BFPME) ”, granting to the two remaining development banks (STUSID and BTL) of authorizations to operate as all-purpose banks and privatising of the Bank of the South in November 2005.

The network of bank branches grew by 35, totalling 939 units as of 31 December 2005 vs. 904 units a year earlier; the breakdown of which is 855 branches, 19 country branches and 65 offices.

114 new cash dispensers and automatic teller machines were installed in 2005, bringing the monetics network to 729 machines.

Deposit bank activity was marked by substantial improvement of interest margin in 2005 thanks to increases in all intermediary operating balances; up 64 MTD or 11.5% vs. just 6.2 MTD or 1.1% in 2004.

Despite a slight drop in the rate of growth for the average outstanding balance of loans, from 7.3% in 2004 to 6.7% in 2005, interest and similar income grew substantially (127.4 MTD or 10.1% vs. 25.8 MTD or 2.1% at the end of 2004) due, in particular, to increase in income on loan transactions with a slight improvement in yield on loans, up from 6.3% in 2004 to 6.4% in 2005.

Accrued interest and similar charges increased by 63.4 MTD or 9% influenced by a 46.6 MTD (17.2%) increase in interest from forward accounts and certificates of deposit

TRENDS IN DEPOSIT BANK PROVISIONS

(In MTD)

DESCRIPTION	2004	2005	VARIATIONS		VARIATIONS	
			2004/2003		2005/2004	
			MDT	%	MDT	%
(+) Interest and similar income	1,256.6	1,384.0	25.8	2.1	127.4	10.1
(-) Accrued interest and similar charges	700.9	764.3	19.6	2.9	63.4	9.0
(=) Interest margin	555.7	619.7	6.2	1.1	64.0	11.5
(+) Net commissions on banking transactions	226.8	249.6	18.7	9.0	22.8	10.1
(+) Net gains on commercial securities portfolio and financial transactions	156.1	168.8	31.3	25.1	12.7	8.1
(+) Investment portfolio income	49.8	54.3	5.8	13.2	4.5	9.0
Net Banking Product	988.4	1,092.4	62.0	6.7	104.0	10.5
of which:						
(-) Operating costs	568.4	594.5	43.4	8.3	26.1	4.6
*Staff costs	418.6	434.7	35.1	9.2	16.1	3.8
*General operating costs	149.8	159.8	8.3	5.9	10.0	6.7
(-) Allocation for provisions and result of correction of assets on claims off balance sheet and liabilities	226.2	315.0	49.8	28.2	88.8	39.3
Operating result	142.9	163.9	-40.7	-22.2	21.0	14.7
Net fiscal year income	107.4	142.3	-43.1	-28.6	34.9	32.5
Result after accounting changes	108.9	143.3	-41.6	-27.6	34.4	31.6

Source : Central Bank of Tunisia 2005 Annual Report.

Net commissions on banking transactions rose by 22.8 MTD (10.1%) compared to 18.7 MTD (9%) the year before, but net gains on the commercial securities portfolio and financial transactions dropped following a lesser increase in income from Treasury bonds.

Thus, **net banking proceeds** (PNB) at deposit banks increased by 104 MTD (10.5%) to 1,092.4 MTD in 2005.

Operating costs went up by 26.1 MTD (4.6%) vs. 43.4 MTD (8.3%) the year before to 594.5 MTD. However, this rise being less than that of net banking proceeds yielded a 3.1 percentage point increase in the **operating coefficient*** which came in at 54.4% at the end of 2005.

Deposit banks managed to build up provisions by taking 315 MTD as allotments to provisions on claims representing 29% of net banking proceeds vs. 226 MTD in 2004.

*Determined by : operating costs/Net Banking Product .

Operating result was up 21 MTD or 14.7% generating a 31.6% rise in net income, amounting to 143.3 MTD

Deposit bank results had a positive repercussion on profitability since **return on equity (ROE)** rose by 6.7% and **return on assets (ROA)** rose by 0.5%. This compares to 5.1% and 0.4% respectively in 2004.

On another front, deposit banks continued their efforts in 2005 to consolidate their financial bases through transactions to increase capital and, in particular, through increase in capital stock equity by 148 MTD or 5.6%, totalling 2,425.2 MTD.

Thus, the level of the average ratio of risk coverage improved, up from 11.6% in 2004 to 12.4% in 2005

TRENDS IN INDICATORS OF BANKS' PORTFOLIO QUALITY AND PROFITABILITY

DESCRIPTION	(In %)			
	2002	2003	2004	2005
Ratio of risk coverage	9.8	9.3	11.6	12.4
Share of non-performing loans in total commitments	20.9	24.0	23.7	20.9
Share of non-performing loans net of provisions and reserved charges in total commitments	12.9	15.2	14.4	12.2
Rate of coverage of non-performing loans by provisions and reserved charges	43.9	43.1	45.8	47.4

Source: Central Bank of Tunisia 2005 Annual Report.

As for portfolio quality, 2005 was marked by better handling of risk, as reflected in the 2.8 percentage point lower share of non-performing loans in total commitments to 20.9% vs. 23.7% in 2004. Net of provisions and reserved bank charges, the share of non-performing loans came in at 12.2% in 2005; whereas the rate of coverage of non-performing loans by provisions and reserved charges went up 1.6 of percentage point to 47.4%

2-SITUATION ANALYSIS OF MIXED BANKS

Worth of note, the five development banks were authorized to operate as all-purpose banks.

This decision highly motivated mixed banks to participate in financing the economy, reduce risk and comply with regulation.

Mixed bank activity generated an **interest margin** in 2005 of 36.6 MTD, a slight 0.2 MTD (0.5%) rise compared to 2004 due to increases in interest and similar income and in accrued interest and similar charges by 1.2 MTD and 1 MTD respectively.

TRENDS IN MIXED BANK PROVISIONS

(In MTD)

DESCRIPTION	2004	2005	VARIATIONS		VARIATIONS	
			2004/2003		2005/2004	
			MTD	%	MTD	%
(+) Interest and similar income	58.6	59.8	3.7	6.7	1.2	2.0
(-) Accrued interest and similar charges	22.2	23.2	0.5	2.3	1.0	4.5
(=) Interest margin	36.4	36.6	3.2	9.6	0.2	0.5
(+) Net commissions on banking transactions	2.4	3.4	-0.4	-14.3	1.0	41.7
(+) Investment portfolio income	7.4	10.3	2.0	37.0	2.9	39.2
Net Banking Proceeds (PNB)	47.1	51.4	5.4	12.9	4.3	9.1
of which:						
(-) Operating costs	19.5	21.1	0.8	4.3	1.6	8.2
* Staff costs	13.8	15.0	0.7	5.3	1.2	8.7
* General operating costs	5.7	6.1	0.1	1.8	0.4	7.1
Operating result	18.5	18.1	55.5	150.0	-0.4	-2.2
Net fiscal year result	17.9	18.1	55.0	148.2	0.2	1.1

Source: Central Bank of Tunisia 2005 Annual Report.

Increases in investment portfolio income and in net commissions on banking transactions by 2.9 MTD and 1 MTD respectively made **Net Banking Proceeds** up 4.3 MTD or 9.1% compared to its level in 2004, to 51.4 MTD at the end of 2005.

Operating costs rose by 1.6 MTD, from 19.5 MTD in 2004 to 21.1 MTD in 2005 ; influenced by recruitment by the sector in the framework of their new status as all-purpose banks.

In this context, **operating result** dropped slightly by 0.4 MTD, from 18.5 MTD to 18.1 MTD.

In support to progress of net banking proceeds at a more substantial pace than that of operational costs, the **operating coefficient** remained at 41.1%.

Building provisions that came to 3.1 MTD made **net fiscal year results** increase just by 1.1%.

The quality of mixed banks portfolio improved slightly, as can be seen in the share of non-performing loans in total commitments, down from 21.5% in 2004 to 21% in 2005, due to bigger efforts to build up provisions.

3- SITUATION ANALYSIS OF FINANCIAL INSTITUTIONS

3-a –SITUATION ANALYSIS OF LEASING COMPANIES

Leasing generated operating indicators that were lower than in 2004, giving a loan yield of 9.4%, 0.4 percentage point lower than in 2004. This was due to a 3.3% drop in disbursements combined with that of External Loan Conditions linked to competition up to 1% over 2003-2005.

Net proceeds for the sector dropped by 5.1% to 48.6 MTD, (vs. 51.2 MTD in 2004), 19.7 MTD of which served to cover operating costs and this meant an **operating coefficient** of 40.5% vs. 35.7% in 2004.

The share of non-performing loans in total commitments dropped just 0.5% and the share of non-performing loans net of provisions and reserved margins decreased 2.6 percentage points.

Coverage of non-performing loans by provisions and reserved margins was up by 9.2 percentage points to 61.8% vs. 52.6% in 2004. This trend was reflected in the average ratio of solvency that came in at 14.1% vs. 13.9% in 2004.

Thanks to net build up of provisions that came in at 19.7 MTD vs. 39.7 MTD in 2004, **net proceeds** of leasing companies improved by 17 MTD to 4.1 MTD compared to a 12.9 MTD drop in 2004 and this is in relation with negative results of two companies experiencing special circumstances.

OPERATING INDICATORS OF LEASING COMPAGNIES

(In MTD)

DESCRIPTION	2004	2005	VARIATIONS		VARIATIONS	
			2004/2003		2005/2004	
			MTD	%	MTD	%
Provisions						
(+) Proceeds on leasing transactions	516.5	533.4	33.8	7.0	16.9	3.3
(-) Allocation for amortisation of leased fixed assets	409.6	429.9	28.5	7.5	20.3	5.0
(=) Gross Margin	106.9	103.5	5.3	5.2	-3.4	-3.2
of which:						
(-) Net financial charges	59.9	59.5	-0.2	-0.3	-0.4	-0.7
(=) Interest margin	47.3	44.5	5.7	13.7	-2.8	-5.9
Net Proceeds	51.2	48.6	5.8	12.8	-2.6	-5.1
of which:						
- Operating costs	18.3	19.7	1.0	5.8	1.4	7.7
- Net allocation for provisions	39.7	19.7	24.2	156.1	-20.0	-50.4
Operating result	-9.2	6.5	-19.6	-188.5	15.7	170.7
Net fiscal year result	-12.9	4.1	-21.0	-259.3	17.0	131.8

Source: Central Bank of Tunisia 2005 Annual Report.

TRENDS IN SOME INDICATORS OF LEASING COMPANIES ACTIVITY

DESCRIPTION	2004	2005	VARIATIONS ⁽¹⁾	
			2004/2003	2005/2004
Share of non-performing loans in total commitments	24.9	24.4	-0.2	-0.5
Share of non-performing loans net of provisions and reserved margins	13.6	11.0	-2.9	-2.6
Rate of coverage of non-performing loans by provisions and reserved margins	52.6	61.8	11.7	9.2
Solvency ratio	13.9	14.1	-2.1	0.2

Source: Central Bank of Tunisia 2005 Annual Report .

(1) Variations are in percentage points .

3-b- SITUATION ANALYSIS OF FACTORING COMPANIES

Factoring activity was marked by 1.7 MTD increase of income over the 2004 figure for a total of 11.4 MTD, 7.4 MTD (64.9%) of which was financing commissions.

Significant increase in **factoring commissions** made **factoring net proceeds** grew from 6.7 MTD in 2004 to 7.8 MTD in 2005, up 16.4%.

Operating costs amounted to 33.3% of net proceeds, 2.6 MTD of which 1.5 MTD were staff costs, coming to a 15.4% increase.

Factoring generated **net results** of 2.7 MTD, up 17.4% vs. 76.9% in 2004.

Profitability of capital stock equity and assets yield amounted to 17.1% and 3% respectively compared to 16.2% and 3% the year before, a trend which improved the sector financial situation over 2005.

The share of non-performing loans in total commitments went down slightly from 6.9% in 2004 to 6.5% in 2005.

The rate of coverage of non-performing loans by provisions and reserved margins improved by 18 percentage points compared to 2004, to 86% at the end of 2005 due to the sector compliance with prudential ratios.

DESCRIPTION	2004	2005	VARIATIONS		VARIATIONS	
			2004/2003	2005/2004	2004/2003	2005/2004
Financing commissions	6.3	7.4	0.9	16.7	1.1	17.5
(-) Financial charges	3.7	4.4	0.9	32.1	0.7	18.9
(=) Interest margin	2.6	3.0	0.0	0.0	0.4	15.3
(+) Factoring commissions	3.3	4.0	0.6	22.2	0.7	21.2
(+) Other operating proceeds	0.0	0.0	-0.1	-100.0	-	-
(=) Net factoring proceeds	6.7	7.8	1.3	24.1	1.1	16.4
(-) Operating costs	2.4	2.6	0.4	20.0	0.2	8.3
(-) Allocation for amortisation	0.3	0.3	0.0	0.0	0.0	0.0
(-) Allocation for provisions net of refunds	1.0	1.4	-0.1	-9.1	0.4	40.0
(=) Operating results	3.0	3.5	1.0	50.0	0.5	16.7
(-) Taxes	0.7	0.8	0.0	0.0	0.1	14.3
(=) Net results	2.3	2.7	1.0	76.9	0.4	17.4

Source: Central Bank of Tunisia 2005 Annual Report.

B

**FINANCIAL STATEMENTS
OF THE ASSOCIATION
MEMBERS**

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FINANCIAL STATEMENTS OF DEPOSIT BANKS

AMEN BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	50 006
Claims on banking and financial establishments	105 447
Claims on clients	1 633 373
Commercial securities portfolio	4 558
Investment portfolio	257 456
Fixed assets	70 221
Other assets	15 919
TOTAL ASSETS	2 136 980
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	30 180
Clients' deposits and assets	1 690 078
Borrowings and special resources	197 447
Other liabilities	8 707
TOTAL LIABILITIES	1 926 412
CAPITAL STOCK	AMOUNT
Capital	70 000
Reserves	120 700
Bank's own shares	0
Other capital stock	423
Income carried forward	1
Banking proceeds	19 444
TOTAL CAPITAL STOCK	210 568
TOTAL LIABILITIES AND CAPITAL STOCK	2 136 980

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	198 220
Documentary credit	179 643
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	377 863
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	20 800
Contingencies on securities	750
TOTAL CONTINGENCIES GIVEN	21 550
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	296 311
TOTAL CONTINGENCIES RECEIVED	296 311

AMEN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	127 949
Commissions (in proceeds)	20 425
Earnings on commercial securities portfolio and financial transactions	6 902
Investment portfolio revenues	14 387
TOTAL BANK OPERATING PROCEEDS	169 663
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	75 256
Commissions incurred	1 855
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	77 111
NET BANKING PROCEEDS	92 552
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	35 881
Trading in for provisions and result of correction of assets, on investment portfolio	459
Other operating products	868
Wage bill	23 642
General operating charges	10 097
Endowments for amortization and for provisions on fixed assets	3 789
OPERATING RESULT	20 470
Balance in gain / loss from other ordinary items	343
Tax on profits	1 369
RESULT OF CURRENT ACTIVITIES	19 444
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	19 444

ARAB BANKING CORPORATION TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	3 770
Claims on banking and financial establishments	67 827
Claims on clients	83 880
Commercial securities portfolio	0
Investment portfolio	20
Fixed assets	823
Other assets	4 685
TOTAL ASSETS	161 005
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	31 750
Clients' deposits and assets	103 215
Borrowings and special resources	2 595
Other liabilities	8 610
TOTAL LIABILITIES	146 170
CAPITAL STOCK	AMOUNT
Capital	40 000
Reserves	277
Other capital stock	0
Income carried forward	-5 772
Banking proceeds	-19 670
TOTAL CAPITAL STOCK	14 835
TOTAL LIABILITIES AND CAPITAL STOCK	161 005

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	4 400
Documentary credit	727
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	5 127
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	7 466
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	7 466
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	60 791
TOTAL CONTINGENCIES RECEIVED	60 791

ARAB BANKING CORPORATION TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	7 664
Commissions (in proceeds)	633
Earnings on commercial securities portfolio and financial transactions	78
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	8 375
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	4 156
Commissions incurred	160
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	4 316
NET BANKING PROCEEDS	4 059
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	17 336
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	12
Wage bill	3 031
General operating charges	2 811
Endowments for amortization on fixed assets	556
OPERATING RESULT	(19 663)
Balance in gain / loss from other ordinary items	0
Tax on profits	7
RESULT OF CURRENT ACTIVITIES	(19 670)
Balance in gain / loss from other extraordinary items	0
NET FISCAL YEAR INCOME	(19 670)

ARAB TUNISIAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	63 340
Claims on banking and financial establishments	189 629
Claims on clients	966 889
Commercial securities portfolio	484 363
Investment portfolio	54 253
Fixed assets	35 797
Other assets	23 587
TOTAL ASSETS	1 817 858
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	65 169
Clients' deposits and assets	1 509 872
Borrowings and special resources	50 579
Other liabilities	25 268
TOTAL LIABILITIES	1 650 888
CAPITAL STOCK	AMOUNT
Capital	60 000*
Reserves	89 056
Bank's own shares	0
Income carried forward	1 656
Accounting changes	-1 392
Banking proceeds	17 650
TOTAL CAPITAL STOCK	166 970
TOTAL LIABILITIES AND CAPITAL STOCK	1 817 858

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	134 971
Documentary credit	237 917
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	372 888
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	65 560
Contingencies on securities	3 546
TOTAL CONTINGENCIES GIVEN	69 106
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	321 635
TOTAL CONTINGENCIES RECEIVED	321 635

*It's a 25 MTD increase in capital.

ARAB TUNISIAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	71 228
Commissions (in proceeds)	16 317
Earnings on commercial securities portfolio and financial transactions	36 701
Investment portfolio revenues	3 188
TOTAL BANK OPERATING PROCEEDS	127 434
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	54 104
Commissions incurred	2 110
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	56 214
NET BANKING PROCEEDS	71 220
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	13 508
Trading in for provisions and result of correction of assets, on investment portfolio	789
Other operating products	81
Wage bill	22 636
General operating charges	10 759
Endowments for amortization and for provisions on fixed assets	3 625
OPERATING RESULT	21 562
Balance in gain / loss from other ordinary items	114
Tax on profits	4 026
RESULT OF CURRENT ACTIVITIES	17 650
Balance in gain / loss from other extraordinary items	0
NET FISCAL YEAR INCOME	17 650

BANK FOR FINANCING SMALL / MEDIUM BUSINESSES

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	13
Claims on banking and financial establishments	15 553
Claims on clients	111
Commercial securities portfolio	0
Investment portfolio	0
Fixed assets	330
Other assets	299
TOTAL ASSETS	16 306
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	0
Other liabilities	501
TOTAL LIABILITIES	501
CAPITAL STOCK	AMOUNT
Capital	15 750
Reserves	0
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	55
TOTAL CAPITAL STOCK	15 805
TOTAL LIABILITIES AND CAPITAL STOCK	16 306

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	15 874
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	15 874
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	171
TOTAL CONTINGENCIES RECEIVED	171

BANK FOR FINANCING SMALL / MEDIUM BUSINESSES

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	518
Commissions (in proceeds)	160
Earnings on commercial securities portfolio and financial transactions	0
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	678
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	0
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	0
NET BANKING PROCEEDS	678
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	0
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	5
Wage bill	277
General operating charges	282
Endowments for amortization and for provisions on fixed assets	39
OPERATING RESULT	85
Balance in gain / loss from other ordinary items	0
Tax on profits	30
RESULT OF CURRENT ACTIVITIES	55
Balance in gain / loss from other extraordinary items	0
NET FISCAL YEAR INCOME	55

BANK OF HOUSING

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	21 238
Claims on banking and financial establishments	202 858
Claims on clients	2 563 566
Commercial securities portfolio	177 174
Investment portfolio	93 250
Fixed assets	36 539
Other assets	192 664
TOTAL ASSETS	3 287 289
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	30 021
Clients' deposits and assets	2 023 048
Borrowings and special resources	562 266
Other liabilities	445 139
TOTAL LIABILITIES	3 060 474
CAPITAL STOCK	AMOUNT
Capital	75 000
Reserves	129 251
Bank's own shares	0
Other capital stock	414
Income carried forward	439
Banking proceeds	21 711
TOTAL CAPITAL STOCK	226 815
TOTAL LIABILITIES AND CAPITAL STOCK	3 287 289

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	127 347
Documentary credit	118 347
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	245 694
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	863 072
Contingencies on securities	162
TOTAL CONTINGENCIES GIVEN	863 234
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	358 825
Guarantees received	66 615
TOTAL CONTINGENCIES RECEIVED	425 440

BANK OF HOUSING

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	171 809
Commissions (in proceeds)	22 735
Earnings on commercial securities portfolio and financial transactions	19 110
Investment portfolio revenues	744
TOTAL BANK OPERATING PROCEEDS	214 398
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	89 277
Commissions incurred	1 851
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	91 128
NET BANKING PROCEEDS	123 270
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	39 707
Endowments for provisions and result of correction of assets, on investment portfolio	3 387
Other operating products	9 197
Wage bill	43 857
General operating charges	16 620
Endowments for amortization and for provisions on fixed assets	2 789
OPERATING RESULT	26 107
Balance in gain / loss from other ordinary items	14
Tax on profits	5 490
RESULT OF CURRENT ACTIVITIES	20 631
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	20 631
Effects of accounting changes	1 080
RESULT AFTER ACCOUNTING CHANGES	21 711

BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	42 559
Claims on banking and financial establishments	98 263
Claims on clients	1 343 352
Commercial securities portfolio	38 070
Investment portfolio	137 856
Fixed assets	41 168
Other assets	13 775
TOTAL ASSETS	1 715 043
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	36 366
Clients' deposits and assets	1 103 732
Borrowings and special resources	225 148
Other liabilities	60 781
TOTAL LIABILITIES	1 426 027
CAPITAL STOCK	AMOUNT
Capital	50 000
Reserves	155 059
Bank's own shares	0
Other capital stock	49 277
Income carried forward	579
Banking proceeds	34 101
TOTAL CAPITAL STOCK	289 016
TOTAL LIABILITIES AND CAPITAL STOCK	1 715 043

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	192 180
Documentary credit	82 003
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	274 183
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	103 928
Contingencies on securities	585
TOTAL CONTINGENCIES GIVEN	104 513
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	92 506
Guarantees received	634 056
TOTAL CONTINGENCIES RECEIVED	726 562

BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	103 226
Commissions (in proceeds)	15 838
Earnings on commercial securities portfolio and financial transactions	7 275
Investment portfolio revenues	10 085
TOTAL BANK OPERATING PROCEEDS	136 424
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	46 026
Commissions incurred	490
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	46 516
NET BANKING PROCEEDS	89 908
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	16 620
Other operating products	286
Wage bill	19 798
General operating charges	7 948
Endowments for amortization and for provisions on fixed assets	5 206
OPERATING RESULT	40 622
Balance in gain / loss from other ordinary items	950
Tax of profits	7 471
RESULT OF CURRENT ACTIVITIES	34 101
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	34 101

BANK OF THE SOUTH

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	39 470
Claims on banking and financial establishments	162 221
Claims on clients	1 784 099
Commercial securities portfolio	149 006
Investment portfolio	90 990
Fixed assets	28 942
Other assets	65 758
TOTAL ASSETS	2 320 486
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	228 947
Clients' deposits and assets	1 716 474
Borrowings and special resources	140 594
Other liabilities	87 900
TOTAL LIABILITIES	2 173 915
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	47 038
Bank's own shares	0
Other capital stock	3 646
Income carried forward	1
Banking proceeds	-4 114
TOTAL CAPITAL STOCK	146 571
TOTAL LIABILITIES AND CAPITAL STOCK	2 320 486

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	437 625
Documentary credit	142 075
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	579 700
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	72
Contingencies on securities	1 166
TOTAL CONTINGENCIES GIVEN	1 238
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	187 968
TOTAL CONTINGENCIES RECEIVED	187 968

BANK OF THE SOUTH**STATEMENT OF INCOME AS AT 31 DECEMBER 2005** (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	115 626
Commissions (in proceeds)	24 689
Earnings on commercial securities portfolio and financial transactions	13 396
Investment portfolio revenues	119
TOTAL BANK OPERATING PROCEEDS	153 830
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	71 061
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	5 891
TOTAL BANK OPERATING CHARGES	76 952
NET BANKING PROCEEDS	76 878
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	27 899
Endowments for provisions and result of correction of assets, on investment portfolio	6 066
Other operating products	1 194
Wage bill	35 287
General operating charges	10 466
Endowments for amortization and for provisions on fixed assets	3 997
OPERATING RESULT	(5 643)
Balance in gain / loss from other ordinary items	1 702
Tax on profits	173
RESULT OF CURRENT ACTIVITIES	(4 114)
Balance in gain / loss from extraordinary items	00
NET FISCAL YEAR INCOME	(4 114)

FRANCO-TUNISIAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	7 842
Claims on banking and financial establishments	1 134
Claims on clients	173 682
Commercial securities portfolio	12
Investment portfolio	685
Fixed assets	3 092
Other assets	10 357
TOTAL ASSETS	196 804
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	18
Deposits and assets of banking and financial establishments	7 919
Clients' deposits and assets	175 765
Borrowings and special resources	2 229
Other liabilities	4 451
TOTAL LIABILITIES	190 382
CAPITAL STOCK	AMOUNT
Share capital	5 000
Reserves	900
Other capital stock	2 723
Income carried forward	-2 280
Banking proceeds	79
TOTAL CAPITAL STOCK	6 422
TOTAL LIABILITIES AND CAPITAL STOCK	196 804

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	44 297
Documentary credit	29 172
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	73 469
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	2 574
TOTAL CONTINGENCIES RECEIVED	2 574

FRANCO-TUNISIAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenue	10 063
Commissions (in proceeds)	2 964
Earnings on commercial securities portfolio and financial transactions	847
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	13 874
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	5 210
Commissions incurred	1
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	5 211
NET BANKING PROCEEDS	8 663
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 836
Endowments for provisions and result of correction of assets, on investment portfolio	770
Other operating products	11
Wage bill	4 569
General operating charges	967
Endowments for amortization and for provisions on fixed assets	487
OPERATING RESULT	45
Balance in gain / loss from other ordinary items	48
Tax on profits	14
RESULT OF CURRENT ACTIVITIES	79
Balance in gain / loss from other extraordinary items	0
NET FISCAL YEAR INCOME	79

ARAB INTERNATIONAL BANK OF TUNISIA

BALANCE SHEET AS AT 31 DECEMBER 2005 *(in thousand dinars)*

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	55 864
Claims on banking and financial establishments	472 574
Claims on clients	2 414 325
Commercial securities portfolio	396 565
Investment portfolio	118 554
Fixed assets	100 132
Other assets	109 086
TOTAL ASSETS	3 667 100
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	2 559
Deposits and assets of banking and financial establishments	118 590
Clients' deposits and assets	3 004 259
Borrowings and special resources	191 140
Other liabilities	66 435
TOTAL LIABILITIES	3 382 983
CAPITAL STOCK	AMOUNT
Capital	120 000
Reserves	144 869
Bank's own shares	0
Other capital stock	110
Income carried forward	60
Banking proceeds	19 078
TOTAL CAPITAL STOCK	284 117
TOTAL LIABILITIES AND CAPITAL STOCK	3 667 100

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	649 883
Documentary credit	293 811
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	943 694
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	53 707
Contingencies on securities	939
TOTAL CONTINGENCIES GIVEN	54 646
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	1 046 600
TOTAL CONTINGENCIES RECEIVED	1 046 600

ARAB INTERNATIONAL BANK OF TUNISIA

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	191 047
Commissions (in proceeds)	42 518
Earnings on commercial securities portfolio and financial transactions	41 235
Investment portfolio revenues	2 330
TOTAL BANK OPERATING PROCEEDS	277 130
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	95 542
Commissions incurred	3 079
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	98 621
NET BANKING PROCEEDS	178 509
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	36 755
Endowments for provisions and result of correction of assets, on investment portfolio	374
Other operating products	1 893
Wage bill	69 822
General operating charges	33 328
Endowments for amortization and for provisions on fixed assets	15 849
OPERATING RESULT	24 274
Balance in gain / loss from other ordinary items	346
Tax on profits	5 542
RESULT OF CURRENT ACTIVITIES	19 078
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	19 078

NATIONAL AGRICULTURAL BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	49 064
Claims on banking and financial establishments	354 842
Claims on client	3 123 213
Commercial securities portfolio	149 201
Investment portfolio	322 642
Fixed assets	53 144
Other assets	122 391
TOTAL ASSETS	4 174 497
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	7
Deposits and assets of banking and financial establishments	33 883
Clients' deposits and assets	3 066 738
Borrowings and special resources	586 132
Other liabilities	135 626
TOTAL LIABILITIES	3 822 386
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	118 111
Bank's own shares	-7 164
Other capital stock	133 000
Income carried forward	99
Banking proceeds	8 065
TOTAL CAPITAL STOCK	352 111
TOTAL LIABILITIES AND CAPITAL STOCK	4 174 497

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	669 358
Documentary credit	365 382
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	1 034 740
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	149 371
Contingencies on securities	20 131
TOTAL CONTINGENCIES GIVEN	169 502
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	129 761
Guarantees received	423 167
TOTAL CONTINGENCIES RECEIVED	552 928

NATIONAL AGRICULTURAL BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	206 167
Commissions (in proceeds)	42 361
Earnings on commercial securities portfolio and financial transactions	12 849
Investment portfolio revenues	7 841
TOTAL BANK OPERATING PROCEEDS	269 218
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	114 733
Commissions incurred	6 548
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	121 281
NET BANKING PROCEEDS	147 937
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	50 400
Trading in for provisions and result of correction of assets, on investment portfolio	3 430
Other operating products	1 130
Wage bill	72 112
General operating charges	19 361
Endowments for amortization and for provisions on fixed assets	3 985
OPERATING RESULT	6 639
Balance in gain / loss from other ordinary items	3 059
Tax on profits	1 633
RESULT OF CURRENT ACTIVITIES	8 065
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	8 065

TUNISIAN SOLIDARITY BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	2 936
Claims on banking and financial establishments	9 164
Claims on clients	309 788
Commercial securities portfolio	0
Investment portfolio	812
Fixed assets	986
Other assets	30 250
TOTAL ASSETS	353 936
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	3 231
Deposits and assets of banking and financial establishments	3 352
Clients' deposits and assets	7 172
Borrowings and special resources	285 134
Other liabilities	12 023
TOTAL LIABILITIES	310 912
CAPITAL STOCK	AMOUNT
Capital	40 000
Reserves	1 385
Other capital stock	0
Income carried forward	1 319
Banking proceeds	320
TOTAL CAPITAL STOCK	43 024
TOTAL LIABILITIES AND CAPITAL STOCK	353 936

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	71
Documentary credit	0
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	71
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	25 983
Contingencies on securities	1 511
TOTAL CONTINGENCIES GIVEN	27 494
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	234 875
TOTAL CONTINGENCIES RECEIVED	234 875

TUNISIAN SOLIDARITY BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	5 835
Commissions (in proceeds)	821
Earnings on commercial securities portfolio and financial transactions	168
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	6 824
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	2 774
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	165
TOTAL BANK OPERATING CHARGES	2 939
NET BANKING PROCEEDS	3 885
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 794
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	6 189
Wage bill	4 497
General operating charges	2 587
Endowments for amortization and for provisions on fixed assets	271
OPERATING RESULT	925
Balance in gain / loss from other ordinary items	-276
Tax on profits	435
RESULT OF CURRENT ACTIVITIES	214
Balance in gain / loss from extraordinary items	106
NET FISCAL YEAR INCOME	320

CITIBANK TUNIS ONSHORE BRANCH

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	2 490
Claims on banking and financial establishments	90 889
Claims on clients	24 769
Commercial securities portfolio	101 036
Investment portfolio	35
Fixed assets	161
Other assets	2 809
TOTAL ASSETS	222 189
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	151
Deposits and assets of banking and financial establishments	53 940
Clients' deposits and assets	141 061
Borrowings and special resources	0
Other liabilities	4 667
TOTAL LIABILITIES	199 819
CAPITAL STOCK	AMOUNT
Capital	25 000
Reserves	0
Bank's own shares	0
Other capital stock	0
Income carried forward	-5 913
Banking proceeds	3 283
TOTAL CAPITAL STOCK	22 370
TOTAL LIABILITIES AND CAPITAL STOCK	222 189

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	11 399
Documentary credit	339
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	11 738
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	20 003
TOTAL CONTINGENCIES RECEIVED	20 003

CITIBANK TUNIS ONSHORE BRANCH**STATEMENT OF INCOME AS AT 31 DECEMBER 2005** *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	6 103
Commissions (in proceeds)	820
Earnings on commercial securities portfolio and financial transactions	7 291
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	14 214
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	6 195
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	6 195
NET BANKING PROCEEDS	8 019
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	625
Endowments for provisions and result of correction of assets, on investment portfolio	0
Other operating products	0
Wage bill	2 519
General operating charges	1 147
Endowments for amortization and for provisions on fixed assets	65
OPERATING RESULT	4 913
Balance in gain / loss from other ordinary items	-82
Tax on profits	1 548
RESULT OF CURRENT ACTIVITIES	3 283
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	3 283

TUNISIAN BANKING COMPANY

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	127 269
Claims on banking and financial establishments	304 020
Claims on clients	3 326 915
Commercial securities portfolio	49 834
Investment portfolio	207 745
Fixed assets	71 520
Other assets	311 852
TOTAL ASSETS	4 399 155
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	1 468
Deposits and assets of banking and financial establishments	65 878
Clients' deposits and assets	2 775 282
Borrowings and special resources	752 100
Other liabilities	376 620
TOTAL LIABILITIES	3 971 348
CAPITAL STOCK	AMOUNT
Capital	124 300
Reserves	229 956
Bank's own shares	-63
Other capital stock	37 328
Income carried forward	0
Banking proceeds	36 286
TOTAL CAPITAL STOCK	427 807
TOTAL LIABILITIES AND CAPITAL STOCK	4 399 155

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	653 153
Documentary credit	237 949
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	891 102
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	189 053
Contingencies on securities	567
TOTAL CONTINGENCIES GIVEN	189 620
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	476 695
TOTAL CONTINGENCIES RECEIVED	476 695

TUNISIAN BANKING COMPANY

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	215 056
Commissions (in proceeds)	38 658
Earnings on commercial securities portfolio and financial transactions	19 139
Investment portfolio revenues	6 661
TOTAL BANK OPERATING PROCEEDS	279 514
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	133 332
Commissions incurred	2 545
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	135 877
NET BANKING PROCEEDS	143 637
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	37 911
Trading in for provisions and result of correction of assets, on investment portfolio	17 916
Other operating products	3 952
Wage bill	71 748
General operating charges	16 749
Endowments for amortization and for provisions on fixed assets	5 017
OPERATING RESULT	34 080
Balance in gain / loss from other ordinary items	3 127
Tax on profits	921
RESULT OF CURRENT ACTIVITIES	36 286
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	36 286

BANKING UNION FOR TRADE AND INDUSTRY

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	23 822
Claims on banking and financial establishments	166 001
Claims on clients	885 119
Commercial securities portfolio	16 708
Investment portfolio	61 135
Fixed assets	32 878
Other assets	26 491
TOTAL ASSETS	1 212 154
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	73 711
Clients' deposits and assets	863 250
Borrowings and special resources	85 023
Other liabilities	41 141
TOTAL LIABILITIES	1 063 125
CAPITAL STOCK	AMOUNT
Capital	50 000
Reserves	91 984
Bank's own shares	0
Other capital stock	39
Income carried forward	2
Banking proceeds	7 004
TOTAL CAPITAL STOCK	149 029
TOTAL LIABILITIES AND CAPITAL STOCK	1 212 154

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	209 636
Documentary credit	83 272
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	292 908
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	80 573
Contingencies on securities	492
TOTAL CONTINGENCIES GIVEN	81 065
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	396 729
TOTAL CONTINGENCIES RECEIVED	396 729

BANKING UNION FOR TRADE AND INDUSTRY

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	68 718
Commissions (in proceeds)	17 942
Earnings on commercial securities portfolio and financial transactions	6 448
Investment portfolio revenues	3 510
TOTAL BANK OPERATING PROCEEDS	96 618
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	26 198
Commissions incurred	1 584
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	27 782
NET BANKING PROCEEDS	68 836
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	12 352
Endowments in for provisions and result of correction of assets, on investment portfolio	355
Other operating products	2 002
Wage bill	25 723
General operating charges	14 632
Endowments for amortization and for provisions on fixed assets	7 700
OPERATING RESULT	10 076
Balance in gain / loss from other ordinary items	-661
Tax on profits	2 411
RESULT OF CURRENT ACTIVITIES	7 004
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	7 004

INTERNATIONAL BANKING UNION

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	17 881
Claims on banking and financial establishments	145 595
Claims on clients	1 353 934
Commercial securities portfolio	0
Investment portfolio	132 424
Fixed assets	32 121
Other assets	106 229
TOTAL ASSETS	1 788 184
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	108 802
Clients' deposits and assets	1 370 206
Borrowings and special resources	37 571
Other liabilities	106 027
TOTAL LIABILITIES	1 622 606
CAPITAL STOCK	AMOUNT
Capital	106 000
Reserves	59 563
Bank's own shares	0
Other capital stock	0
Income carried forward	15
Banking proceeds	0
TOTAL CAPITAL STOCK	165 578
TOTAL LIABILITIES AND CAPITAL STOCK	1 788 184

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	238 418
Documentary credit	54 195
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	292 613
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	6 860
Contingencies on securities	1 406
TOTAL CONTINGENCIES GIVEN	8 266
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	108 742
TOTAL CONTINGENCIES RECEIVED	108 742

INTERNATIONAL BANKING UNION

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	83 126
Commissions (in proceeds)	24 665
Earnings on commercial securities portfolio and financial transactions	3 962
Investment portfolio revenues	5 396
TOTAL BANK OPERATING PROCEEDS	117 149
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	41 531
Commissions incurred	1 497
Loss on commercial securities portfolio and financial transactions	154
TOTAL BANK OPERATING CHARGES	43 182
NET BANKING PROCEEDS	73 967
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	23 188
Endowments for provisions and result of correction of assets, on investment portfolio	153
Other operating products	22
Wage bill	35 886
General operating charges	12 593
Endowments for amortization and for provisions on fixed assets	2 405
OPERATING RESULT	(236)
Balance in gain / loss from other ordinary items	387
Tax on profits	151
RESULT OF CURRENT ACTIVITIES	0
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	0

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FINANCIAL STATEMENTS
OF MIXED BANKS

TUNISO-EMIRATES BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	498
Claims on banking and financial establishments	6 976
Claims on clients	215 621
Commercial securities portfolio	0
Investment portfolio	24 456
Fixed assets	5 542
Other assets	12 840
TOTAL ASSETS	265 933
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	19 340
Clients' deposits and assets	7 130
Borrowings and special resources	105 219
Other liabilities	4 164
TOTAL LIABILITIES	135 853
CAPITAL STOCK	AMOUNT
Capital	90 000
Reserves	34 620
Bank's own shares	-840
Other capital stock	0
Income carried forward	1 224
Banking proceeds	5 076
TOTAL CAPITAL STOCK	130 080
TOTAL LIABILITIES AND CAPITAL STOCK	265 933

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	12 755
Documentary credit	65
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	12 820
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	13 577
Contingencies on securities	1 705
TOTAL CONTINGENCIES GIVEN	15 282
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	22 832
Guarantees received	100
TOTAL CONTINGENCIES RECEIVED	22 932

TUNISO-EMIRATES BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	17 215
Commissions (in proceeds)	236
Earnings on commercial securities portfolio and financial transactions	8
Investment portfolio revenues	1 731
TOTAL BANK OPERATING PROCEEDS	19 190
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	7 502
Commissions incurred	10
Loss on commercial securities portfolio and financial transactions	4
TOTAL BANK OPERATING CHARGES	7 516
NET BANKING PROCEEDS	11 674
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 826
Endowments for provisions and result of correction of assets, on investment portfolio	386
Other operating products	36
Wage bill	2 574
General operating charges	1 181
Endowments for amortization and for provisions on fixed assets	304
OPERATING RESULT	5 439
Balance in gain / loss from other ordinary items	7
Tax on profits	370
RESULT OF CURRENT ACTIVITIES	5 076
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	5 076

TUNISO-KUWAITI DEVELOPMENT BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	858
Claims on banking and financial establishments	26 390
Claims on clients	208 509
Commercial securities portfolio	3 346
Investment portfolio	31 301
Fixed assets	6 895
Other assets	38 118
TOTAL ASSETS	315 417
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	1 529
Deposits and assets of banking and financial establishments	51 067
Clients' deposits and assets	39 413
Borrowings and special resources	72 710
Other liabilities	15 471
TOTAL LIABILITIES	180 190
CAPITAL STOCK	AMOUNT
Capital	100 000
Reserves	27 525
Bank's own shares	0
Other capital stock	2 500
Income carried forward	2
Banking proceeds	5 200
TOTAL CAPITAL STOCK	135 227
TOTAL LIABILITIES AND CAPITAL STOCK	315 417

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	16 380
Documentary credit	986
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	17 366
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	8 133
Contingencies on securities	414
TOTAL CONTINGENCIES GIVEN	8 547
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	29 990
Guarantees received	0
TOTAL CONTINGENCIES RECEIVED	29 990

TUNISO-KUWAITI DEVELOPMENT BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	19 041
Commissions (in proceeds)	223
Earnings on commercial securities portfolio and financial transactions	69
Investment portfolio revenues	3 267
TOTAL BANK OPERATING PROCEEDS	22 600
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	9 778
Commissions incurred	377
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	10 155
NET BANKING PROCEEDS	12 445
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	6 536
Trading in for provisions and result of correction of assets, on investment portfolio	4 906
Other operating products	765
Wage bill	4 287
General operating charges	1 605
Endowments for amortization and for provisions on fixed assets	465
OPERATING RESULT	5 223
Balance in gain / loss from other ordinary items	0
Tax on profits	23
RESULT OF CURRENT ACTIVITIES	5 200
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	5 200

TUNISO-LIBYAN BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	4 825
Claims on banking and financial establishments	61 403
Claims on clients	121 647
Commercial securities portfolio	6 517
Investment portfolio	41 394
Fixed assets	2 979
Other assets	4 747
TOTAL ASSETS	243 512
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	91 595
Clients' deposits and assets	31 896
Borrowings and special resources	40 313
Other liabilities	7 219
TOTAL LIABILITIES	171 023
CAPITAL STOCK	AMOUNT
Capital	70 000
Reserves	2 489
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	0
TOTAL CAPITAL STOCK	72 489
TOTAL LIABILITIES AND CAPITAL STOCK	243 512

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	55 018
Documentary credit	97 258
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	152 276
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	1 232
Contingencies on securities	156
TOTAL CONTINGENCIES GIVEN	1 388
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	30 468
TOTAL CONTINGENCIES RECEIVED	30 468

TUNISO-LIBYAN BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	10 221
Commissions (in proceeds)	3 386
Earnings on commercial securities portfolio and financial transactions	604
Investment portfolio revenues	145
TOTAL BANK OPERATING PROCEEDS	14 356
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	3 487
Commissions incurred	827
Loss on commercial securities portfolio and financial transactions	14
TOTAL BANK OPERATING CHARGES	4 328
NET BANKING PROCEEDS	10 028
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	5 436
Endowments for provisions and result of correction of assets, on investment portfolio	46
Other operating products	0
Wage bill	3 247
General operating charges	1 269
Endowments for amortization and for provisions on fixed assets	292
OPERATING RESULT	(262)
Balance in gain / loss from other ordinary items	280
Tax on profits	18
RESULT OF CURRENT ACTIVITIES	0
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	0

STUSID BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	74
Claims on banking and financial establishments	18 016
Claims on clients	98 464
Commercial securities portfolio	9 274
Investment portfolio	44 364
Fixed assets	3 561
Other assets	6 659
TOTAL ASSETS	180 412
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	462
Clients' deposits and assets	17 054
Borrowings and special resources	5 842
Other liabilities	13 039
TOTAL LIABILITIES	36 397
CAPITAL STOCK	AMOUNT
Share capital	100 000
Reserves	35 027
Bank's own shares	0
Other capital stock	0
Income carried forward	1 491
Banking proceeds	7 497
TOTAL CAPITAL STOCK	144 015
TOTAL LIABILITIES AND CAPITAL STOCK	180 412

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	2 181
Documentary credit	970
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	3 151
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	15 115
Contingencies on securities	998
TOTAL CONTINGENCIES GIVEN	16 113
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	77 439
TOTAL CONTINGENCIES RECEIVED	77 439

STUSID BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	8 762
Commissions (in proceeds)	438
Earnings on commercial securities portfolio and financial transactions	505
Investment portfolio revenues	3 176
TOTAL BANK OPERATING PROCEEDS	12 881
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	277
Commissions incurred	0
Loss on commercial securities portfolio and financial transactions	657
TOTAL BANK OPERATING CHARGES	934
NET BANKING PROCEEDS	11 947
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	5 109
Trading in for provisions and result of correction of assets, on investment portfolio	4 897
Other operating products	137
Wage bill	3 008
General operating charges	1 099
Endowments for amortization and for provisions on fixed assets	276
OPERATING RESULT	7 489
Balance in gain / loss from ordinary items	27
Tax on profits	19
RESULT OF CURRENT ACTIVITIES	7 497
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	7 497

TUNISIAN QATARI BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	1 938
Claims on banking and financial establishments	9 900
Claims on clients	49 738
Commercial securities portfolio	263
Investment portfolio	3 811
Fixed assets	3 316
Other assets	13 507
TOTAL ASSETS	82 473
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	0
Deposits and assets of banking and financial establishments	1 044
Clients' deposits and assets	27 323
Borrowings and special resources	19 533
Other liabilities	3 040
TOTAL LIABILITIES	50 940
CAPITAL STOCK	AMOUNT
Capital	30 000
Reserves	1 218
Bank's own shares	0
Other capital stock	0
Income carried forward	0
Banking proceeds	315
TOTAL CAPITAL STOCK	31 533
TOTAL LIABILITIES AND CAPITAL STOCK	82 473

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	3 232
Documentary credit	1 068
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	4 300
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	5 249
Contingencies on securities	15
TOTAL CONTINGENCIES GIVEN	5 264
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	3 335
TOTAL CONTINGENCIES RECEIVED	3 335

TUNISIAN QATARI BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	4 597
Commissions (in proceeds)	290
Earnings on commercial securities portfolio and financial transactions	83
Investment portfolio revenues	2 002
TOTAL BANK OPERATING PROCEEDS	6 972
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	1 606
Commissions incurred	17
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	1 623
NET BANKING PROCEEDS	5 349
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	1 822
Endowments for provisions and result of correction of assets, on investment portfolio	355
Other operating products	59
Wage bill	1 823
General operating charges	900
Endowments for amortization on fixed assets	186
OPERATING RESULT	322
Balance in gain / loss from other ordinary items	0
Tax on profits	7
RESULT OF CURRENT ACTIVITIES	315
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	315

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FINANCIAL STATEMENTS OF FINANCIAL INSTITUTIONS



**FINANCIAL STATEMENTS
OF LEASING COMPANIES**

AMEN LEASE

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	557
Depreciation (-)	(322)
Net intangible assets	235
Assets used by the firm	3 401
Depreciation and reserves (-)	(1 192)
Net tangible assets	2 209
Assets earmarked for rent (leasing)	266 087
Depreciation and reserves (-)	(186 636)
Net assets earmarked for rent	79 451
Financial assets	2 978
Reserves (-)	(160)
Net financial assets	2 818
Other non current assets	197
TOTAL NON CURRENT ASSETS	84 910
CURRENT ASSETS	
Clients and related accounts	29 870
Put aside for reserves and charges (-)	(24 807)
Clients and net related accounts	5 063
Other current assets	2 465
Investments and other financial assets	0
Cash and near cash	1 539
TOTAL CURRENT ASSETS	9 067
TOTAL ASSETS	93 977
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	5 408
Other equity	0
Income carried forward	-16 824
PRE-PROFIT SHAREHOLDERS' EQUITY	-1 416
Net financial year profit	-3 924
TOTAL SHAREHOLDERS' EQUITY	-5 340
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	63 300
Other financial liabilities	101
Reserves	975
TOTAL NON CURRENT LIABILITIES	64 376
CURRENT LIABILITIES	
Suppliers and related accounts	276
Other current liabilities	4 503
Bank financing	30 162
TOTAL CURRENT LIABILITIES	34 941
TOTAL LIABILITIES	99 317
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	93 977

AMEN LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 (in thousand dinars)

OPERATING INCOME	AMOUNT
Gross income from leasing	51 723
Interests on overdue	0
Transferred from reserves	(1 604)
Allotment for depreciation of assets being rented (-)	(41 821)
Other operating income	1 312
TOTAL OPERATING INCOME	9 610
Net financial charges	8 052
Income from investments	171
NET PROCEEDS	1 729
OPERATING EXPENSES	AMOUNT
Staff costs	1 248
Allotments for depreciation	366
Allotments for reserves	3 102
Other operating expenses	1 035
TOTAL OPERATING EXPENSES	5 751
OPERATING PROFIT OR LOSS	(4 022)
Other ordinary profits	159
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	(3 863)
Tax on profits	61
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	(3 924)
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	(3 924)

ARAB INTERNATIONAL LEASE

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	50
Depreciation (-)	(50)
Net intangible assets	0
Assets used by the firm	342
Depreciation (-)	(172)
Net tangible assets	170
Assets earmarked for rent (leasing)	103 241
Depreciation and reserves(-)	(62 840)
Net assets earmarked for rent	40 401
Financial assets	1 289
Reserves(-)	(0)
Net financial assets	1 289
Other non current assets	86
TOTAL NON CURRENT ASSETS	41 946
CURRENT ASSETS	
Clients and related accounts	8 616
Put aside for reserves and charges (-)	(6 645)
Clients and net related accounts	1 971
Other current assets	1 400
Investments and other financial assets	480
Cash and near cash	3 461
TOTAL CURRENT ASSETS	7 312
TOTAL ASSETS	49 258
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	973
Bank's own shares	0
Income carried forward	(1 449)
PRE-PROFIT SHAREHOLDERS' EQUITY	9 524
Net financial year profit	767
TOTAL SHAREHOLDERS' EQUITY	10 291
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	20 727
Other financial liabilities	63
Reserves	0
TOTAL NON CURRENT LIABILITIES	20 790
CURRENT LIABILITIES	
Suppliers and related accounts	1 657
Other current liabilities	2 728
Bank financing and other financial liabilities	13 792
TOTAL CURRENT LIABILITIES	18 177
TOTAL LIABILITIES	38 967
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	49 258

ARAB INTERNATIONAL LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	24 089
Transferred from reserves	39
Allotment for depreciation of assets being rented (-)	(19 600)
Other operating income	155
TOTAL OPERATING INCOME	4 683
Net financial charges	2 478
Income from investments	104
NET PROCEEDS	2 309
OPERATING EXPENSES	AMOUNT
Staff costs	532
Allotment for depreciation	38
Allotment for reserves	610
Other operating expenses	373
TOTAL OPERATING EXPENSES	1 553
OPERATING PROFIT OR LOSS	756
Other ordinary profits	38
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	794
Tax on profits	27
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	767
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	767

ARAB TUNISIAN LEASE

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	115
Depreciation (-)	(110)
Net intangible assets	5
Assets used by the firm	5 101
Depreciation (-)	(1 160)
Net tangible assets	3 941
Assets earmarked for rent (leasing)	308 547
Depreciation and reserves (-)	(179 995)
Net assets earmarked for rent	128 552
Financial assets	8 044
Reserves (-)	(223)
Net financial assets	7 821
Other non current assets	267
TOTAL NON CURRENT ASSETS	140 586
CURRENT ASSETS	
Clients and related accounts	17 029
Put aside for reserves and charges (-)	(11 230)
Clients and net related accounts	5 799
Other current assets	1 231
Reserves (-)	(43)
Other current assets	1 188
Investments and other financial assets	215
Cash and near cash	6 825
TOTAL CURRENT ASSETS	14 027
TOTAL ASSETS	154 613
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	10 242
Bank's own shares	0
Income carried forward	1 511
PRE-PROFIT SHAREHOLDERS' EQUITY	21 753
Net financial year profit	1 310
TOTAL SHAREHOLDERS' EQUITY	23 063
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	79 892
Other financial liabilities	100
Reserves	263
TOTAL NON CURRENT LIABILITIES	80 255
CURRENT LIABILITIES	
Suppliers and related accounts	9 457
Other current liabilities	6 396
Bank financing and other financial liabilities	35 442
TOTAL CURRENT LIABILITIES	51 295
TOTAL LIABILITIES	131 550
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	154 613

ARAB TUNISIAN LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	75 702
Interests on overdue and other operating income	655
Transferred from reserves	(49)
Allotment for depreciation of assets being rented (-)	(60 734)
Transferred from interests on overdue	(60)
TOTAL OPERATING INCOME	15 514
Net financial charges	7 852
Income from investments	539
NET PROCEEDS	8 201
OPERATING EXPENSES	AMOUNT
Staff costs	2 215
Allotment for depreciation	471
Allotment for reserves	2 561
Other operating expenses	1 246
TOTAL OPERATING EXPENSES	6 493
OPERATING PROFIT OR LOSS	1 708
Other ordinary profits	186
Other ordinary losses	112
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 782
Tax on profits	472
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 310
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 310

INTERNATIONAL LEASING COMPANY

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	34
Depreciation (-)	(34)
Net intangible assets	0
Assets used by the firm	8 042
Depreciation (-)	(1 661)
Net tangible assets	6 381
Assets earmarked for rent (leasing)	311 631
Depreciation and reserves (-)	(168 556)
Net assets earmarked for rent	143 075
Financial assets	1 318
Reserves (-)	(250)
Net financial assets	1 068
Other non current assets	412
TOTAL NON CURRENT ASSETS	150 936
CURRENT ASSETS	
Clients and related accounts	19 295
Put aside for reserves and charges (-)	(12 735)
Clients and net related accounts	6 560
Other current assets	1 339
Investments and other financial assets	6 785
Cash and near cash	3 367
TOTAL CURRENT ASSETS	18 051
TOTAL ASSETS	168 987
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	9 363
Bank's own shares	-154
Income carried forward	103
PRE-PROFIT SHAREHOLDERS' EQUITY	19 312
Net financial year profit	2 469
TOTAL SHAREHOLDERS' EQUITY	21 781
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	100 186
Other financial liabilities	3 412
Reserves	2 002
TOTAL NON CURRENT LIABILITIES	105 600
CURRENT LIABILITIES	
Suppliers and related accounts	3 826
Other current liabilities	5 782
Bank financing	31 998
TOTAL CURRENT LIABILITIES	41 606
TOTAL LIABILITIES	147 206
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	168 987

INTERNATIONAL LEASING COMPANY**STATEMENT OF INCOME AS AT 31 DECEMBER 2005** *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	80 621
Other operating income	1 302
Transferred from reserves	268
Allotment for depreciation of assets being rented (-)	(63 901)
TOTAL OPERATING INCOME	18 290
Net financial charges	9 149
Income from investments	367
NET PROCEEDS	9 508
OPERATING EXPENSES	AMOUNT
Staff costs	1 696
Allotment for depreciation	435
Allotment for reserves	3 467
Other operating expenses	930
TOTAL OPERATING EXPENSES	6 528
OPERATING PROFIT OR LOSS	2 980
Other ordinary profits	225
Other ordinary losses	89
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	3 116
Tax on profits	699
Transferred from reserves	52
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	2 469
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	2 469

EL WIFACK LEASING

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	69
Depreciation (-)	(67)
Net intangible assets	2
Assets used by the firm	1 121
Depreciation (-)	(100)
Net tangible assets	1 021
Assets earmarked for rent (leasing)	28 592
Depreciation (-)	(11 545)
Net assets earmarked for rent	17 047
Financial assets	827
Reserves (-)	(0)
Net financial assets	827
Other non current assets	97
TOTAL NON CURRENT ASSETS	18 994
CURRENT ASSETS	
Clients and related accounts	876
Put aside for reserves and charges (-)	(424)
Clients and net related accounts	452
Other current assets	596
Investments and other financial assets	2 667
Cash and near cash	1 608
TOTAL CURRENT ASSETS	5 323
TOTAL ASSETS	24 317
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	45
Other equity	341
Income carried forward	46
PRE-PROFIT SHAREHOLDERS' EQUITY	10 432
Net financial year profit	694
TOTAL SHAREHOLDERS' EQUITY	11 126
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	7 915
Other financial liabilities	0
Reserves	0
TOTAL NON CURRENT LIABILITIES	7 915
CURRENT LIABILITIES	
Suppliers and related accounts	1 527
Other current liabilities	1 295
Bank financing	2 454
TOTAL CURRENT LIABILITIES	5 276
TOTAL LIABILITIES	13 191
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	24 317

EL WIFACK LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	8 934
Interests on overdue	165
Transferred from reserves	(13)
Allotment for depreciation of assets being rented (-)	(7 079)
TOTAL OPERATING INCOME	2 007
Net Financial Charges	590
Income from investments	61
NET PROCEEDS	1 478
OPERATING EXPENSES	AMOUNT
Staff costs	216
Allotment for depreciation	88
Allotment for reserves	156
Other operating expenses	195
Other operating income	56
TOTAL OPERATING EXPENSES	599
OPERATING PROFIT OR LOSS	879
Other ordinary profits	27
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	906
Tax on profits	212
Transferred from reserves	0
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	694
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	694
Effects of accounting changes (net of tax)	0
RESULT AFTER ACCOUNTING CHANGES	694

GENERAL LEASING

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	156
Depreciation (-)	(155)
Net intangible assets	1
Assets used by the firm	4 347
Depreciation (-)	(854)
Net tangible assets	3 493
Assets earmarked for rent (leasing)	269 866
Depreciation and reserves (-)	(178 505)
Net assets earmarked for rent	91 361
Financial assets	1 022
Reserves (-)	(83)
Net financial assets	939
Other non current assets	398
TOTAL NON CURRENT ASSETS	96 192
CURRENT ASSETS	
Clients and related accounts	30 445
Put aside for reserves and charges (-)	(18 868)
Clients and net related accounts	11 577
Net factored purchasers	3 715
Other current assets	1 983
Investments and other financial assets	8 500
Cash and near cash	5 103
TOTAL CURRENT ASSETS	30 878
TOTAL ASSETS	127 070
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	575
Effects of accounting changes	-662
Other equity	4 675
Share repurchase	-71
Income carried forward	-5 215
PRE-PROFIT SHAREHOLDERS' EQUITY	9 302
Net financial year profit	-4 646
TOTAL SHAREHOLDERS' EQUITY	4 656
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	81 756
Other financial liabilities	26
Reserves (+)	3 742
TOTAL NON CURRENT LIABILITIES	85 524
CURRENT LIABILITIES	
Suppliers and related accounts	1 090
Member current accounts and related accounts	818
Other current liabilities	6 661
Bank financing	28 321
TOTAL CURRENT LIABILITIES	36 890
TOTAL LIABILITIES	122 414
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	127 070

GENERAL LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	58 085
Allotment for depreciation of assets being rented (-)	(47 907)
NET INCOME FROM LEASING	10 178
Factoring fees	206
Interests on financing	423
INCOME FROM FACTORING	629
TOTAL OPERATING INCOME	10 807
Financial charges	8 189
Income from investments	370
NET PROCEEDS	2 988
OPERATING EXPENSES	AMOUNT
Staff costs	1 151
Allotment for depreciation	469
Allotment for reserves	6 880
Other operating expenses	726
Other operating income	86
TOTAL OPERATING EXPENSES	9 140
OPERATING PROFIT OR LOSS	(6 152)
Other ordinary profits	339
Other ordinary losses	25
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	(5 838)
Tax on profits	67
Transferred from reserves	1 259
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	(4 646)
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	(4 646)
Effects of accounting changes (net of tax)	0
RESULT AFTER ACCOUNTING CHANGES	(4 646)

HANNIBAL LEASE

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	82
Depreciation (-)	(66)
Net intangible assets	16
Assets used by the firm	444
Depreciation (-)	(157)
Net tangible assets	287
Assets earmarked for rent (leasing)	73 311
Depreciation and reserves (-)	(28 446)
Net assets earmarked for rent	44 865
Financial assets	236
Reserves (-)	(0)
Net financial assets	236
Other non current assets	162
TOTAL NON CURRENT ASSETS	45 566
CURRENT ASSETS	
Clients and related accounts	3 451
Put aside for reserves and charges (-)	(1 592)
Clients and net related accounts	1 859
Other current assets	740
Investments and other financial assets	441
Cash and near cash	1 368
TOTAL CURRENT ASSETS	4 408
TOTAL ASSETS	49 974
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	8 000*
Reserves	0
Other equity	0
Income carried forward	-927
PRE-PROFIT SHAREHOLDERS' EQUITY	7 073
Net financial year profit	13
TOTAL SHAREHOLDERS' EQUITY	7 086
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	15 816
Other financial liabilities	0
Reserves (+)	0
TOTAL NON CURRENT LIABILITIES	15 816
CURRENT LIABILITIES	
Suppliers and related accounts	2 556
Other current liabilities	1 528
Bank financing	22 988
TOTAL CURRENT LIABILITIES	27 072
TOTAL LIABILITIES	42 888
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	49 974

*It's a 3 525 thousand dinars increase in capital.

HANNIBAL LEASE

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	19 931
Transferred from reserves	(138)
Allotment for depreciation of assets being rented (-)	(15 783)
Interest on overdue	162
TOTAL OPERATING INCOME	4 172
Net Financial Charges	2 784
Income from investments	23
NET PROCEEDS	1 411
OPERATING EXPENSES	AMOUNT
Staff costs	405
Allotment for depreciation	62
Allotment for reserves	518
Other operating expenses	399
TOTAL OPERATING EXPENSES	1 384
OPERATING PROFIT OR LOSS	27
Other ordinary profits	16
Other ordinary losses	6
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	37
Tax on profits	24
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	13
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	13

MODERN LEASING

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	315
Depreciation (-)	(297)
Net intangible assets	18
Assets used by the firm	1 936
Depreciation (-)	(302)
Net tangible assets	1 634
Assets earmarked for rent (leasing)	107 946
Depreciation and reserves (-)	(58 828)
Net assets earmarked for rent	49 118
Tied up assets (leasing)	1 418
Financial assets	1 807
Reserves (-)	(269)
Net financial assets	1 538
Other financial assets	88
Other non current assets	98
TOTAL NON CURRENT ASSETS	53 912
CURRENT ASSETS	
Clients and related accounts	6 551
Put aside for reserves and charges (-)	(4 588)
Clients and net related accounts	1 963
Other current assets	1 378
Investments and other financial assets	3 108
Cash and near cash	2 914
TOTAL CURRENT ASSETS	9 363
TOTAL ASSETS	63 275
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	2 574
Bank's own shares	0
Income carried forward	-2 061
PRE-PROFIT SHAREHOLDERS' EQUITY	10 513
Net financial year profit	1 002
TOTAL SHAREHOLDERS' EQUITY	11 515
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	33 025
Other financial liabilities	0
Reserves for risks	623
TOTAL NON CURRENT LIABILITIES	33 648
CURRENT LIABILITIES	
Suppliers and related accounts	3 003
Other current liabilities	1 254
Bank financing	13 855
TOTAL CURRENT LIABILITIES	18 112
TOTAL LIABILITIES	51 760
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	63 275

MODERN LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	29 753
Other operating income	462
Transferred from reserves	207
Allotment for depreciation of assets being rented (-)	(24 176)
TOTAL OPERATING INCOME	6 246
Net financial charges	3 227
Income from investments	211
NET PROCEEDS	3 230
OPERATING EXPENSES	AMOUNT
Staff costs	583
Allotment for depreciation	170
Allotment for reserves	916
Other operating expenses	509
TOTAL OPERATING EXPENSES	2 178
OPERATING PROFIT OR LOSS	1 052
Other ordinary profits	47
Other ordinary losses	63
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 036
Tax on profits	34
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 002
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 002

TUNISIA LEASING

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	1 632
Depreciation (-)	(1 294)
Net intangible assets	338
Assets used by the firm	2 403
Depreciation (-)	(1 669)
Net tangible assets	734
Assets earmarked for rent (leasing)	540 633
Depreciation and reserves (-)	(317 158)
Net assets earmarked for rent	223 475
Financial assets	22 360
Reserves (-)	(1 262)
Net financial assets	21 098
Other non current assets	675
TOTAL NON CURRENT ASSETS	246 320
CURRENT ASSETS	
Clients and related accounts	17 451
Put aside for reserves and charges (-)	(14 081)
Clients and net related accounts	3 370
Other current assets	5 522
Investments and other financial assets	1 660
Cash and near cash	4 570
TOTAL CURRENT ASSETS	15 122
TOTAL ASSETS	261 442
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	20 000
Reserves	5 480
Bank's own shares	0
Income carried forward	8 757
PRE-PROFIT SHAREHOLDERS' EQUITY	34 237
Net financial year profit	3 289
TOTAL SHAREHOLDERS' EQUITY	37 526
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	119 779
Other financial liabilities	4 620
Reserves	893
TOTAL NON CURRENT LIABILITIES	125 292
CURRENT LIABILITIES	
Suppliers and related accounts	9 231
Other current liabilities	13 547
Bank financing	75 846
TOTAL CURRENT LIABILITIES	98 624
TOTAL LIABILITIES	223 916
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	261 442

TUNISIA LEASING

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	128 716
Interest on overdue	695
Transferred from reserves	(90)
Allotment for depreciation of assets being rented (-)	(105 950)
TOTAL OPERATING INCOME	23 371
Net financial charges	12 828
Income from investments	832
NET PROCEEDS	11 375
OPERATING EXPENSES	AMOUNT
Staff costs	2 271
Allotment for depreciation	413
Allotment for reserves	2 637
Other operating expenses	2 150
Other operating income	88
TOTAL OPERATING EXPENSES	7 383
OPERATING PROFIT OR LOSS	3 992
Other ordinary profits	153
Other ordinary losses	31
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	4 114
Tax on profits	918
Transferred from reserves	93
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	3 289
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	3 289

TUNISIAN LEASING UNION

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	465
Depreciation (-)	(373)
Net intangible assets	92
Assets used by the firm	412
Depreciation (-)	(259)
Net tangible assets	153
Assets earmarked for rent (leasing)	172 829
Depreciation and reserves (-)	(112 474)
Net assets earmarked for rent	60 355
Financial assets	23
Reserves (-)	(0)
Net financial assets	23
Other non current assets	0
TOTAL NON CURRENT ASSETS	60 623
CURRENT ASSETS	
Clients and related accounts	8 245
Put aside for reserves and charges (-)	(8 192)
Clients and net related accounts	53
Other current assets	711
Investments and other financial assets	19
Cash and near cash	5 030
TOTAL CURRENT ASSETS	5 813
TOTAL ASSETS	66 436
SHAREHOLDERS' EQUITY AND LIABILITIES	AMOUNT
SHAREHOLDERS' EQUITY	AMOUNT
Share capital	10 000
Reserves	1 871
Bank's own shares	0
Income carried forward	0
PRE-PROFIT SHAREHOLDERS' EQUITY	11 871
Net financial year profit	1 703
TOTAL SHAREHOLDERS' EQUITY	13 574
LIABILITIES	AMOUNT
NON CURRENT LIABILITIES	
Loans	37 734
Other financial liabilities	398
Reserves	81
TOTAL NON CURRENT LIABILITIES	38 213
CURRENT LIABILITIES	
Suppliers and related accounts	2 571
Other current liabilities	2 250
Bank financing	9 828
TOTAL CURRENT LIABILITIES	14 649
TOTAL LIABILITIES	52 862
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	66 436

TUNISIAN LEASING UNION

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Gross income from leasing	41 175
Interests on overdue	0
Transferred from reserves	0
Allotment for depreciation of assets being rented (-)	(34 440)
Other operating income	489
TOTAL OPERATING INCOME	7 224
Net financial charges	3 417
Income from investments	173
Commissions of contribution and risk	272
NET PROCEEDS	3 708
OPERATING EXPENSES	AMOUNT
Supply stocks	23
Staff costs	740
Allotment for depreciation	111
Allotment for reserves	358
Other operating expenses	744
TOTAL OPERATING EXPENSES	1 976
OPERATING PROFIT OR LOSS	1 732
Other ordinary profits	319
Other ordinary losses	300
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 751
Tax on profits	48
Transferred from reserves	0
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 703
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 703



**FINANCIAL STATEMENTS
OF FACTORING COMPANIES**

TUNISIA FACTORING

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	1 423
Depreciation (-)	(767)
Net intangible assets	656
Assets used by the firm	482
Depreciation (-)	(269)
Net tangible assets	213
Financial assets	3 964
Reserves (-)	(0)
Net financial assets	3 964
Other non currents assets	37
TOTAL NON CURRENT ASSETS	4 870
CURRENT ASSETS	
Clients and related accounts	59 920
Put aside for reserves and charges (-)	(1 652)
Clients and net related accounts	58 268
Other current assets	550
Investments and other financial assets	6 450
Cash and near cash	0
TOTAL CURRENT ASSETS	65 268
TOTAL ASSETS	70 138
SHAREHOLDERS' EQUITY AND LIABILITIES	
SHAREHOLDERS' EQUITY	
AMOUNT	
Share capital	4 400
Reserves	234
Other equity	0
Income carried forward	2 358
PRE-PEOFIT SHAREHOLDERS' EQUITY	6 992
Net financial year profit	1 296
TOTAL SHAREHOLDERS' EQUITY	8 288
LIABILITIES	
AMOUNT	
NON CURRENT LIABILITIES	
Loans	5 455
Reserves	3 021
TOTAL NON CURRENT LIABILITIES	8 476
CURRENT LIABILITIES	
Suppliers and related accounts	18 558
Other current liabilities	968
Bank financing and other financial liabilities	33 848
TOTAL CURRENT LIABILITIES	53 374
TOTAL LIABILITIES	61 850
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	70 138

TUNISIA FACTORING

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME	AMOUNT
Factoring Fees	2 209
Interest on financing	3 749
TOTAL OPERATING INCOME	5 958
Net financial charges	2 441
Transferred from reserves	684
NET PROCEEDS	4 201
OPERATING EXPENSES	AMOUNT
Staff costs	837
Allotment for depreciation	250
Allotment for reserves	710
Other operating expenses	710
TOTAL OPERATING EXPENSES	2 507
OPERATING PROFIT OR LOSS	1 694
Income from investments	30
Other ordinary profits	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 724
Tax on profits	428
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 296
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 296

UNIFACTOR

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
NON CURRENT ASSETS	
Intangible assets	54
Depreciation (-)	(54)
Net intangible assets	0
Assets used by the firm	559
Depreciation (-)	(126)
Net tangible assets	433
Financial assets	904
Provisions (-)	(0)
Net financial assets	904
Other non currents assets	110
TOTAL NON CURRENT ASSETS	1 447
CURRENT ASSETS	
Factored purchasers and related accounts	43 248
Put aside for reserves and charges (-)	(2 674)
Client and net related accounts	40 574
Other current assets	833
Cash and near cash	3 498
TOTAL CURRENT ASSETS	44 905
TOTAL ASSETS	46 352
SHAREHOLDERS' EQUITY AND LIABILITIES	
SHAREHOLDERS' EQUITY	
AMOUNT	
Share capital	6 000
Reserves	450
Income carried forward	62
PRE-PEOFIT SHAREHOLDERS' EQUITY	6 512
Net financial year profit	1 392
TOTAL SHAREHOLDERS' EQUITY	7 904
LIABILITIES	
AMOUNT	
NON CURRENT LIABILITIES	
Loans	16 800
Guarantee fund	5 371
Reserves	128
TOTAL NON CURRENT LIABILITIES	22 299
CURRENT LIABILITIES	
Members and related accounts	1 790
Other currents liabilities	1 318
Bank financing and other liabilities	13 041
TOTAL CURRENT LIABILITIES	16 149
TOTAL LIABILITIES	38 448
TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	46 352

UNIFACTOR

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

OPERATING INCOME OF FACTORING	AMOUNT
Factoring fees	1 836
Financial income of mobilization	3 634
Income from investments	67
TOTAL OPERATING INCOME	5 537
Net financial charges	1 933
NET PROCEEDS OF FACTORING	3 604
OPERATING EXPENSES	AMOUNT
Overheads	1 080
Allotments to depreciation and reserves	63
Factoring account	686
Other operating expenses	27
TOTAL OPERATING EXPENSES	1 802
OPERATING PROFIT OR LOSS	1 802
Other ordinary profits	0
Other ordinary losses	0
PRE-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 802
Tax on profits	410
POST-TAX PROFIT OR LOSS FROM REGULAR ACTIVITIES	1 392
Extraordinary items	0
NET PROFIT OR LOSS FOR THE YEAR	1 392

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FINANCIAL STATEMENTS OF OTHER MEMBERS

BEST BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	6 049
Claims on banking and financial establishments	66 983
Claims on clients	157 086
Commercial securities portfolio	70 166
Investment portfolio	30 961
Fixed assets	6 109
Other assets	1 837
TOTAL ASSETS	339 191
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	180
Deposits and assets of banking and financial establishments	806
Clients' deposits and assets	254 881
Borrowings and special resources	443
Other liabilities	2 538
TOTAL LIABILITIES	258 848
CAPITAL STOCK	AMOUNT
Capital	68 170
Reserves	6 037
Bank's own shares	0
Other capital stock	670
Income carried forward	52
Banking proceeds	5 414
TOTAL CAPITAL STOCK	80 343
TOTAL LIABILITIES AND CAPITAL STOCK	339 191

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	7 380
Documentary credit	14 496
Assets given in guarantee	0
TOTAL POSSIBLE LIABILITIES	21 876
CONTINGENCIES GIVEN	AMOUNT
Contingencies of financing given	51 550
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	51 550
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	3 688
Guarantees received	65 713
TOTAL CONTINGENCIES RECEIVED	69 401

* 1 USD = 1.3634 TND (quotation as at 31/12/2005).

BEST BANK**STATEMENT OF INCOME AS AT 31 DECEMBER 2005** (in thousand dinars)

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	10 535
Commissions (in proceeds)	2 566
Earnings on commercial securities portfolio and financial transactions	2 496
Investment portfolio revenues	1 475
TOTAL BANK OPERATING PROCEEDS	17 072
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	5 569
Commissions incurred	866
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	6 435
NET BANKING PROCEEDS	10 637
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	149
Trading in for provisions and result of correction of assets, on investment portfolio	210
Other operating products	41
Wage bill	3 715
General operating charges	1 042
Endowments for amortization and for provisions on fixed assets	881
OPERATING RESULT	5 399
Balance in gain / loss from other ordinary items	25
Tax on profits	10
RESULT OF CURRENT ACTIVITIES	5 414
Balance in gain / loss from other extraordinary items	0
NET FISCAL YEAR INCOME	5 414

* 1 USD = 1.3634 TND (quotation as at 31/12/2005).

TUNISIAN BUSINESS BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assets to BCT, CCP & TGT	0
Claims on banking and financial establishments	1 636
Claims on clients	118
Commercial securities portfolio	1 350
Investment portfolio	0
Fixed assets	67
Other assets	614
TOTAL ASSETS	3 785
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	0
Other liabilities	371
TOTAL LIABILITIES	371
CAPITAL STOCK	AMOUNT
Share capital	4 500
Reserves	0
Other capital stock	1
Income carried forward	-1 019
Banking proceeds	-68
TOTAL CAPITAL STOCK	3 414
TOTAL LIABILITIES AND CAPITAL STOCK	3 785

OFF BALANCE SHEET ITEMS

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

TUNISIAN BUSINESS BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	78
Fees of studies	622
Earnings on commercial securities portfolio and financial transactions	64
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	764
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	2
Commissions incurred	0
TOTAL BANK OPERATING CHARGES	2
NET BANKING PROCEEDS	762
Trading in for provisions and result of correction of assets on claims, off balance sheet items and liabilities	15
Other operating product	0
Wage bill	188
General operating charges	637
Endowments for amortization and for provisions on fixed assets	21
OPERATING RESULT	(69)
Balance in gain / loss from other ordinary items	1
Tax on profits	0
RESULT OF CURRENT ACTIVITIES	(68)
Balance in gain / loss from other extraordinary items	0
NET FISCAL YEAR INCOME	(68)

NORTH AFRICA INTERNATIONAL BANK

BALANCE SHEET AS AT 31 DECEMBER 2005 (in thousand dinars)

ASSETS	AMOUNT
Cash and assests to BCT, CCP & TGT	834
Claims on banking and financial establishments	106 101
Claims on clients	125 619
Commercial securities portfolio	0
Investment portfolio	20
Fixed assets	4 762
Other assets	3 517
TOTAL ASSETS	240 853
LIABILITIES	AMOUNT
Central Bank of Tunisia & CCP	23
Deposits and assets of banking and financial establishments	124 291
Clients' deposits and assets	51 292
Borrowings and special resources	0
Reserves	0
Other liabilities	1 444
TOTAL LIABILITIES	177 050
CAPITAL STOCK	AMOUNT
Capital	40 902
Reserves	20 651
Bank's own shares	0
Other capital stock	0
Income carried forward	-22
Banking proceeds	2 272
TOTAL CAPITAL STOCK	63 803
TOTAL LIABILITIES AND CAPITAL STOCK	240 853

OFF BALANCE SHEET ITEMS

POSSIBLE LIABILITIES	AMOUNT
Guarantees, aval facilities and other guarantees given	30 800
Documentary credit	158 552
TOTAL POSSIBLE LIABILITIES	189 352
CONTINGENCIES GIVEN	AMOUNT
Contingencies of given financing	54 904
Contingencies on securities	0
TOTAL CONTINGENCIES GIVEN	54 904
CONTINGENCIES RECEIVED	AMOUNT
Contingencies of financing received	0
Guarantees received	16 360
TOTAL CONTINGENCIES RECEIVED	16 360

*1USD=1.3634 TND (quotation as at 31/12/2005).

NORTH AFRICA INTERNATIONAL BANK

STATEMENT OF INCOME AS AT 31 DECEMBER 2005 *(in thousand dinars)*

BANK OPERATING PROCEEDS	AMOUNT
Interests on loans and similar revenues	9 049
Commissions (in proceeds)	2 950
Earnings on commercial securities portfolio and financial transactions	3 675
Investment portfolio revenues	0
TOTAL BANK OPERATING PROCEEDS	15 674
BANK OPERATING CHARGES	AMOUNT
Interests incurred and similar charges	2 225
Commissions incurred	140
Loss on commercial securities portfolio and financial transactions	0
TOTAL BANK OPERATING CHARGES	2 365
NET BANKING PROCEEDS	13 309
Endowments for provisions and result of correction of assets on claims, off balance sheet items and liabilities	10 535
Trading in for provisions and result of correction of assets, on investment portfolio	4 553
Other operating products	0
Wage bill	2 922
General operating charges	1 426
Endowments for amortization and for provisions on fixed assets	381
OPERATING RESULT	2 598
Balance in gain / loss from other ordinary items	27
Tax on profits	353
RESULT OF CURRENT ACTIVITIES	2 272
Balance in gain / loss from extraordinary items	0
NET FISCAL YEAR INCOME	2 272

* 1 USD = 1.3634 TND (quotation as at 31/12/2005).

III

APPENDIX

A

THE BANKING
POPULATION IN 2005

TREND IN BANKS' PERSONNEL

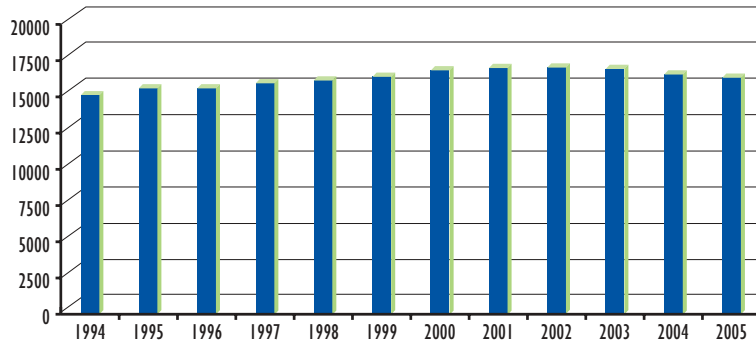
(DEPOSIT, MIXED BANKS AND OTHER MEMBERS) DURING THE PERIOD 1994/2005

TABLE I	YEAR	TOTAL NUMBER OF EMPLOYEES	RATE OF INCREASE
DEPOSIT BANKS	1994	15 110	5.49%
	1995	15 579	3.10%
	1996	15 606	0.17%
	1997	15 924	2.04%
	1998	16 136	1.33%
	1999	16 395	1.61%
	2000	16 837	2.70%
	2001	16 975	0.82%
	2002	17 041	0.39%
	2003	16 917	-0.73%
	2004	16 542	-2.22%
	2005	16 346	-1.18%
MIXED BANKS	1994	886	1.72%
	1995	894	0.90%
	1996	895	0.11%
	1997	906	1.23%
	1998	913	0.77%
	1999	915	0.22%
	2000	560	-38.80%
	2001	533	-4.82%
	2002	528	-0.94%
	2003	505	-4.36%
	2004	528	4.55%
2005	568	7.58%	
OTHER MEMBERS	2001	83	
	2002	510	514.46%
	2003	539	5.69%
	2004	659	22.26%
	2005	682	3.49%
GENERAL TOTAL	1994	15 996	5.28%
	1995	16 473	2.98%
	1996	16 501	0.17%
	1997	16 830	1.99%
	1998	17 049	1.30%
	1999	17 310	1.53%
	2000	17 397	0.50%
	2001	17 591	1.12%
	2002	18 079	2.77%
	2003	17 961	-0.65%
	2004	17 729	-1.29%
2005	17 596	-0.75%	

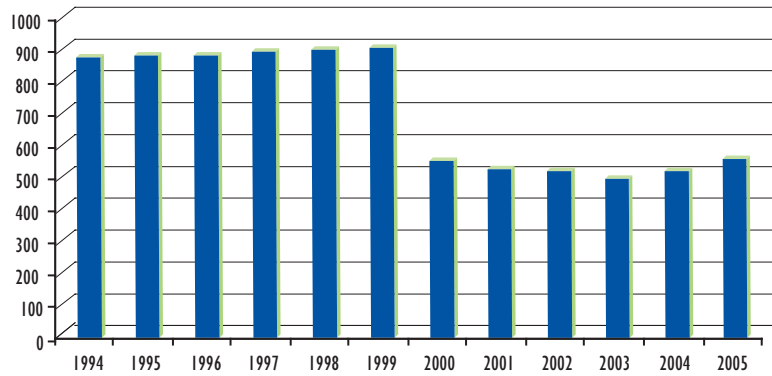
Mixed banks include BTKD, TQB, BTE, BTL and STUSID BANK

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

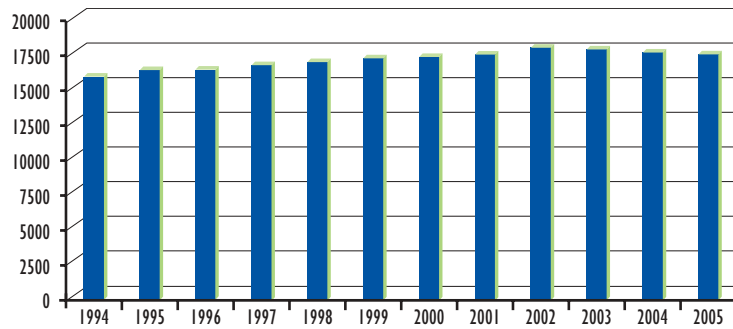
DEPOSIT BANKS



MIXED BANKS



DEPOSIT, MIXED BANKS AND OTHER MEMBERS

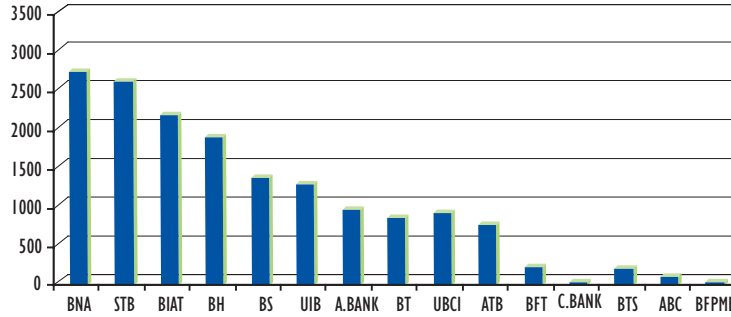


STAFF AT DEPOSIT BANKS AS AT 31 DECEMBER 2005

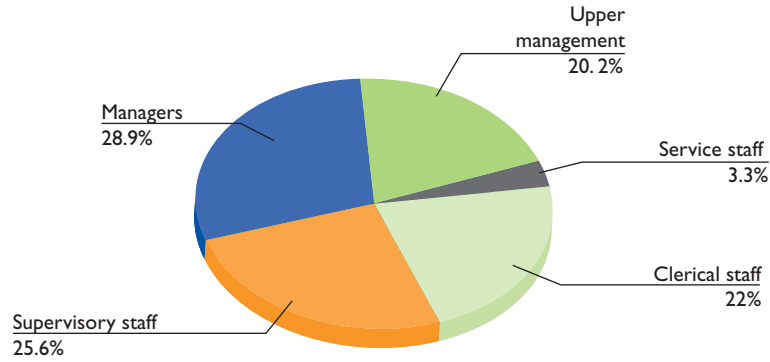
TABLE II

BANKS	BNA	STB	BIAT	BH	BS	UIB	A.BANK	BT	UBCI	ATB	BFT	C.BANK	BTS	ABC	BFPME	TOTAL
TOTAL NUMBER	2 767	2 619	2 191	1 920	1 381	1 307	979	870	932	786	219	39	197	108	31	16 346
OF EMPLOYEES																
PROFESSIONAL STAFF																
* Service staff	35	65	159	133	21	10	41	39	4	11	14	0	4	5	1	542
* Clerical staff	576	383	434	475	337	348	196	249	219	245	52	1	63	18	5	3 601
* Supervisory staff	598	742	541	497	400	376	313	224	204	177	70	7	15	9	2	4 175
* Managers	880	600	675	441	411	363	266	307	380	158	58	23	91	67	8	4 728
* Upper management	678	829	382	374	212	210	163	51	125	195	25	8	24	9	15	3 300
AGE																
* Under 25	24	5	0	0	7	4	2	7	48	0	2	0	1	2	0	102
* Between 25 -35	439	332	130	542	301	205	175	238	306	191	67	28	102	81	10	3 147
* Between 35 - 50	1 823	1 594	1 233	1 148	769	791	491	450	435	524	120	10	77	24	14	9 503
* Between 50 - 55	379	509	304	178	220	213	282	115	97	47	21	0	14	1	4	2 384
* Over 55	102	179	524	52	84	94	29	60	46	24	9	1	3	0	3	1 210
GENDER																
* Male	1 975	1 646	1 476	1 219	949	753	714	634	608	482	122	24	124	75	23	10 824
* Female	792	973	715	701	432	554	265	236	324	304	97	15	73	33	8	5 522
MARITAL STATUS																
* Married	2 423	2 271	1 810	1 633	1 176	1 198	797	706	656	685	163	23	121	53	21	13 736
* Unmarried	344	348	381	287	205	109	182	164	276	101	56	16	76	55	10	2 610

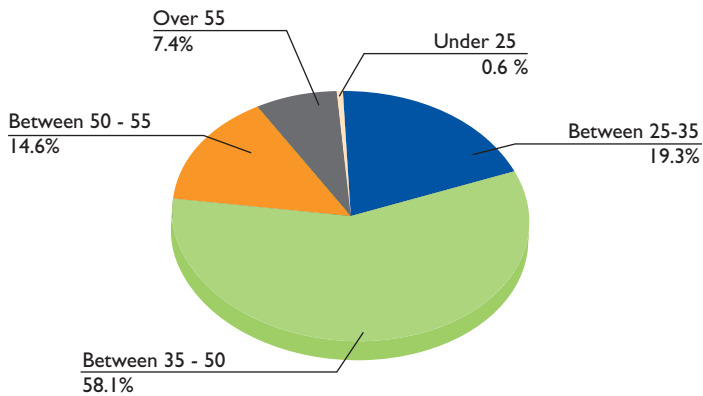
DEPOSIT BANK OVERALL MANPOWER



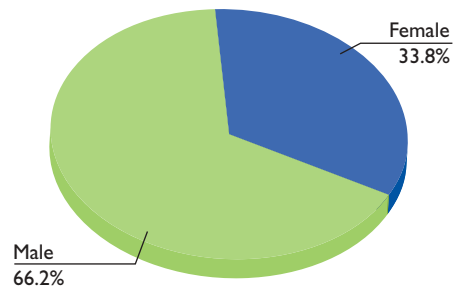
STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE



STAFF STRUCTURE BY GENDER

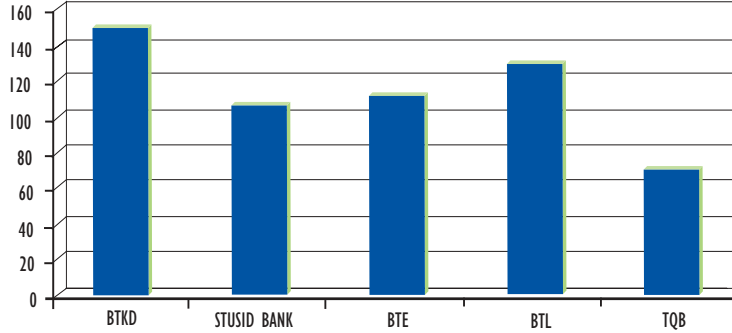


STAFF AT MIXED BANKS AS AT 31 DECEMBER 2005

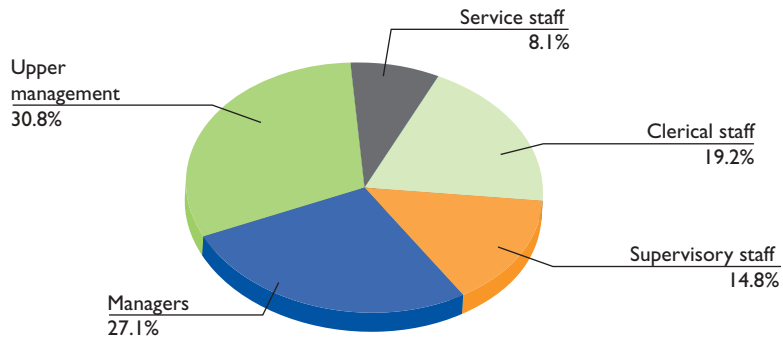
TABLE III

BANKS	BTKD	STUSID BANK	BTE	BTL	TQB	TOTAL
TOTAL NUMBER OF EMPLOYEES	150	106	112	130	70	568
PROFESSIONAL STAFF						
* Service staff	9	23	6	7	1	46
* Clerical staff	28	12	22	28	19	109
* Supervisory staff	29	5	15	18	17	84
* Managers	34	32	32	39	17	154
* Upper management	50	34	37	38	16	175
AGE						
* Under 25	0	0	0	0	0	0
* Between 25 - 35	35	21	23	51	18	148
* Between 35 - 50	81	56	67	70	33	307
* Between 50 - 55	22	18	17	7	14	78
* Over 55	12	11	5	2	5	35
GENDER						
* Male	82	62	66	80	40	330
* Female	68	44	46	50	30	238
MARITAL STATUS						
* Married	127	78	88	101	58	452
* Unmarried	23	28	24	29	12	116

MIXED BANK OVERALL MANPOWER

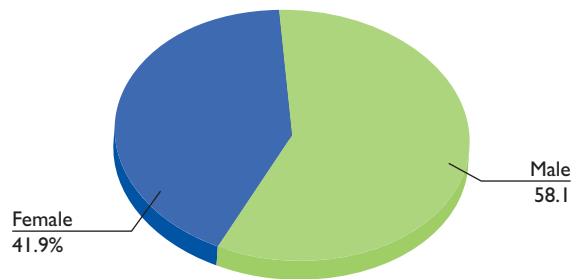
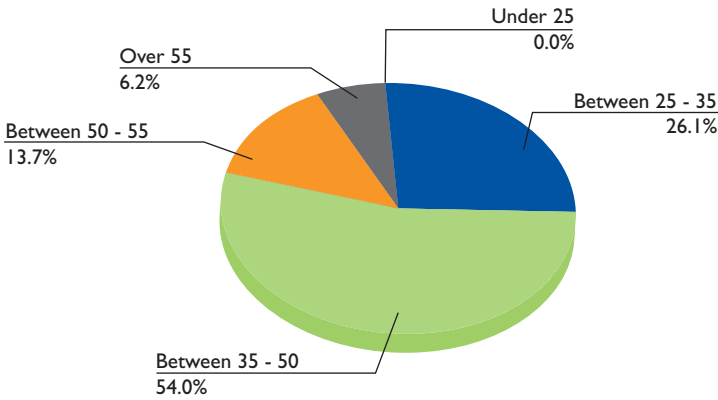


STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE

STAFF STRUCTURE BY GENDER

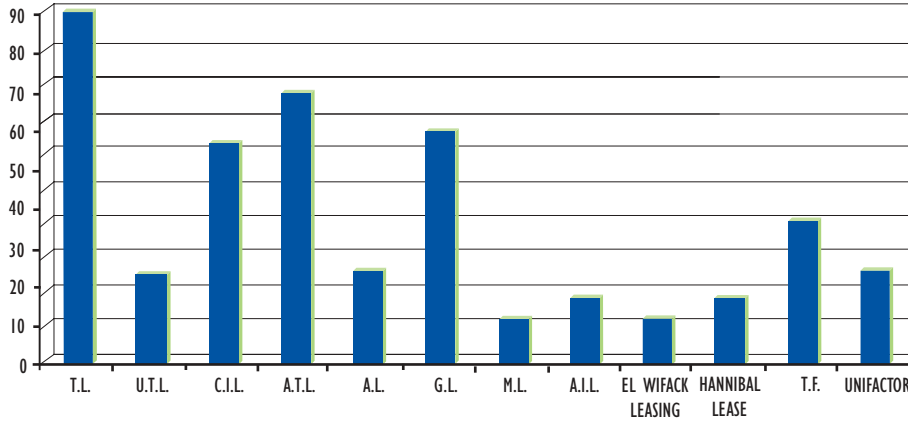


STAFF AT FINANCIAL INSTITUTIONS AS AT 31 DECEMBER 2005

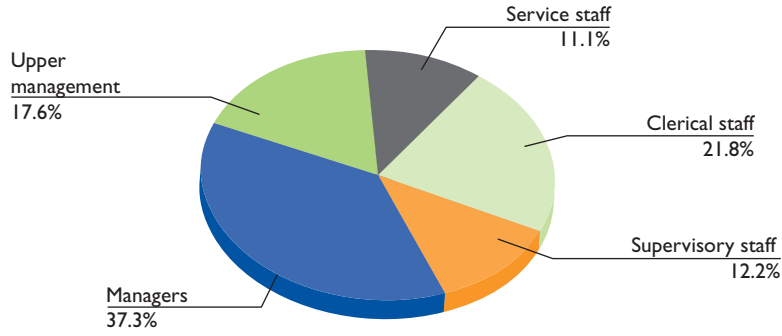
TABLE IV

FINANCIAL INSTITUTIONS	LEASING COMPANIES											FACTORING COMPANIES		TOTAL
	T.L	U.T.L	C.I.L	A.T.L	A.L	G.L	M.L	A.I.L	EL WIFACK LEASING	HANNIBAL LEASE	T.F	UNIFACTOR		
TOTAL NUMBER OF EMPLOYEES	96	23	57	70	25	60	29	17	12	17	37	24	467	
PROFESSIONAL STAFF														
* Service staff	8	0	3	3	1	25	2	0	3	2	3	2	52	
* Clerical staff	11	4	14	31	7	4	5	5	2	2	12	5	102	
* Supervisory staff	17	12	9	2	1	2	5	2	2	0	3	2	57	
* Managers	41	3	17	29	11	21	12	6	4	6	14	10	174	
* Upper Management	19	4	14	5	5	8	5	4	1	7	5	5	82	
AGE														
* Under 25	3	0	0	4	0	0	0	0	0	0	0	1	8	
* Between 25 - 35	47	13	34	24	11	45	16	9	9	12	27	14	261	
* Between 35 - 50	38	7	20	40	9	14	10	7	3	4	9	8	169	
* Between 50 - 55	4	1	2	2	4	0	3	1	0	0	0	1	18	
* Over 55	4	2	1	0	1	1	0	0	0	1	1	0	11	
GENDER														
* Male	78	16	44	52	20	39	19	13	7	11	22	14	335	
* Female	18	7	13	18	5	21	10	4	5	6	15	10	132	
MARITAL STATUS														
* Married	68	19	33	43	22	41	19	15	2	11	24	15	312	
* Unmarried	28	4	24	27	3	19	10	2	10	6	13	9	155	

FINANCIAL INSTITUTIONS OVERALL MANPOWER

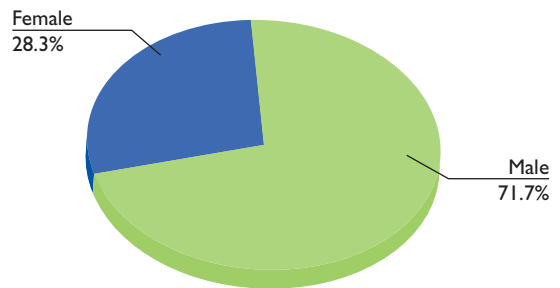
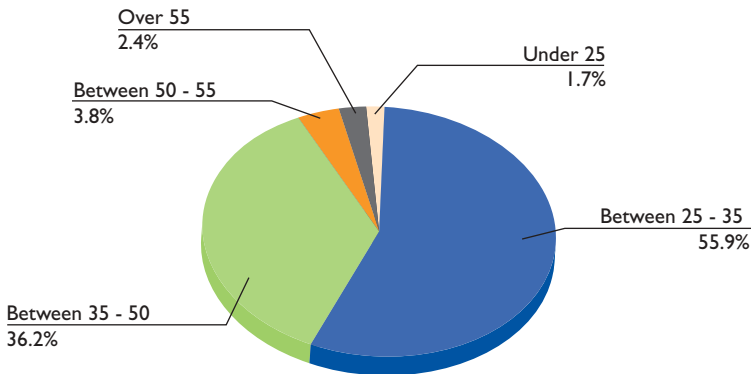


STAFF STRUCTURE BY PROFESSIONAL STAFF



STAFF STRUCTURE BY AGE

STAFF STRUCTURE BY GENDER



STAFF AT OTHER MEMBERS INSTITUTIONS AS AT 31 DECEMBER 2005

TABLE V

BANKS	OFFSHORE BANKS		BUSINESS BANKS		COLLECTION COMPANIES								TOTAL
	NAIB	BEST BANK	BAT	BANK	SOFINREC	STRC	ISTIFA COMPANY	SOUTHERN COLLECTION	SGRC	IRC	CIAR	RAPID COLLECTION COMPANY	
TOTAL NUMBER OF EMPLOYEES	92	117	6	NA	NA	NA	NA	NA	NA	NA	NA	NA	215
PROFESSIONAL STAFF													
* Service staff	0	28	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	29
* Clerical staff	26	29	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	56
* Supervisory staff	19	22	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	41
* Managers	30	28	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	59
* Upper Management	17	10	3	NA	NA	NA	NA	NA	NA	NA	NA	NA	30
AGE													
* Under 25	4	0	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	4
* Between 25 - 35	37	8	2	NA	NA	NA	NA	NA	NA	NA	NA	NA	47
* Between 35 - 50	44	89	3	NA	NA	NA	NA	NA	NA	NA	NA	NA	136
* Between 50 - 55	4	10	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	15
* Over 55	3	10	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	13
GENDER													
* Male	63	61	3	NA	NA	NA	NA	NA	NA	NA	NA	NA	127
* Female	29	56	3	NA	NA	NA	NA	NA	NA	NA	NA	NA	88
MARITAL STATUS													
* Married	72	106	4	NA	NA	NA	NA	NA	NA	NA	NA	NA	182
* Unmarried	20	11	2	NA	NA	NA	NA	NA	NA	NA	NA	NA	33

NA : not available

SOFINREC : Financial Claim Collection Company

STRC : Tunisian Claim Collection Company

SGRC : General Claim Collection Company

IRC : Claim Collection Group

CIAR : Arab International Collection Company

BANKING STAFF STRUCTURE BY PROFESSIONAL STAFF AS AT 31 DECEMBER 2005

TABLE VI

BANKS	YEAR	TOTAL NUMBER OF EMPLOYEES		SERVICE STAFF		CLERICAL STAFF		SUPERVISORY STAFF		MANAGERS		UPPER MANAGEMENT						
		NBER	(%)	NBER	(%)	NBER	(%)	NBER	(%)	NBER	(%)	NBER	(%)					
DEPOSIT BANKS	1993	14 323		1 385	-3.89	9.67	6 215	0.71	43.39	2 897	7.26	20.23	2 691	10.65	18.79	1 135	9.98	7.92
	1994	15 110		1 451	4.77	9.60	6 393	2.86	42.31	3 181	9.80	21.05	2 873	6.76	19.01	1 212	6.78	8.02
	1995	15 579		1 392	-4.07	8.94	6 438	0.70	41.32	3 246	2.04	20.84	3 195	11.21	20.51	1 308	7.92	8.40
	1996	15 606		1 270	-8.76	8.14	5 834	-9.38	37.38	3 722	14.66	23.85	3 336	4.41	21.38	1 444	10.40	9.25
	1997	15 924		1 055	-16.93	6.63	5 801	-0.57	36.43	3 931	5.62	24.69	3 593	7.70	22.56	1 544	6.93	9.70
	1998	16 136		1 016	-3.70	6.30	5 494	-5.29	34.05	4 092	4.10	25.36	3 789	5.46	23.48	1 745	13.02	10.81
	1999	16 395		974	-4.13	5.94	5 211	-5.15	31.78	4 269	4.33	26.04	4 039	6.60	24.64	1 902	11.60	11.60
	2000	16 837		900	-7.60	5.35	5 093	-2.26	30.25	4 292	0.54	25.49	4 300	6.46	25.54	2 252	18.40	13.38
	2001	16 975		852	-5.33	5.02	4 881	-4.16	28.75	4 383	2.12	25.82	4 391	2.12	25.87	2 468	9.59	14.54
	2002	17 041		697	-18.19	4.09	4 568	-6.41	26.81	4 436	1.21	26.03	4 626	5.35	27.15	2 714	9.97	15.93
2003	16 917		629	-9.76	3.72	4 278	-6.35	25.29	4 291	-3.27	25.37	4 808	3.93	28.42	2 911	7.26	17.21	
2004	16 542		584	-7.15	3.53	3 845	-10.12	23.24	4 290	-0.02	25.93	4 755	-1.10	28.75	3 068	5.39	18.55	
2005	16 346		542	-7.19	3.32	3 601	-6.35	22.03	4 175	-2.68	25.54	4 728	-0.57	28.92	3 300	7.56	20.19	
MIXED BANKS	1993	871		104	-0.95	11.94	231	2.21	26.52	134	13.56	15.38	219	10.05	25.14	183	0.55	21.01
	1994	886		87	-16.35	9.82	231	0.00	26.07	145	8.21	16.37	213	-2.74	24.04	210	14.75	23.70
	1995	894		88	1.15	9.84	228	-1.30	25.50	150	3.45	16.78	209	-1.88	23.38	219	4.29	24.50
	1996	895		81	-7.95	9.05	220	-3.51	24.58	153	2.39	17.09	214	2.39	23.91	227	3.65	25.36
	1997	906		81	0.00	8.94	192	-12.73	21.19	171	11.76	18.87	221	3.27	24.39	241	6.17	26.60
	1998	913		84	3.70	9.20	209	8.85	22.89	144	-15.79	15.77	230	4.07	25.19	246	2.07	26.94
	1999	915		71	-15.48	7.76	213	1.91	23.28	134	-6.94	14.64	231	0.43	25.25	266	8.13	29.07
	2000	560		53	-25.35	9.46	134	-37.09	23.93	75	-44.03	13.39	130	-43.72	23.21	168	-36.84	30.00
	2001	533		50	-5.66	9.38	120	-10.45	22.51	75	0.00	14.07	126	-3.08	23.64	162	-3.57	30.39
	2002	528		48	-4.00	9.09	114	-5.00	21.59	79	5.33	14.96	132	4.76	25.00	155	-4.32	29.36
2003	505		41	-14.58	8.12	105	-7.89	20.79	84	6.33	16.63	133	0.76	26.34	142	-8.39	28.12	
2004	528		46	12.20	8.71	105	0.00	19.89	83	-1.19	15.72	137	3.01	25.95	157	10.56	29.73	
2005	568		46	0.00	8.10	109	3.81	19.19	84	1.20	14.79	154	12.41	27.11	175	11.46	30.81	
OTHER MEMBERS	2001	83		2		2.41	32	38.55	12	14.46	14.46	22	26.51	26.51	15	18.07		
	2002	510		49	2 350.00	9.61	132	312.50	25.88	58	383.33	11.37	178	709.09	34.90	93	520.00	18.24
	2003	539		51	4.08	9.46	118	-10.61	21.89	67	15.52	12.43	204	14.61	37.85	99	6.45	18.37
	2004	659		73	43.14	11.08	161	36.44	24.43	78	16.42	11.84	240	17.65	36.42	107	8.08	16.24
	2005	682		81	10.96	11.88	158	-1.86	23.17	98	25.64	14.37	233	-2.92	34.16	112	4.67	16.42
GENERAL TOTAL	1993	15 194		1 489	-3.69	9.80	6 446	0.77	42.42	3 031	7.52	19.95	2 910	10.60	19.15	1 318	8.57	8.67
	1994	15 996		1 538	3.29	9.61	6 624	2.76	41.41	3 326	9.73	20.79	3 086	6.05	19.29	1 422	7.89	8.89
	1995	16 473		1 480	-3.77	8.98	6 666	0.63	40.47	3 396	2.10	20.62	3 404	10.30	20.66	1 527	7.38	9.27
	1996	16 501		1 351	-8.72	8.19	6 054	-9.18	36.69	3 875	14.10	23.48	3 550	4.29	21.51	1 671	9.43	10.13
	1997	16 830		1 136	-15.91	6.75	5 993	-1.01	35.61	4 102	5.86	24.37	3 814	7.44	22.66	1 785	6.82	10.61
	1998	17 049		1 100	-3.17	6.45	5 703	-4.84	33.45	4 236	3.27	24.85	4 019	5.37	23.57	1 991	11.54	11.68
	1999	17 310		1 045	-5.00	6.04	5 424	-4.89	31.33	4 403	3.94	25.44	4 270	6.25	24.67	2 168	8.89	12.52
	2000	17 397		953	-8.80	5.48	5 227	-3.63	30.05	4 367	-0.82	25.10	4 430	3.75	25.46	2 420	11.62	13.91
	2001	17 591		904	-5.14	5.14	5 033	-3.71	28.61	4 470	2.36	25.41	4 539	2.46	25.80	2 645	9.30	15.04
	2002	18 079		794	-12.17	4.39	4 814	-4.35	26.63	4 573	2.30	25.29	4 936	8.75	27.30	2 962	11.98	16.38
2003	17 961		721	-9.19	4.01	4 501	-6.50	25.06	4 442	-2.86	24.73	5 145	4.23	28.65	3 152	6.41	17.55	
2004	17 729		703	-2.50	3.97	4 111	-8.66	23.19	4 451	0.20	25.11	5 132	-0.25	28.95	3 332	5.71	18.79	
2005	17 596		669	-4.84	3.80	3 868	-5.91	21.98	4 357	-2.11	24.76	5 115	-0.33	29.07	3 587	7.65	20.39	

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

Mixed Banks include BTKD, TQB, BTE, BTL and STUSID BANK.

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

BANKING STAFF STRUCTURE BY AGE AS AT 31 DECEMBER 2005

TABLE VII

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)%			
DEPOSIT BANKS	1993	14 323	614	-1.60	4.29	6 195	2.30	43.25	6 357	5.86	44.38	1 157	5.95	8.08
	1994	15 110	708	15.31	4.69	6 700	8.15	44.34	6 572	3.38	43.49	1 130	-2.33	7.48
	1995	15 579	638	-9.89	4.10	6 916	3.22	44.39	6 867	4.49	44.08	1 158	2.48	7.43
	1996	15 606	390	-38.87	2.50	6 466	-6.51	41.43	7 478	8.90	47.92	1 272	9.84	8.15
	1997	15 924	320	-17.95	2.01	6 288	-2.75	39.49	7 748	3.61	48.66	1 568	23.27	9.85
	1998	16 136	250	-21.88	1.55	5 960	-5.22	36.94	8 210	5.96	50.88	1 716	9.44	10.63
	1999	16 395	244	-2.40	1.49	5 679	-4.71	34.64	8 555	4.20	52.18	1 917	11.71	11.69
	2000	16 837	202	-17.21	1.20	5 756	1.36	34.19	8 474	-0.95	50.33	2 405	25.46	14.28
	2001	16 975	184	-8.91	1.08	5 264	-8.55	31.01	8 677	2.40	51.12	2 850	18.50	16.79
	2002	17 041	122	-33.70	0.72	4 542	-13.72	26.65	9 326	7.48	54.73	3 051	7.05	17.90
2003	16 917	111	-9.02	0.66	4 115	-9.40	24.32	9 455	1.38	55.89	3 236	6.06	19.13	
2004	16 542	80	-27.93	0.48	3 582	-12.95	21.65	9 033	-4.46	54.61	3 847	18.88	23.26	
2005	16 346	102	27.50	0.62	3 147	-12.14	19.25	9 503	5.20	58.14	3 594	-6.58	21.99	
MIXED BANKS	1993	871	27	-3.57	3.10	361	-0.82	41.45	388	5.72	44.55	95	33.80	10.91
	1994	886	25	-7.41	2.82	355	-1.66	40.07	408	5.15	46.05	98	3.16	11.06
	1995	894	15	-40.00	1.68	333	-6.20	37.25	434	6.37	48.55	112	14.29	12.53
	1996	895	10	-33.33	1.12	322	-3.30	35.98	447	3.00	49.94	116	3.57	12.96
	1997	906	6	-40.00	0.66	307	-4.66	33.89	465	4.03	51.32	128	10.34	14.13
	1998	913	7	16.67	0.77	282	-8.14	30.89	478	2.80	52.35	146	14.06	15.99
	1999	915	6	-14.29	0.66	281	-0.35	30.71	449	-6.07	49.07	179	22.60	19.56
	2000	960	4	-33.33	0.71	168	-40.21	30.00	307	-31.63	54.82	81	-54.75	14.46
	2001	933	4	0.00	0.75	160	-4.76	30.02	290	-5.54	54.41	79	-2.47	14.82
	2002	928	5	25.00	0.95	150	-6.25	28.41	284	-2.07	53.79	89	12.66	16.86
2003	905	3	-40.00	0.59	128	-14.67	25.35	277	-2.46	54.85	97	8.99	19.21	
2004	928	2	-33.33	0.38	134	4.69	25.38	290	4.69	54.92	102	5.15	19.32	
2005	968	0	-100.00	0.00	148	10.45	26.06	307	5.86	54.05	113	10.78	19.89	
OTHER MEMBERS	2001	83	1		1.20	45		54.22	33		39.76	4		4.82
	2002	510	16	1 5000.00	3.14	304	575.56	59.61	160	384.85	31.37	30	650.00	5.88
	2003	659	15	-6.25	2.78	313	2.96	58.07	179	11.88	33.21	32	6.67	5.94
	2004	659	23	53.33	3.49	326	4.15	49.47	259	44.69	39.30	51	59.38	7.74
	2005	682	12	-47.83	1.76	308	-5.52	45.16	305	17.76	44.72	57	11.76	8.36
GENERAL TOTAL	1993	15 194	641	-1.69	4.22	6 556	2.12	43.15	6 745	5.85	44.39	1 252	7.65	8.24
	1994	15 996	733	14.35	4.58	7 055	7.61	44.10	6 980	3.48	43.64	1 228	-1.92	7.68
	1995	16 473	653	-10.91	3.96	7 249	2.75	44.01	7 301	4.60	44.32	1 270	3.42	7.71
	1996	16 501	400	-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	326	-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	257	-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	250	-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	206	-17.60	1.18	5 924	-0.60	34.05	8 781	-2.48	50.47	2 486	18.61	14.29
	2001	17 591	189	-8.25	1.07	5 469	-7.68	31.09	9 000	2.49	51.16	2 933	17.98	16.67
	2002	18 079	143	-24.34	0.79	4 996	-8.65	27.63	9 770	8.56	54.04	3 170	8.08	17.53
2003	17 961	129	-9.79	0.72	4 556	-8.81	25.37	9 911	1.44	55.18	3 365	6.15	18.74	
2004	17 729	105	-18.60	0.59	4 042	-11.28	22.80	9 582	-3.32	54.05	4 000	18.87	22.56	
2005	17 596	114	8.57	0.65	3 603	-10.86	20.48	10 115	5.56	57.48	3 764	-5.90	21.39	

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

Mixed banks include BTKD, TQB, BTE, BTL and STUSID BANK.

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

BANKING STAFF STRUCTURE BY GENDER AS AT 31 DECEMBER 2005

TABLE VIII

BANKS	YEAR	TOTAL NUMBER OF EMPLOYEES	MALE			FEMALE		
			NBER	(1)%	(2)%	NBER	(1)%	(2)%
DEPOSIT BANKS	1993	14 323	9 830	3.59	68.63	4 493	4.78	31.37
	1994	15 110	10 366	5.45	68.60	4 744	5.59	31.40
	1995	15 579	10 587	2.13	67.96	4 992	5.23	32.04
	1996	15 606	10 498	-0.84	67.27	5 108	2.32	32.73
	1997	15 924	10 744	2.34	67.47	5 180	1.41	32.53
	1998	16 136	10 892	1.38	67.50	5 244	1.24	32.50
	1999	16 395	10 968	0.70	66.90	5 427	3.49	33.10
	2000	16 837	11 232	2.41	66.71	5 605	3.28	33.29
	2001	16 975	11 285	0.47	66.48	5 690	1.52	33.52
	2002	17 041	11 298	0.12	66.30	5 743	0.93	33.70
	2003	16 917	11 228	-0.62	66.37	5 689	-0.94	33.63
	2004	16 542	10 951	-2.47	66.20	5 591	-1.72	33.80
2005	16 346	10 824	-1.16	66.22	5 522	-1.23	33.78	
MIXED BANKS	1993	871	558	3.14	64.06	313	8.30	35.94
	1994	886	570	2.15	64.33	316	0.96	35.67
	1995	894	570	0.00	63.76	324	2.53	36.24
	1996	895	561	-1.58	62.68	334	3.09	37.32
	1997	906	571	1.78	63.02	335	0.30	36.98
	1998	913	566	-0.88	61.99	347	3.58	38.01
	1999	915	566	0.00	61.86	349	0.58	38.14
	2000	560	330	-41.70	58.93	230	-34.10	41.07
	2001	533	311	-5.76	58.35	222	-3.48	41.65
	2002	528	309	-0.64	58.52	219	-1.35	41.48
	2003	505	290	-6.15	57.43	215	-1.83	42.57
	2004	528	309	6.55	58.52	219	1.86	41.48
2005	568	330	6.80	58.10	238	8.68	41.90	
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
GENERAL TOTAL	1993	15 194	10 388	3.57	68.37	4 806	5.00	31.63
	1994	15 996	10 936	5.28	68.37	5 060	5.29	31.63
	1995	16 473	11 157	2.02	67.73	5 316	5.06	32.27
	1996	16 501	11 059	-0.88	67.02	5 442	2.37	32.98
	1997	16 830	11 315	2.31	67.23	5 515	1.34	32.77
	1998	17 049	11 458	1.26	67.21	5 591	1.38	32.79
	1999	17 310	11 534	0.66	66.63	5 776	3.31	33.37
	2000	17 397	11 562	0.24	66.46	5 835	1.02	33.54
	2001	17 591	11 654	0.80	66.25	5 937	1.75	33.75
	2002	18 079	11 978	2.78	66.25	6 101	2.76	33.75
	2003	17 961	11 901	-0.64	66.26	6 060	-0.67	33.74
	2004	17 729	11 710	-1.60	66.05	6 019	-0.68	33.95
2005	17 596	11 616	-0.80	66.02	5 980	-0.65	33.98	

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

Mixed Banks include BTKD, TQB, BTE, BTL and STUSID BANK.

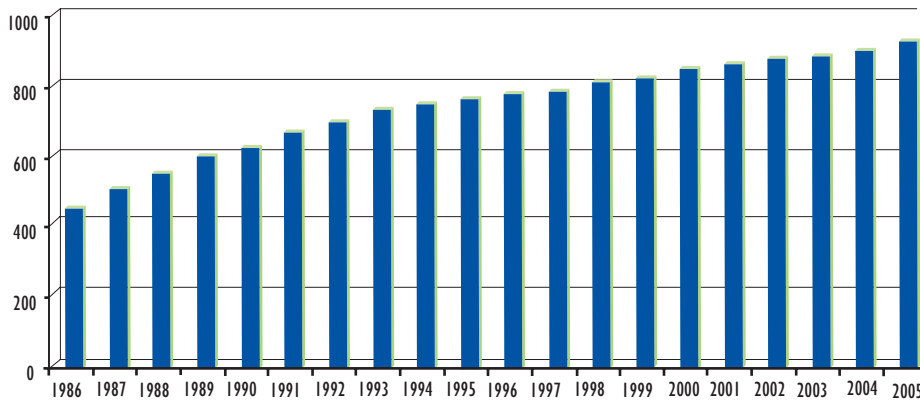
Other Members include financial institutions, offshore banks (NAIB, BEST BANK), business banks (BAT) and collection companies.

NETWORK OF BRANCHES-AGENCIES AND OFFICES OF BANKS AS AT 31 DECEMBER 2005

TABLE IX

	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
A.BANK	32	31	42	54	54	57	58	63	67	68	70	70	72	73	77	75	77	80	82	85
ABC																3	4	4	4	3
ATB	9	11	11	14	17	19	20	26	26	29	30	29	31	32	32	33	35	36	37	43
BEST BANK																			4	6
BFPME																				3
BH	21	21	27	29	29	34	36	35	46	50	59	61	68	73	73	77	74	78	76	79
BT	49	49	51	59	63	71	71	73	73	73	75	76	76	75	76	75	79	79	79	82
BS	56	59	62	64	66	72	75	78	79	81	79	83	86	86	86	89	90	91	92	93
BFT	3	3	4	4	6	6	6	6	6	6	6	6	6	7	7	7	7	7	7	7
BIAT	44	48	56	58	62	65	73	78	79	78	78	78	78	85	85	95	99	100	102	104
BNA	93	117	107	113	116	125	131	137	138	138	140	139	141	140	158	142	143	144	144	144
BTS													1	1	1	1	1	1	1	1
C.BANK						1	1	1	1	1	2	2	2	2	2	2	2	1	1	1
NAIB																2	2	2	2	2
STB	79	102	116	125	126	132	131	135	132	131	133	133	131	133	131	132	133	133	132	132
UBCI	23	23	24	27	28	29	33	34	36	37	37	37	37	38	39	42	46	47	52	66
UIB	47	46	58	59	60	63	66	72	70	77	79	78	86	85	88	94	94	93	89	88
TOTAL	456	510	558	606	627	674	701	738	753	770	786	792	817	828	857	868	885	896	904	939*

* 855 agencies - 19 branches and 65 offices



B

NETWORK
OF BANKS

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AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	AV. DE FRANCE	TUNIS	TUNIS	13, AV. DE FRANCE	(71) 340.511	344.422
(A)	P. PASTEUR	TUNIS	TUNIS	150, AV. DE LA LIBERTE	(71) 780.741	789.560
(A)	LA MARSA	TUNIS	LA MARSA	44, AV. TAIEB M'HIRI	(71) 740.704	741.445
(A)	LA FAYETTE	TUNIS	LA FAYETTE	54, RUE D'IRAN	(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 OLYMPIQUE	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	TUNIS	41, AVENUE KHEREIDDINE PACHA	(71) 844.960	844.047
(A)	LES BERGES DU LAC	TUNIS	LES BERGES DU LAC	CITE EL HABIB IMM. BEN MAHMOUD	(71) 965.303	964.987
(A)	CHARGUIA	TUNIS	CHARGUIA	5 RUE 8612 Z.I. LA CHARGUIA	(71) 796.946	205.163
(A)	ALAIN SAVARY	TUNIS	ALAIN SAVARY	71, AV. ALAIN SAVARY	(71) 770.255	772.576
(A)	EL MENZAH I.	TUNIS	EL MENZAH	ANGLE RUE ERRASSAS ET RUE H'MIDI	(71) 752.582	752.787
(A)	EL MANAR	TUNIS	EL MANAR	CENTRE COMMERCIAL LE PARADIS	(71) 885.595	885.583
(A)	DR BURNET	TUNIS	MUTUELLE-VILLE	39, RUE DR. BURNET MUTUELLEVILLE	(71) 792.729	780.858
(A)	PLACE BARCELONE	TUNIS	TUNIS	1 RUE DE BELGIQUE	(71) 324.267	324.239
(A)	P. 7 NOVEMBRE	TUNIS	TUNIS	34, AV. HABIB BOURGUIBA	(71) 336.412	336.301
(A)	MONTFLEURY	TUNIS	MONTFLEURY	75, RUE DU SAHEL	(71) 392.966	397.764
(A)	BAB EL ALOUJ	TUNIS	TUNIS	2 RUETESTOUR, 10 RUE BAB EL ALOUJ	(71) 565.602	568.798
(A)	EL OMRANE	TUNIS	EL OMRANE	41, BD. HEDI SAIDI	(71) 897.106	563.020
(A)	LE PASSAGE	TUNIS	LE PASSAGE	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	TUNIS	26, SOUK KHEIREDDINE LA MEDINA	(71) 562.283	568.262
(A)	LE BARDO	TUNIS	LE BARDO	39, BOULEVARD 20 MARS	(71) 581.231	500.414
(A)	BAB SOUIKA	TUNIS	BAB SOUIKA	93, PLACE BAB SOUIKA	(71) 573.909	573.930
(A)	BAB JEDID	TUNIS	BAB JEDID	55, BLD BAB MNARA	(71) 571.638	571.678
(A)	EL MANAR CAMPUS	TUNIS	EL MANAR	GALERIE AMILCAR, RUE 7151	(71) 885.200	885.222
(A)	MEDV	TUNIS	TUNIS	AV. MEDV	(71) 835.500	831.630
(A)	ENNASR(2)	TUNIS	ENNASR II	ANGLE DES AV. HEDI NOUIRA ET NELLE ERE	(71) 828.700	828.555
(A)	LA MARSA CORNICHE	TUNIS	LA MARSA CORNICHE	AVENUE H. BOURGUIBA	(71) 983.150	983.135
(A)	ETTAHRIR	TUNIS	ETTAHRIR	RESIDENCE ZARROUK, ROUTE KSAR SAID	(71) 505.416	505.419
(A)	JARDIN D'EL MENZAH	ARIANA	EL MENZAH	RUE 7400 LES JARDINS D'EL MENZAH	(71) 887.711	873.377
(A)	EL MENZAH VI	ARIANA	EL MENZAH VI	CITE JAMIL-EL MENZAH VI	(71) 767.022	767.729

AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) ARIANA	ARIANA	ARIANA	AV.ALI BELHAOUANE	(71) 715.903	711.241
(A) SIDI THABET	ARIANA	SIDI THABET	AV.7 NOVEMBRE 1987	(71) 552.084	552.231
(A) KALAAT EL ANDALOUS	ARIANA	K.EL ANDALOUS	1 BIS.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	CENTRE URBAIN NORD	BOULEVARD 7 NOVEMBRE	(70) 728.470	728.460
(A) JEDEIDA	MANOUBA	JEDEIDA	15, 16 ET 17 AVENUE TAIEB M'HIRI	(71) 539.140	539.386
(A) MANOUBA	MANOUBA	MANOUBA	ANGLE AV.H.BOURGUIBA & RUE K.PACHA	(70) 615.148	615.134
(A) BEN AROUS	BEN AROUS	BEN AROUS	CARREFOUR GPI ET 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 H.BOURGUIBA/L. HADDAD	(71) 297.467	426.825
(A) RADES	BEN AROUS	RADES	AV.HABIB BOURGUIBA	(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) BIZERTE	BIZERTE	BIZERTE	99,AV.HABIB BOURGUIBA-BIZERTE	(72) 431.668	432.675
(A) NABEUL	NABEUL	NABEUL	47 AV. HABIB THAMEUR	(72) 286.000	286.016
(A) KELIBIA	NABEUL	KELIBIA	2,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) YASMINE HAMMAMET	NABEUL	YASSMINE HAMMAMET	COMPLEXE LA MEDINA Y. .HAMMAMET	(72) 241.400	241.411
(A) SOUSSE PORT	SOUSSE	SOUSSE	AV. MOHAMED V.	(73) 224.029	227.128
(A) HAMMAM-SOUSSE	SOUSSE	H.SOUSSE	GPI. HAMMAM SOUSSE	(73) 360.800	363.339
(A) SOUSSE SENGHOR	SOUSSE	SOUSSE	RUE L.S. SENGHOR SOUSSE-GPI	(73) 228.086	227.433
(A) M'SAKEN	SOUSSE	M'SAKEN	AV. DR. TAIEB HACHICHA	(73) 258.444	259.776
(A) SOUSSE KHEZAMA	SOUSSE KHEZAMA	SOUSSE	BOULEVARD 7 NOVEMBRE KHEZAMA	(73) 272.072	271.910
(A) SOUSSE ERRIADH	SOUSSE	SOUSSE ERRIADH	ROUTE DE LA CEINTURE CITE ERRIADH	(73) 303.956	303.956
(A) SOUSSE MEDINA	SOUSSE	SOUSSE MEDINA	54, RUE DE FRANCE	(73) 201.220	201.222
(A) KSAR HELAL	MONASTIR	KSAR HELAL	PLE DE L'INDEPENDANCE	(73) 472.994	472.737
(A) MONASTIR	MONASTIR	MONASTIR	AV. COMBATTANT SUPREME	(73) 462.789	464.432
(A) MAHDIA	MAHDIA	MAHDIA	104,AV. HABIB BOURGUIBA	(73) 680.888	695.809
(A) SFAX CHAKER	SFAX	SFAX	AV. HEDI CHAKER-SFAX	(74) 220.138	229.245

AMEN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	SFAX MEDINA	SFAX	SFAX	ANGLE RUE MALEK ET RUE DES NOTAIRES	(74) 211.944	212.721
(A)	SFAX GREMDA	SFAX	SFAX	ROUTE DE GREMDA KM.I	(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	GPI KM0,5 - SFAX MOULIN VILLE	(74) 225.660	225.660
(A)	SFAX POUDDRIERE	SFAX	SFAX POUDDRIERE	RTE SIDI MANSOUR SFAX POUDDRIERE	(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 I	(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	AV. 7 NOVEMBRE	(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 M.	AV. FARHAT HACHED	(75) 730.666	730.297
(A)	MEDENINE	MEDENINE	MEDENINE	PLACE SENIET ESSOUD	(75) 640.879	642.526
(A)	ZARZIS	MEDENINE	ZARZIS	AV. MOHAMED V	(75) 694.850	694.852
(A)	JERBA AJIM	MEDENINE	JERBA AJIM	16, AV 7 NOVEMBRE	(75) 660.074	660.482
(A)	JERBA EL MAY	MEDENINE	JERBA EL MAY	AV. DE LA REPLIQUE	(75) 676.243	676.177
(A)	TATAOUINE	TATAOUINE	TATAOUINE	ANGLE AV. F. HACHED AV. IERJANVIER	(75) 862.065	862.063
(A)	TOZEUR	TOZEUR	TOZEUR	COMPL. TOURIS. DAR CHRAIET	(76) 454.455	454.439
(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 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	LES BERGES DU LAC	TUNIS	TUNIS	RUE DU LAC D'ANNECY LES BERGES DU LAC	(71) 861.861	960.406
(A)	SOUSSE	SOUSSE	SOUSSE	AV. 7 NOVEMBRE -SOUSSE	(73) 244.800	244.820
(A)	SFAX	SFAX	SFAX	AV. 7 NOVEMBRE-SFAX IMM. EL ITKAN	(74) 403.999	404.909

ARAB TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	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) 327.142	327.028
(A)	EL MECHTEL	TUNIS	TUNIS	34, BOULEVARD OULED HAFFOUZ	(71) 782.394	793.212
(A)	LA MARSA	TUNIS	LA MARSA	PLACE 7 NOVEMBRE	(71) 744.209	744.104
(A)	KRAM	TUNIS	KRAM NORD	227 AV. HABIB BOURGUIBA	(71) 730.973	731.630
(A)	BARDO	TUNIS	BARDO	2 BIS AV. BAYREM TOUNSI	(71) 507.305	507.799
(A)	MUTU INTERNATIONALE	TUNIS	MUTUELLEVILLE	114, AV. JUGURTHA MUTUELLEVILLE	(71) 842.988	841.251
(A)	BERGES DU LAC	TUNIS	LAC DE TUNIS	LES BERGES DU LAC IMM.BADR. TUNIS	(71) 861.291	861.523
(A)	MONTPLAISIR	TUNIS	TUNIS	RUE 8005-MONTPLAISIR	(71) 783.198	782.090
(A)	EL MANAR	TUNIS	EL MANAR	2, RUE YOUSSEF ROUISSI	(71) 889.152	889.256
(A)	LA LIBERTE	TUNIS	LAFAYETTE	93, AVENUE DE LA LIBERTE	(71) 288.022	289.008
(A)	CHARGUIA	TUNIS	CHARGUIA	IMMEUBLE SAWARBY CENTRE URBAIN NORD	(71) 751.118	750.590
(A)	EL MORKADH	TUNIS	EL MORKADH	ANGLE RUE EL MORKADH ET PLACE DES CHEVAUX	(71) 340.641	340.799
(A)	EL AOUIINA	TUNIS	EL AOUIINA	23, AV. MONGI SLIM	(70) 727.477	727.488
(A)	EL MENZAH	ARIANA	EL MENZAH VI	ANGLE RUE DE LA LIBERTÉ ET OTHMANE IBN AFFENE EL MENZAH VI	(71) 766.666	767.081
(A)	ARIANA	ARIANA	ARIANA	ANGLE AV.A.KHABTANI/ H.KHAFACHA	(71) 702.222	703.463
(A)	SAADI	ARIANA	EL MENZAH	IMM.SAADI - EL MENZEAH 4	(71) 705.373	705.237
(A)	ENNASR	ARIANA	ENNASR 2	AV. HEDI NOUIRA	(70) 825.544	825.548
(A)	EL MEDINA EL JADIDA	BEN AROUS	MEDINA JEDIDA	ANGLE AV. FAYCAL IBN ABDELAZIZ DIMASSI	(79) 354.513	354.482
(A)	MEGRINE	BEN AROUS	MEGRINE	21, RUE DU PLASTIQUE Z.IND.SIDI RZIG	(71) 433.050	434.855
(A)	EL MOUROUJ	BEN AROUS	EL MOUROUJ I	1, AV. DES MARTYRS	(79) 357.616	357.740
(B)	HAMMAMETVILLE	NABEUL	HAMMAMET	12, AV. HABIB BOURGUIBA	(72) 283.066	282.610
(A)	HAMMAMET	NABEUL	HAMMAMET	6, RUE HABIB BOURGUIBA	(72) 282.007	281.881
(A)	NABEUL	NABEUL	NABEUL	43 AVENUE H. BOURGUIBA	(72) 224.351	224.701
(A)	BIZERTE	BIZERTE	BIZERTE	RUE DU 1ER JUIN	(72) 433.142	433.878
(A)	METLINE	BIZERTE	METLINE	ANG.F.HACHED ET RUE RACHID NAJJAR	(72) 446.377	446.288
(A)	SOUSSE	SOUSSE	SOUSSE MEDINA	ANGLE RUE DE L'HOTEL DEVI LLE ET AV. MED V	(73) 225.055	225.056
(A)	SOUSSE KHEZAMA	SOUSSE	KHEZAMA	BD. ENNAKHIL KHEZAMA EST	(73) 244.251	224.241
(A)	MSAKEN	SOUSSE	MSAKEN	21, AV DE LA REPUBLIQUEA	(73) 290.071	290.077
(A)	MONASTIR	MONASTIR	MONASTIR	AVENUE DU COMBATTANT SUPREME CITE CNRPS	(73) 646.301	464.300
(A)	TEBOULBA	MONASTIR	TEBOULBA	ANGLE AV. H. BOURGUIBA ET MAHBOUBA SOUSSIA	(73) 496.873	493.424

ARAB TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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) 225.142	229.211
(A)	SFAX II	SFAX	SFAX EL ANSAR	AV. D'ALGERIE-CITE SIOS ZITEX VILLE	(74) 297.369	297.387
(A)	GREMDA	SFAX	GREMDA	ROUTE DE GREMDA - Km5	(74) 261.661	261.759
(A)	GABES	GABES	GABES	75, AVENUE HABIB BOURGUIBA	(75) 274.700	273.255
(A)	JERBA	MEDENINE	HOUNT SOUK	AVENUE ABDELHAMID EL KADHI	(75) 650.230	652.029
(A)	JERBA MIDOUN	MEDENINE	J. MIDOUN	ROUTE DU PHARE MIDOUN	(75) 732.415	732.416
(A)	JERBA GUELLALA	MEDENINE	GUELLALA	RUE SALAH BEN YOUSSEF GUELLALA	(75) 761.618	761.616
(A)	KAIROUAN	KAIROUAN	KAIROUAN	ANGLE RUE H. THAMEUR & 2 MARS 1934	(77) 234.264	231.923
(A)	BEJA	BEJA	BEJA	11 RUE KAID JAWHAR SIDI BOUTEFAHA	(78) 455.718	455.114
(A)	JENDOUBA	JENDOUBA	JENDOUBA	ANG. RUE ALI BELHAOUANE ET H. CHAKER	(78) 601.713	601.675

BEST BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	SIEGE	TUNIS	TUNIS	88, AVENUE HEDI CHAKER	(71) 790.000	780.235
(A)	LAC	TUNIS	TUNIS	LES BERGES DU LAC RESIDENCE LILAS	(71) 860.130	861.543
(A)	EZZITOUNA	TUNIS	TUNIS	RUE JEMAA EZZITOUNA	(71) 200.954	200.948
(A)	SOUSSE	SOUSSE	SOUSSE	69, AV. ABDELHAMID KADHI CORNICHE	(73) 201.021	201.022
(A)	SFAX	SFAX	SFAX	AV. DES MARTYRS PALMARIUM	(74) 404.990	404.994
(A)	SFAX	SFAX	SFAX	6 RUE DAGHAMARSHOLD	(74) 296.400	296.402

BANK FOR FINANCING SMALL / MEDIUM BUSINESSES

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(B)	MEDENINE	MEDENINE	MEDENINE	IMMEUBLE ETTANMIA	(75) 640.362	640.362
(B)	KASSERINE	KASSERINE	KASSERINE	AV. HABIB BOURGUIBA	(77) 412.020	412.020
(B)	SILIANA	SILIANA	SILIANA	AV. TAIEB M'HIRI	(78) 872.219	872.219

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(S) SUCC. COMMERCIAL	TUNIS	BELVEDERE	21, AV. KHEREDDINE PACHA 1er étage	(71) 846.906	781.092
(S) SUCC. H. BOURGUIBA	TUNIS	TUNIS	ANGLE AV. H. BOURGUIBA AV. DE PARIS	(71) 337.690	335.344
(A) LE KRAM	TUNIS	LE KRAM	155 BIS, AV. HABIB BOURGUIBA	(71) 721.000	721.650
(A) LA MARSA	TUNIS	LA MARSA	AV. H. BOURGUIBA CENTRE FENISIA	(71) 775.777	749.111
(A) B. SAADOUN	TUNIS	B.SAADOUN	Bd 9 AVRIL	(71) 564.019	564.025
(A) AV. DE CARTHAGE	TUNIS	AV. DE CARTHAGE	23, AV. DE CARTHAGE	(71) 353.677	352.993
(A) AV. DE LONDRES	TUNIS	AV. DE LONDRES	70, AV. DE LONDRES	(71) 343.509	343.163
(A) CHARGUIA	TUNIS	CHARGUIA	42, RUE 8600 ZONE INDU. LA CHARGUIA	(71) 770.035	772.041
(A) INTERNATIONALE	TUNIS	TUNIS	17 AV. K. PACHA	(71) 849.778	951.059
(A) KHAZNADAR	TUNIS	KHAZNADAR	AV. DE L'INDEPENDANCE IMM. STAR	(71) 500.493	515.159
(A) LE DIPLOMAT	TUNIS	DIPLOMAT	44, AV. HEDI CHAKER	(71) 791.099	794.186
(A) ALAIN SAVARY	TUNIS	ALAIN SAVARY	ROUTE X 2; ANGLE ALAIN SAVARY	(71) 784.844	787.474
(A) AHMED TLILI	TUNIS	TUNIS	AV. AHMED TLILI	(71) 338.079	336.066
(A) SIDI HASSINE SEJOURI	TUNIS	SIDI H. SEJOURI	113, RUE 42800 ROUTE EATTAR – SIDI HASSINE	(71) 934.780	934.977
(S) SUCC. DES PARTICULIERS	TUNIS	TUNIS	21, AV. K. PACHA RDC TUNIS	(71) 893.832	781.092
(A) EZZAHRA	BEN AROUS	EZZAHRA	AV. HABIB BOURGUIBA	(71) 482.100	482.052
(A) MEGRINE	BEN AROUS	MEGRINE	AV. H. BOURGUIBA	(71) 429.555	429.580
(A) BEN AROUS	BEN AROUS	BEN AROUS	7, AV. DE FRANCE BEN AROUS	(71) 389.345	389.298
(A) EL MOUROUJ	BEN AROUS	EL MOUROUJ	AV. DES MARTYRS	(71) 362.348	352.354
(A) HAMMAM-LIF	BEN AROUS	HAMMAM -LIF	AV. DE LA REPUBLIQUE	(71) 438.828	439.296
(A) NOUV. MEDINA	BEN AROUS	NOUV. MEDINA	304, AV. F. IBN ABDELAZIZ N. MED	(71) 311.100	310.533
(A) BIR EL KASSAA	BEN AROUS	BIR EL KASSAA	RUE DU LIN – BIR EL KASSAA	(71) 389.200	387.033
(A) RADES	BEN AROUS	RADES	ENTRÉE DU VILLAGE MEDITERRANEEN	(71) 463.800	465.222
(A) ARIANA	ARIANA	ARIANA	AV. H. BOURGUIBA. ARIANA CENTER	(71) 706.680	705.643
(A) EL MENZAH V	ARIANA	EL MENZAH V	18, AV. DE LA LIBERTÉ	(71) 238.777	236.195
(A) ETTADHAMEN	ARIANA	ETTADHAMEN	ROUTE DE BIZERTE KM 3,5	(71) 548.321	548.566
(A) ENNASR	ARIANA	ENNASR	AV. L'ERE NOUVELLE RESIDENCE SALAMBO	(71) 828.377	828.347
(A) GROMBALIA	NABEUL	GROMBALIA	AV. H. BOURGUIBA	(72) 256.376	257.183
(A) HAMMAMET	NABEUL	HAMMAMET	AV. H. BOURGUIBA	(72) 282.120	283.700
(A) KELIBIA	NABEUL	KELIBIA	AV. ALI BELAHOUANE	(72) 274.557	274.559
(A) NABEUL	NABEUL	NABEUL	30, AV. H. BOURGUIBA	(72) 220.267	287.573
(A) ZAOUIT DJEDIDI	NABEUL	ZAOUIT DJEDIDI	AV. 20 MARS ZAOUJET DJEDIDI	(72) 370.875	370.549
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 675.498	676.998
(A) BIZ. KHALDOUN	BIZERTE	BIZ. KHALDOUN	17, RUE IBN KHALDOUN	(72) 432.830	433.911

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	BIZERTE THAALBI	BIZERTE	BIZERTE	ANGLE AV .H. BOURGUIBA & THAALBI	(72) 431.903	434.150
(A)	MENZEL BOURGUIBA	BIZERTE	MENZ. BOURG.	AV. DE L'INDEPENDANCE	(72) 464.650	464.675
(A)	AOUSJA	BIZERTE	AOUSJA	AVENUE DE L'ENVIRONNEMENT-AOUSJA	(72) 402.999	403.488
(A)	RAFRAF	BIZERTE	RAFRAF	AV. 7 NOVEMBRE PLACE RMLA	(72) 445.622	445.711
(A)	MATEUR	BIZERTE	MATEUR	AV. TAÏEB MHIRI - MATEUR	(72) 465.060	485.344
(A)	CHATT MARIEM	SOUSSE	CHATT MARIEM	ROUTE TOURISTIQUE SOUSSE HERGLA	(73) 248.631	248.633
(A)	HAMMAM SOUSSE	SOUSSE	H. SOUSSE	PLACE 7 NOVEMBRE	(73) 362.233	362.262
(A)	SOUSSE HACHED	SOUSSE	S. HACHED	PLACE FARHAT HACHED	(73) 229.686	229.688
(A)	SOUSSE INDEP.	SOUSSE	S. INDEPENDANCE	3, RUE DE L'INDEPENDANCE	(73) 226.725	222.071
(A)	SOUSSE RIADH	SOUSSE	SOUSSE RIADH	5, RUE JAAFAR IBN ABI 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. TAÏB HACHICHA RUE DES ORANGES	(73) 265.788	265.790
(A)	SOUSSE KHEZAMA	SOUSSE	SOUSSE KHEZAMA	BOULEVARD 7 NOVEMBRE KHEZAMA	(73) 276.705	276.702
(A)	BOUFICHA	SOUSSE	BOUFICHA	AVENUE DE L'ENVIRONNEMENT	(73) 252.811	252.813
(A)	JEMMEL	MONASTIR	JEMMEL	70, RUE KASSAS JEMMEL	(73) 483.501	483.500
(A)	MONASTIR I	MONASTIR	MONASTIR	PLACE 7 NOVEMBRE	(73) 448.957	463.444
(A)	KSAR HELLAL	MONASTIR	KSAR HELLAL	RUE HANNIBAL	(73) 475.310	475.303
(A)	MONASTIR II	MONASTIR	MONASTIR	9 RUE DU LEADER MONASTIR	(73) 461.911	447.187
(A)	KARKAR	MAHDIA	KARKAR	GPI ROUTE NATIONALE KARKAR	(73) 629.145	629.161
(A)	MAHDIA	MAHDIA	MAHDIA	106, AV. H. BOURGUIBA	(73) 681.863	694.355
(A)	SFAX C. BEJAOUI	SFAX	BEJAOUI	AV. 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	SFAX JEDIDA	AV. FARHAT HACHED	(74) 401.719	401.721
(A)	SFAX SIDI MANSOUR	SFAX	SFAX SIDI MANSOUR	ROUTE SIDI MANSOUR KM 0,5 3002 SFAX	(74) 442.008	442.012
(A)	GABES	GABES	GABES	162, AV. FARHAT HACHED	(75) 272.587	275.182
(A)	BEN GUERDANE	MEDENINE	BEN GUERDANE	AV. DE TUNIS	(75) 712.383	712.375
(A)	JERBA MIDOUN	MEDENINE	JERBA MIDOUN	AV. SALAH BEN YOUSSEF MIDOUNE	(75) 732.833	732.835
(A)	ZARZIS	MEDENINE	ZARZIS	AV. FARHAT HACHED	(75) 694.358	683.375
(A)	JERBA H. SOUK	MEDENINE	DJERBA H. SOUK	147, RUE ABDELKHADHI H. SOUK	(75) 652.405	620.276

BANK OF HOUSING

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	MEDENINE	MEDENINE	MEDENINE	3,AV.H.BOURGUIBA IMM.FATH.MED.	(75) 642.218	643.129
(A)	KEBILI	KEBILI	KEBILI	RUE NALOUT KEBILI	(75) 491.236	490.154
(A)	TATAOUINE	TATAOUINE	TATAOUINE	RUE FARHAT HACHED	(75) 862.317	862.316
(A)	GAFSA	GAFSA	GAFSA	27,AV.TAIEB M'HIRI	(76) 221.566	220.133
(A)	TOZEUR	TOZEUR	TOZEUR	AV.FARHAT HACHED	(76) 453.264	452.207
(A)	SIDI BOUZID	S.BOUZID	S.BOUZID	AV.HEDI CHAKER	(76) 632.154	632.276
(A)	KAIROUAN	KAIROUAN	KAIROUAN	AV.DE MAHDIA-KAIROUAN	(77) 227.759	227.885
(A)	KAIROUAN IBN JAZZAR	KAIROUAN	KAIROUAN	RUE IBN JAZZAR	(77) 238.824	238.827
(A)	KASSERINE	KASSERINE	KASSERINE	AV.T.M'HIRI. IMM.BS-KASSERINE	(77) 474.850	472.390
(A)	JENDOUBA	JENDOUBA	JENDOUBA	13, RUE ALI BELHAOUANE	(78) 602.709	602.325
(A)	TABARKA	JENDOUBA	TABARKA	12, AVENUE HABIB BOURGUIBA - TABARKA	(78) 670.200	670.900
(A)	BEJA	BEJA	BEJA	ANG.AV.H.BOURGUIBA & A.BEN ZIAD	(78) 454.400	455.228
(A)	MDJEZ 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 2005

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(B) ARIANA	ARIANA	ARIANA	32, RUE DES HORTENSAS	(71) 715.152	719.761
(B) LA SOUKRA	ARIANA	LA SOUKRA	30, RUE L'ARTISANAT- Z.I.ARIANA-AERP.	(71) 700.842	701.313
(B) ARIANA CENTREVILLE	ARIANA	ARIANA	8-10 AV. DE CARTHAGE	(70) 730.654	730.665
(B) 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 RÉPUBLIQUE	(71) 438.233	438.344
(B) RADES	BEN AROUS	RADES	41, AV. FARHAT HACHED	(71) 440.966	442.060
(A) MEGRINE	BEN AROUS	MEGRINE	ROUTE DE SOUSSE Km 5-MEGRINE RIADH	(71) 296.255	432.487
(B) MEGRINE CENTRE	BEN AROUS	MEGRINE	CENTRE COMMERCIAL	(71) 433.070	433.070
(S) TUNIS AV. FRANCE	TUNIS	TUNIS B.BHAR	3, AVENUE DE FRANCE	(71) 340.544	352.321
(S) TUNIS RUE DE ROME	TUNIS	TUNIS B.BHAR	4, RUE DE ROME	(71) 340.544	352.321
(B) LE KRAM	TUNIS	LE KRAM	AV. HABIB BOURGUIBA	(71) 731.036	730.188
(B) LA GOULETTE	TUNIS	LA GOULETTE	AV. FARHAT HACHED	(71) 735.226	736.740
(A) CARTHAGE	TUNIS	CARTHAGE	103, AV. HABIB BOURGUIBA	(71) 789.918	749.436
(B) CHARGUIA	TUNIS	CHARGUIA	38, RUE 8006 Z.I.CHARGUIA	(71) 791.065	771.738
(A) TUNIS BAB SAADOUN	TUNIS	BAB SOUIKA	35, AVENUE HABIB BOUGATFA	(71) 560.578	564.093
(A) TUNIS BAB MENARA	TUNIS	BAB MENARA	9, BD. BAB MENARA	(71) 562.552	565.304
(A) TUNIS AV. LIBERTE	TUNIS	TUNIS	22, AVENUE DE LA LIBERTE	(71) 345.470	333.176
(B) TUNIS BAB EL KHADHRA	TUNIS	BAB KHADHRA	51, AVENUE DE LYON	(71) 840.996	780.263
(A) MUTUELLEVILLE	TUNIS	MUTUELLE-VILLE	71, RUE 1ER JUIN MUTUELLEVILLE	(71) 786.040	797.853
(B) EL MANAR II	TUNIS	EL MANAR II	5, AV. TAHAR BEN AMMAR	(71) 883.545	886.849
(B) IBN KHALDOUN	TUNIS	IBN KHALDOUN	ROUTE MC. 130 S.SHELL CITE ETTAHRIR	(71) 503.030	581.900
(A) TUNIS MOHAMED V.	TUNIS	TUNIS MED V	51, AVENUE MOHAMED V TUNIS	(71) 788.975	780.490
(A) EL MENZAH	TUNIS	EL MENZAH	8, ALLEES DE L'ARIANA	(71) 233.885	751.299
(A) RUE DE TURQUIE	TUNIS	TUNIS	2, RUE DE TURQUIE	(71) 332.188	346.024
(B) LA MARSA	TUNIS	LA MARSA	CENTRE ZEPHIR MARSA PLAGÉ	(71) 743.486	743.092
(B) PLACE 7 NOVEMBRE	TUNIS	TUNIS	PLACE 7 NOVEMBRE	(71) 338.390	338.390
(B) AVENUE DE FRANCE	TUNIS	TUNIS	3 AVENUE DE FRANCE	(71) 259.999	335.126
(B) EL MANAR EL SAOUD	TUNIS	EL MANAR III	16 AV. DU ROI ABDELAZIZ EL SAOUD	(70) 861.544	861.507
(A) MENZEL BOURGUIBA	BIZERTE	M.BOURGUIBA	13, AV. DU 3 AOUT	(72) 464.456	463.008
(A) MATEUR	BIZERTE	MATEUR	PLACE DE TUNIS	(72) 465.053	466.115
(S) BIZERTE	BIZERTE	BIZERTE	4, RUE D'ALGERIE	(72) 431.963	443.966
(A) GROMBALIA	NABEUL	GROMBALIA	13, AV. H. BOURGUIBA	(72) 255.031	257.307
(B) MENZEL BOUZELFA	NABEUL	ML. BOUZELFA	50, AV. H. BOURGUIBA	(72) 292.496	253.666
(B) BENI KHALLED	NABEUL	BENI KHALLED	AV. 7 NOVEMBRE 1987	(72) 371.796	370.511
(B) KORBA	NABEUL	KORBA	AV. HABIB BOURGUIBA	(72) 384.017	386.212
(A) HAMMAMET	NABEUL	HAMMAMET	AV. HABIB BOURGUIBA	(72) 280.119	281.403
(A) MENZEL TEMIME	NABEUL	ML. TEMIME	AV. HABIB BOURGUIBA	(72) 344.831	345.063

BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A) NABEUL	NABEUL	NABEUL	AV. HABIB THAMEUR	(72) 285.834	222.660
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 676.481	675.664
(A) MAHDIA	MAHDIA	MAHDIA	PLACE DU 1ER MAI	(73) 681.007	695.003
(B) REJICH	MAHDIA	REJICH	AV. H. BOURGUIBA	(73) 640.087	688.537
(B) KSOUR ESSEF	MAHDIA	KSOUR.ESSEF	1 AV. HEDI CHAKER	(73) 665.838	664.510
(A) MONASTIR	MONASTIR	MONASTIR	PLACE DE L'INDEPENDANCE	(73) 461.057	467.377
(B) SAHLINE	MONASTIR	SAHLINE	PLACE 7 NOVEMBRE	(73) 525.463	525.464
(A) KSAR HELLAL	MONASTIR	KSAR HELLAL	BD. H. BOURGUIBA	(73) 476.109	472.690
(B) SAYADA	MONASTIR	SAYADA	AV. HABIB BOURGUIBA	(73) 430.380	430.875
(B) TEBOULBA	MONASTIR	TEBOULBA	PLACE DU 23 JANVIER 1952	(73) 479.200	492.800
(B) BEKALTA	MONASTIR	BEKALTA	RUE AHMED MACHTA	(73) 477.100	477.811
(A) JEMMEL	MONASTIR	JEMMEL	158,AV.H.BOURGUIBA	(73) 486.072	487.877
(S) SOUSSE	SOUSSE	SOUSSE	PLACE DE L'INDEPENDANCE	(73) 225.887	226.517
(B) AKOUDA	SOUSSE	AKOUDA	RUE ALI LADHARI	(73) 356.333	256.332
(B) 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 ENFIDHA	(73) 250.490	250.088
(B) SAHLOUL	SOUSSE	SAHLOUL	IMMEUBLE CITY CENTER SAHLOUL	(73) 369.605	369.608
(B) KALAA KEBIRA	SOUSSE	KALAA KEBIRA	RUE DU 18 JANVIER	(73) 353.566	353.565
(S) SFAX	SFAX	SFAX	AV. HABIB BOURGUIBA	(74) 227.417	229.444
(B) SFAX BAB JEBLI	SFAX	SFAX	71,AV. DES MARTYRS	(74) 223.281	223.798
(B) SFAX NASRIA	SFAX	S.NASRIA	ROUTE DE GREMDA	(74) 242.645	241.852
(B) SFAX ARIANA	SFAX	S.ARIANA	ROUTE BOURJ BOURGUIBA	(74) 238.688	238.092
(A) GABES	GABES	GABES	AV. HABIB BOURGUIBA	(75) 270.093	275.063
(B) EL HAMMA	GABES	EL HAMMA	51,AV.H.BOURGUIBA	(75) 331.108	331.941
(A) ZARZIS	MEDENINE	ZARZIS	AV. HABIB BOURGUIBA	(75) 694.024	684.971
(A) JERBA HOUMET SOUK	MEDENINE	JERBA.H.SOUK	AV. HABIB BOURGUIBA	(75) 650.005	651.496
(B) JERBA MIDOUN	MEDENINE	JERBA MIDOUN	CENTRE COMMERCIAL	(75) 657.688	658.064
(A) BEN GUERDANE	MEDENINE	B.GUERDANE	12,AV. 2 MARS 1934	(75) 710.031	711.413
(A) MEDENINE	MEDENINE	MEDENINE	RUE 18 JANVIER	(75) 642.937	643.063
(A) GAFSA	GAFSA	GAFSA	12, RUE MILOUD	(76) 224.022	225.653
(B) TOZEUR	TOZEUR	TOZEUR	113,AV. HABIB BOURGUIBA	(76) 461.777	462.550
(A) KAIROUAN	KAIROUAN	KAIROUAN	AV. DOCTEUR LAOUANI	(77) 229.244	226.677
(B) SIDI AMOR BOUHAJLA	KAIROUAN	A.BOUHAJLA	RUE H.THAMEUR.	(77) 266.065	266.228
(A) BEJA	BEJA	BEJA	31,AVENUE DE FRANCE	(78) 340.544	452.386
(A) MEDJEZ EL BAB	BEJA	MZ EL BAB	AV. FARHAT HACHED	(78) 460.014	460.620
(A) JENDOUBA	JENDOUBA	JENDOUBA	14,RUE TAIEB M'HIRI	(78) 603.015	603.793
(A) BOU SALEM	JENDOUBA	BOUSALEM	RUE KHEREDDINE-BOUSALEM	(78) 639.821	638.289
(A) GHARDIMAOU	JENDOUBA	GHARDIMAOU	AV. H.BOURGUIBA	(78) 660.016	660.288
(A) 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'INDÉPENDANCE	(78) 870.033	870.419

BANK OF THE SOUTH

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A)	BACH HAMBA	TUNIS	TUNIS	56, AV. H. BOURGUIBA	(71) 343.413	350.290
(A)	TUNIS LIBERTE	TUNIS	TUNIS	45, AV. DE LA LIBERTE	(71) 835.138	832.278
(A)	MOHAMED V.	TUNIS	TUNIS	3, PLACE PASTEUR	(71) 780.543	849.884
(A)	MONCEF BEY	TUNIS	TUNIS	PLACE MONCEF BEY	(71) 253.598	342.371
(A)	SIDI BOUSAID	TUNIS	SIDI BOUSAID	PLACE 7 NOVEMBRE	(71) 740.296	741.192
(S)	AV. DE PARIS	TUNIS	TUNIS	14, AV. DE PARIS	(71) 258.801	343.662
(S)	BELVEDERE	TUNIS	TUNIS	95, AV. DE LIBERTÉ	(71) 892.422	784.131
(A)	TUNIS BARCELONE	TUNIS	TUNIS	9, RUE DE HOLLANDE	(71) 322.219	327.252
(A)	LA GOULETTE	TUNIS	LA GOULETTE	AV. HABIB BOURGUIBA	(71) 735.700	735.015
(A)	LE KRAM	TUNIS	LE KRAM	20, AV. HABIB BOURGUIBA	(71) 731.548	731.548
(A)	EL MECHTEL	TUNIS	TUNIS	RUE OULED HAFFOUZ EL MECHTEL	(71) 794.025	793.656
(A)	MONGI SLIM	TUNIS	TUNIS	63, AV. MONGI SLIM	(71) 330.701	332.005
(A)	LE BARDO	TUNIS	LE BARDO	BOULEVARD 20 MARS	(71) 514.859	513.200
(A)	CHARGUIA	TUNIS	CHARGUIA	R. N° 8600 Z.I. CHARGUIA I	(71) 808.067	807.155
(A)	LA MARSА	TUNIS	LA MARSА	AVENUE H. BOURGUIBA MARSА PLAGE	(71) 729.481	729.490
(A)	LE PASSAGE	TUNIS	TUNIS	53, AV. PARIS LE PASSAGE	(71) 342.278	341.548
(A)	LES BERGES DU LAC	TUNIS	LAC DE TUNIS	RUE DU LAC ANNECY LES BERGES DU LAC	(71) 964.654	964.183
(A)	TUNIS BAB JEDID	TUNIS	TUNIS	19 ET 21 RUE BAB JEDID	(71) 245.627	245.628
(A)	DEN DEN	ARIANA	DEN DEN	1, AV. DE L'INDEPENDANCE	(71) 611.888	610.822
(A)	ARIANA	ARIANA	ARIANA	ANGLE HABIB BOURGUIBA & 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 AL SAOUD & R. ALI ZLITNI	(71) 887.672	887.968
(A)	SIDI THABET	ARIANA	SIDI THABET	COMPL. COMM. AV. H. BOURGUIBA	(71) 552.020	552.404
(A)	HAMMAM LIF	BEN AROUS	HAMMAM LIF	3, AV. HABIB BOURGUIBA	(71) 292.312	437.566
(A)	RADES	BEN AROUS	RADES	37, AV. FARHAT HACHED RADES	(71) 443.708	441.133
(A)	MEGRINE	BEN AROUS	BEN AROUS	GPI CARREFOUR MEGRINE BEN AROUS	(71) 389.387	389.391
(A)	HAMMAMET	NABEUL	HAMMAMET	15 AV. HABIB THAMEUR	(72) 280.317	280.989
(A)	NABEUL	NABEUL	NABEUL	15, AV. HABIB THAMEUR	(72) 286.256	286.923
(A)	SOLIMAN	NABEUL	SOLIMAN	15, AV. HABIB BOURGUIBA	(72) 290.319	291.810
(A)	DAR CHAABANE	NABEUL	D. CHAABANE	15, AV. HABIB BOURGUIBA	(72) 361.500	361.222
(A)	KELIBIA	NABEUL	KELIBIA	3 AV. H. BOURGUIBA	(72) 295.384	273.346
(A)	BOUARGOUB	NABEUL	BOUARGOUB	15, AV. H. BOURGUIBA	(72) 259.621	259.127
(A)	BARRAKET ESSAHEL	NABEUL	BARAKET ESS.	AV. MOHAMED V	(72) 226.013	226.607
(A)	BIZERTE	BIZERTE	BIZERTE	ANGLE R. HABIB THAMEUR TAIEB M'HIRI	(72) 432.695	436.111
(A)	MENZEL JEMIL	BIZERTE	ML. JEMIL	4, AV. HABIB BOURGUIBA	(72) 440.823	446.622
(A)	MENZEL BOURGUIBA	BIZERTE	ML. BOURGUIBA	4, RUE 18 JANVIER 1952	(72) 464.672	464.122

BANK OF THE SOUTH

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	SOUSSE BAB-JEDID	SOUSSE	SOUSSE	ANGLE 5 AV. H. THAMEUR ET RUE DES MARTYRS	(73) 226.049	226.510
(A)	SOUSSE H. BOURGUIBA	SOUSSE	SOUSSE	PLACE FARHAT HACHED	(73) 225.677	226.938
(A)	BOUFICHA	SOUSSE	BOUFICHA	18, CITE CLE- ROUTE ZAGOUAN	(73) 252.082	252.144
(A)	M'SAKEN	SOUSSE	M'SAKEN	18, RUE TAHAR HACHICHA	(73) 258.422	257.004
(A)	SOUSSE-CENTER	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA	(73) 228.540	226.410
(A)	MESSAADINE	SOUSSE	MESSAADINE	AV. 7 NOVEMBRE	(73) 284.602	284.622
(A)	HAMMAM SOUSSE	SOUSSE	HAMMAM SOUSSE	263, ANGLE GPI & RUE D'ORAN	(73) 366.780	366.770
(A)	KSAR HELAL	MONASTIR	KSAR HELAL	13, AV. HABIB BOURGUIBA	(73) 475.211	476.033
(A)	BEKALTA	MONASTIR	BEKALTA	13, RUE MED SMIDA	(73) 477.050	477.699
(A)	MONASTIR	MONASTIR	MONASTIR	13, IMMEUBLE STAR	(73) 462.921	464.956
(A)	ZERAMDINE	MONASTIR	ZERAMDINE	13, AV. HABIB BOURGUIBA	(73) 498.527	498.060
(A)	TEBOULBA	MONASTIR	TEBOULBA	AV. 7 NOVEMBRE	(73) 479.570	479.150
(A)	JAMMEL	MONASTIR	JAMMEL	13, CITE COMMERCIALE	(73) 486.671	486.359
(A)	MOKNINE	MONASTIR	MOKNINE	13, AV. HABIB BOURGUIBA	(73) 474.732	476.648
(A)	BOUMERDES	MAHDIA	BOUMERDES	12, AV. FARHAT HACHED	(73) 620.058	620.193
(A)	MAHDIA	MAHDIA	MAHDIA	12, AV. FARHAT HACHED	(73) 680.757	692.108
(A)	EL JEM	MAHDIA	EL JEM	AV. TAIEB M'HIRI	(73) 630.166	630.198
(A)	JEBINIANA	SFAX	JEBINIANA	17, PLACE 2 MARS	(74) 880.194	880.226
(A)	SFAX CHEBBI	SFAX	SFAX	17, RUE ABOULKACEM CHEBBI	(74) 297.300	220.852
(A)	SFAX 5 AOUT	SFAX	SFAX	17, AVENUE DU 5 AOUT	(74) 229.687	225.677
(A)	SFAX EL JADIDA	SFAX	SFAX	17, RUE 7 NOVEMBRE	(74) 403.905	403.861
(A)	GABES	GABES	GABES	129, AV. HABIB BOURGUIBA GABES CENTER	(75) 270.777	270.457
(A)	METOUIA	GABES	METOUIA	5, AV. HABIB BOURGUIBA	(75) 370.766	370.904
(A)	GABES EL MENZEL	GABES	GABES EL MENZEL	93, AV. DE LA REPUBLIQUE	(75) 275.301	276.800
(A)	ZARRAT	GABES	ZARRAT	AVENUE 7 NOVEMBRE	(75) 300.245	300.111
(A)	MEDENINE	MEDENINE	MEDENINE	14, AV. HABIB BOURGUIBA	(75) 640.087	641.374
(A)	JERBA H. SOUK	MEDENINE	JERBA	AV. H. BOURGUIBA H. SOUK	(75) 650.730	650.022
(A)	ZARZIS	MEDENINE	ZARZIS	14, ROUTE DE JERBA	(75) 691.200	684.540
(A)	BEN GUERDANE	MEDENINE	BEN GUERDANE	14, AV. DES MARTYRS	(75) 710.032	710.036
(A)	GHOMRASSEN	MEDENINE	GHOMRASSEN	21, AV. H. BOURGUIBA	(75) 869.147	868.951
(A)	JERBA EL MAY	MEDENINE	JERBA EL MAY	14, ROUTE DE MIDOUNE	(75) 676.075	676.123
(A)	REMADA	MEDENINE	REMADA	PLACE DE L'INDEPENDANCE	(75) 867.322	867.321
(A)	BIR LAHMAR	MEDENINE	BIR LAHMAR	21, AV. HABIB BOURGUIBA	(75) 848.255	848.256
(B)	BUREAU DE ZARZIS	MEDENINE	Z. FRANCHE	ZONE FRANCHE DE ZARZIS	(75) 684.250	681.251
(A)	JERBA MIDOUN	MEDENINE	JERBA MIDOUN	ANGLE RUE H. BOURGUIBA & RUE CARTHAGE MIDOUN	(75) 733.681	733.680
(A)	TATAOUINE	TATAOUINE	TATAOUINE	21, AV. FARHAT HACHED	(75) 860.863	861.252
(A)	NEFTA	TOZEUR	NEFTA	22, AV. HABIB BOURGUIBA	(76) 430.666	430.388
(A)	TOZEUR	TOZEUR	TOZEUR	22, AV. HABIB BOURGUIBA	(76) 452.044	462.123

BANK OF THE SOUTH

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	KEBILI	KEBILI	KEBILI	AV. HABIB BOURGUIBA	(75) 490.745	490.145
(A)	DOUZ	KEBILI	DOUZ	29, RUE TAIEB MHIRI	(75) 470.449	470.926
(A)	SOUK EL AHAD	KEBILI	SOUK EL AHAD	5, AV. HABIB BOURGUIBA	(75) 480.360	480.200
(A)	GAFSA PLACE DU MARCHE	GAFSA	GAFSA	6, PLACE DU MARCHE	(76) 220.345	229.023
(A)	METLAOUI	GAFSA	METLAOUI	6, PLACE DU 2 MARS	(76) 241.498	241.548
(A)	REDEYEF	GAFSA	REDEYEF	6, AV. HABIB BOURGUIBA	(76) 251.065	252.142
(A)	GAFSA PLACE D'AFRIQUE	GAFSA	GAFSA	6, PLACE TAIEB M'HIRI	(76) 222.325	225.685
(A)	MOULARES	GAFSA	MOULARES	ROUTE DE GAFSA	(76) 260.212	260.587
(A)	SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	19, AV. FARHAT HACHED	(76) 632.099	632.495
(A)	OULED HAFFOUZ	SIDI BOUZID	OULED HAFFOUZ	19, CITE COMMERCIALE	(76) 678.350	678.324
(A)	KAIROUAN	KAIROUAN	KAIROUAN	9, AV. DR. HAMDA LAOUANI	(77) 227.401	229.444
(A)	KASSERINE	KASSERINE	KASSERINE	10, PLACE DES MARTYRS	(77) 474.700	473.950
(A)	JENDOUBA	JENDOUBA	JENDOUBA	7, RUE H. THAMEUR	(78) 602.377	604.418
(A)	TABARKA	JENDOUBA	TABARKA	7, RESID. PORTO CORALLO	(78) 673.755	673.763
(A)	BEJA	BEJA	BEJA	2, AVENUE DE FRANCE	(78) 451.837	454.281
(A)	TAJEROUINE	LE KEF	TAJEROUINE	11, AV. HABIB BOURGUIBA	(78) 277.084	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

FRANCO-TUNISIAN BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	CENTRALE	TUNIS	TUNIS	13, RUE D'ALGER TUNIS	(71) 344.545	348.466
(A)	LA MONNAIE	TUNIS	TUNIS	42, RUE HEDI NOUIRA	(71) 349.022	346.223
(A)	JAZIRA	TUNIS	TUNIS	11, AV. BAB DJEDID TUNIS	(71) 323.499	323.499
(A)	MONTPLAISIR	TUNIS	TUNIS	RUE 8006 - MONTPLAISIR	(71) 953.020	953.020
(A)	ARIANA	ARIANA	ARIANA	89, AV. H. BOURGUIBA ARIANA	(71) 718.932	718.932
(A)	MARCHÉ 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 2005

	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)	CHARGUIA	TUNIS	TUNIS	CHARGUIA (Z. INDUSTRIELLE)	(71) 785.923	787.522
(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 NAWASTUNIS	(71) 346.434	347.524
(A)	AV. H.B. (4è. Ag. Siège)	TUNIS	TUNIS	68, AV. HABIB BOURGUIBA	(71) 347.042	335.398
(A)	AV. DE PARIS	TUNIS	TUNIS	23, AVENUE DE PARIS	(71) 338.361	331.458
(A)	AV. MOHAMED V.	TUNIS	TUNIS	60, AV. MOHAMED V.	(71) 785.787	785.503
(A)	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	TUNIS	CITE MAHRAJENE	(71) 783.290	793.395
(A)	EL MENZAH VI.	TUNIS	EL MENZAH	CITE JAMIL MENZAH VI	(71) 750.909	750.216
(A)	AV. DE CARTHAGE	TUNIS	TUNIS	72, AV. DE CARTHAGE	(71) 347.483	347.483
(A)	AV. HEDI CHAKER	TUNIS	TUNIS	44, AV. HEDI CHAKER	(71) 780.173	781.583
(A)	LE KRAM	TUNIS	LE KRAM	246, AV. HABIB BOURGUIBA	(71) 730.037	733.320
(A)	LE BARDO	TUNIS	BARDO	6, AV. HABIB BOURGUIBA	(71) 512.811	511.785
(A)	EL OUARDIA	TUNIS	EL OUARDIA	82, AV. 15 OCTOBRE 1963	(71) 390.445	494.560
(A)	EL MANAR	TUNIS	EL MANAR	3, AV. TAHAR BEN AMMAR	(71) 880.433	880.344
(A)	BAB SOUIKA	TUNIS	TUNIS	C.COMMERCIAL LOCAL N° 10 BAB SOUIKA	(71) 570.658	570.678
(A)	J.ABDENNACEUR	TUNIS	TUNIS	1, RUE J.ABDENNACEUR	(71) 349.433	351.700
(A)	EL HAFSIA	TUNIS	TUNIS	PL. HAFSIA ANG.R. SIDI BOUHDID	(71) 330.308	333.788
(A)	LES BERGES DU LAC	TUNIS	LES BERGES DU LAC	C.COMMERCIAL DES BERGES DU LAC	(71) 761.424	761.216
(A)	TUNIS	TUNIS	TUNIS	70, 72, AV. H. BOURGUIBA (C. INT 71)	(71) 340.699	347.751
(A)	TUNIS	TUNIS	TUNIS	25, AV. DE PARIS	(71) 338.017	337.420
(A)	TUNIS	TUNIS	TUNIS	AV. MOHAMED V	(71) 842.422	844.774
(A)	EL MANAR	TUNIS	EL MANAR	CENTRE ALYSSA, RUE MALAGA	(71) 874.530	874.624
(A)	EZZAHROUNI	TUNIS	EZZAHROUNI	59 AV. ENNAKHIL EZZAHROUNI	(71) 585.800	597.350
(A)	LA MARSА	TUNIS	LA MARSА	16, AV. 7 NOVEMBRE	(71) 774.040	774.084
(A)	LAFAYETTE	TUNIS	TUNIS	RUE DU KOWEIT LAFAYETTE PME	(71) 785.620	782.850
(A)	TUNIS	TUNIS	TUNIS	70-72 AV. H. BOURGUIBA (Ag. Personnel)	(71) 256.029	340.950
(A)	EL MENZAH VII.	TUNIS	EL MENZAH	CITE LATIF-EL MENZAH VII	(71) 753.453	753.900

ARAB INTERNATIONAL BANK OF TUNISIA BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	TUNIS	TUNIS	EL BOUHAIRA	EL BOUHAIRA - TUNIS	(71) 963.717	963.717
(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 ET MENZAH V	(71) 231. 300	235.444
(A)	ARIANA	ARIANA	ARIANA	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 NORD	ARIANA NORD	ANGLEAV. ENVIRON. ET AV. A. K. CHEBBI	(71) 706.100	708.744
(A)	ARIANA	ARIANA	ARIANA	5, RUE DE SALAMBO	(71) 716.683	716.821
(A)	BEN AROUS	BEN AROUS	BEN AROUS	AV. HABIB BOURGUIBA	(71) 382.889	383.023
(A)	MEGRINE	BEN AROUS	MEGRINE	55, AV. HABIB BOURGUIBA	(71) 433.595	299.266
(A)	H. LIF	BEN AROUS	H. LIF	ANG. AV. DE LA REPUB.-GPI	(71) 711.600	294.700
(A)	MANOUBA	MANOUBA	MANOUBA	AV. HABIB BOURGUIBA MANOUBA	(71) 520.033	520.020
(A)	BIZERTE	BIZERTE	BIZERTE	RUE MONCEF BEY	(72) 433.711	433.862
(A)	MATEUR	BIZERTE	MATEUR	AV. HABIB BOURGUIBA	(72) 466.598	468.222
(A)	EL ALIA	BIZERTE	EL ALIA	AV. HABIB BOURGUIBA	(72) 442.674	442.804
(A)	UTIQUE	BIZERTE	UTIQUE	UTIQUEVILLE	(72) 445.030	445.277
(A)	B. ESSAHEL	NABEUL	B. ESSAHEL	AV. MED. IDEM BAREKET ESSAHEL	(72) 249.511	249.344
(A)	NABEUL	NABEUL	NABEUL	71, AV. HABIB BOURGUIBA	(72) 287.239	286.654
(A)	HAMMAMET	NABEUL	HAMMAMET	AV. DE LA REPUBLIQUE	(72) 281.260	281.359
(A)	GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(72) 255.376	255.867
(A)	MENZEL BOUZELFA	NABEUL	M. BOUZELFA	2,4,6, RUE TAIEB EL M'HIRI	(72) 292.960	292.938
(A)	KORBA	NABEUL	KORBA	AV. HABIB BOURGUIBA	(72) 289.277	289.177
(A)	HAMMAMET	NABEUL	HAMMAMET	CENTRE COMMERCIAL HAMMAMET	(72) 262.292	262.308
(A)	HAMMAMET	NABEUL	HAMMAMET	HÔTEL EL MANAR-MREZGUA	(72) 262.335	262.288
(A)	HAMMAMET	NABEUL	HAMMAMET	HOTEL MEHARI YASMINE HAMMAMET	(72) 240.155	240.255
(A)	BIR M'CHERGUA	ZAGHOUAN	BIR M'CHERGUA	CENTRE COMMERCIAL	(72) 679.295	679.400
(A)	SOUSSE	SOUSSE	SOUSSE	3, RUE ALI BELHAOUANE	(73) 224.361	227.557
(A)	KALAA ESSIGHIRA	SOUSSE	K. ESSIGHIRA	AV. HABIB BOURGUIBA	(73) 242.233	249.247
(A)	MSAKEN	SOUSSE	MSAKEN	50, AV. TAEIB HACHICHA	(73) 259.555	259.753
(A)	SOUSSE CORNICHE	SOUSSE	SOUSSE	RUE BELKADHI -LA CORNICHE	(73) 227.155	227.153
(A)	SIDI BOU ALI	SOUSSE	SIDI BOU ALI	AV. H. BOURGUIBA	(73) 247.244	247.245
(A)	SOUSSE KHEZAMA	SOUSSE	KHEZAMA	BD 7 NOV. RTE TOURIST KHEZAMA EST	(73) 242.125	242.071
(A)	HAMMAM SOUSSE	SOUSSE	HAMMAM SOUSSE	RTE DE TUNIS HAMMAM SOUSSE	(73) 360.011	360.013

ARAB INTERNATIONAL BANK OF TUNISIA

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(A)	SOUSSE	SOUSSE	SOUSSE NORD	PORT EL KANTAOUI	(73) 240.422	240.997
(A)	SOUSSE MEDINA	SOUSSE	SOUSSE MEDINA	10, RUE SALAH BEL AJOUZA	(73) 223.665	223.667
(A)	SOUSSE	SOUSSE	SOUSSE	LES JARDINS-PORT EL KANTAOUI	(73) 346.210	346.206
(A)	TEBOULBA	MONASTIR	TEBOULBA	262, AV. H. BOURGUIBA	(73) 479.550	492.596
(A)	MONASTIR	MONASTIR	MONASTIR	PLACE DU LEADER	(73) 462.977	463.575
(A)	KSAR HELLAL	MONASTIR	KSAR HELLAL	AV. HABIB BOURGUIBA	(73) 473.544	473.707
(A)	KSIBET EL MADIOUNI	MONASTIR	KS. MADIOUNI	56, AV. HABIB BOURGUIBA	(73) 469.127	469.898
(A)	MAHDIA	MAHDIA	MAHDIA	PLACE DU 7 NOVEMBRE	(73) 680.203	695.191
(A)	MAHDIA	MAHDIA	MAHDIA	C. IMM. DIAR EL BAHR. Z. TOURISTIQUE	(73) 671.506	671.459
(A)	EL JADIDA	SFAX	SFAX. EL JADIDA	AV. 7 NOVEMBRE	(74) 406.730	406.736
(A)	SFAX	SFAX	SFAX	AV. 5 AOÛT	(74) 220.730	224.760
(A)	SFAX EL HABIB	SFAX	SFAX	KM 3 RTE DE MEHARZA	(74) 274.633	274.670
(A)	SFAX EL HILLAL	SFAX	SFAX	17, PLACE DU 5 DECEMBRE	(74) 297.679	297.684
(A)	RUE S. HARZALLAH	SFAX	SFAX	9, RUE SALEM HARZALLAH	(74) 297.504	297.810
(A)	PLACE MALBURG	SFAX	SFAX	3, PLACE MALBURG	(74) 299.660	220.738
(A)	AV. FARHAT HACHED	SFAX	SFAX	AV. FARHAT HACHED	(74) 229.871	226.052
(A)	GREMDA	SFAX	SFAX	ROUTE GREMDA KM 1.5	(74) 241.038	241.626
(A)	LA POUDDRIERE	SFAX	SFAX	LA POUDDRIERE (Z. IND.)	(74) 287.334	287.815
(A)	SFAX MEDINA	SFAX	SFAX	RUE MONGI SLIM (EL MEDINA)	(74) 229.423	225.651
(A)	MAHRES	SFAX	MAHRES	AV. HABIB BOURGUIBA	(74) 290.959	290.034
(A)	SAKIET EZZIT	SFAX	SAKIET EZZIT	PLACE MOUFIDA BOURGUIBA	(74) 251.666	251.200
(A)	EL HANCHA	SFAX	EL HANCHA	AV. HABIB BOURGUIBA	(74) 284.060	284.452
(A)	SFAX CENTER	SFAX	SFAX	AV. HABIB BOURGUIBA (SFAX CENTRE)	(74) 225.019	229.486
(A)	SFAX 2000	SFAX	SFAX	AV. DES MARTYRS	(74) 227.184	297.805
(A)	SFAX THAMEUR	SFAX	SFAX	ANGLE AV. H. THAMEUR & R.S. HARZALLAH	(74) 229.504	297.810
(A)	BIR ALI BEN KHELIFA	SFAX	B.A.B KHELIFA	AV. DU 2 MARS 1934	(74) 277.255	277.280
(A)	FOIRE DE SFAX	SFAX	SFAX	AV. HABIB BOURGUIBA (SFAX FOIRE)	(74) 225.692	228.155
(A)	SFAX	SFAX	SAK-EDDAYER	ROUTE MAHDIA KM-7 SFAX	(74) 293.873	293.878
(A)	SFAX EZZITOUNA	SFAX	SFAX EZZITOUNA	AVENUE DES MARTYRS SFAX	(74) 402.010	401.805
(A)	GABES	GABES	GABES	3, AV. FARHAT HACHED	(75) 272.411	273.699
(A)	JERBA HOUMET SOUK	MEDENINE	JERBA	AV. HABIB BOURGUIBA	(75) 651.777	651.950
(A)	JERBA MIDOUN	MEDENINE	JERBA MIDOUNE	ANGLE GRAND MAGHREB ARABE ET RUE MED. BADRA	(75) 651.749	651.950
(A)	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

NATIONAL AGRICULTURAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

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(SC) SUCCURSALE.MED V	SUC.TUNIS	TUNIS	RUE HEDI NOUIRA	(71) 832.531	835.751
DIR. REG.TUNIS NORD			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) CHARGUIA	TUNIS	CHARGUIA	6 RUE DES ENTREPRENEURS ZONE INDUS.	(71) 837.919	837.583
(A) ALAIN SAVARY	TUNIS	TUNIS	34, RUE .ALAIN SAVARY	(71) 783.037	790.626
(A) KHEREDDINE P.	TUNIS	TUNIS	12,AV.KHEREDDINE PACHA	(71) 781.385	784.159
(A) LE BARDO	TUNIS	LE BARDO	AV H. BOURGUIBA	(71) 517.422	501.233
(A) BAB SOUIKA	TUNIS	TUNIS	65, PLACE BAB SOUIKA	(71) 571.388	571.409
(A) ARIANA	ARIANA	ARIANA	18,AV.H. BOURGUIBA	(71) 713.843	712.902
(A) EL MENZEH 9	ARIANA	EL MENZEH 9	AV.TAHAR BE N AMMAR COMPLEX AIDA CENTER	(71) 880.677	880.666
(A) ENNASR II	ARIANA	ENNASR II	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
DIR. REG.TUNIS SUD			RUE MOKHTAR ATTIA	(71) 341.018	341.019
(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) 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	ZONE PORTUAIRE	(71) 469.877	448.554
(A) PONT DU FAHS	ZAGHOUAN	EL FAHS	AV. DE LA LIBERTE	(72) 670.012	670.707
(A) ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV.7 NOVEMBRE	(72) 675.438	676.599
DIR. REG. BIZERTE			RUE MONGI SLIM	(72) 430.111	433.373
(A) BIZERTE	BIZERTE	BIZERTE	RUE MONGI SLIM	(72) 431.669	443.766
(A) MATEUR	BIZERTE	MATEUR	RUE DE PARIS	(72) 485.012	486.508
(A) MENZEL BOURGUIBA	BIZERTE	ML. BOURGUIBA	AV. DE L'INDEPENDANCE	(72) 464.519	460.805
(A) RAS DJEBEL	BIZERTE	RAS DJEBEL	PLACE HASSEN BELKHOUJA	(72) 447.075	447.866
(A) SEDJNÈNE	BIZERTE	SEDJNÈNE	AV. H.BOURGUIBA	(72) 469.192	469.266
(A) EL ALIA	BIZERTE	EL ALIA	AV. H.BOURGUIBA	(72) 442.790	442.033
(A) ZARZOUNA	BIZERTE	BIZERTE	RUE DU PONT	(72) 590.400	592.333

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NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	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	COMP.COMMERCIAL	(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	(73) 259.087	257.083
(A) KALAA KEBIRA	SOUSSE	K.KEBIRA	RUE 18 JANVIER 1952	(73) 253.028	253.888
(A) ENFIDHA	SOUSSE	ENFIDHA	AV. DE LA REPUBLIQUE	(73) 250.027	250.311
(A) SOUSSE REPUB.	SOUSSE	SOUSSE	51,AV.DE LA REPUBLIQUE	(73) 228.133	228.819
(A) HAMMAM SOUSSE	SOUSSE	H.SOUSSE	COMP.SIDI BRAHIM GPI	(73) 361.285	361.337
(A) SOUSSE-PORT	SOUSSE	SOUSSE	AV. MOHAMED V.	(73) 228.755	228.756
(A) SOUSSE MEDINA	SOUSSE	SOUSSE	RUE DE PARIS-SOUSSE	(73) 228.055	228.692
(A) SOUSSE BOUJAFFAR	SOUSSE	SOUSSE	AV. H. BOURGUIBA ABOU NAWAS	(73) 229.066	229.065
(A) SOUSSE KANTAOUI	SOUSSE	HAMMAM SOUSSE	PORT KANTAOUI	(71) 346.137	346.178
DIR. REG. MONASTIR			RUE DE LEADER	(73) 460.291	464.722
(A) MAHDIA	MAHDIA	MAHDIA	AV. H. BOURGUIBA	(73) 681.055	696.952
(A) EL DJEM	MAHDIA	EL DJEM	AV.TAIEB M'HIRI	(73) 630.366	630.016
(A) KSOUR ESSEF	MAHDIA	KSOUR ESSEF	PLACE 7 NOVEMBRE	(73) 665.096	664.983
(A) SOUASSI	MAHDIA	SOUASSI	AV. DE LA LIBERTE	(73) 610.181	610.160
(A) CHEBBA	MAHDIA	CHEBBA	RUE DE PALESTINE	(73) 643.122	642.747
(A) MONASTIR	MONASTIR	MONASTIR	RUE DU LEADER	(73) 461.099	463.044
(A) MOKNINE	MONASTIR	MOKNINE	AV. H. BOURGUIBA	(73) 475.052	438.608
(A) JEMMEL	MONASTIR	JEMMEL	AV. BECHIR SFAR	(73) 486.202	487.751
(A) TEBOULBA	MONASTIR	TEBOULBA	13 AV. H. BOURGUIBA	(73) 479.002	479.833
(A) SAHLINE	MONASTIR	SAHLINE	AV. H. BOURGUIBA	(73) 526.336	526.337
DIR. REG. SFAX			47, RUE HABIB 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
(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

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BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	SFAX MEDINA	SFAX	SFAX	RUE SIDI ALI EL KARRAY	(74) 228.552	228.483
(A)	CHIHIA	SFAX	CHIHIA	ROUTE DE TENIOUR Km6	(74) 254.789	254.959
(A)	AGUEREB	SFAX	AGUEREB	AV. H. BOURGUIBA	(74) 271.392	271.393
(A)	EL HENCHA	SFAX	EL HENCHA	AV. H. BOURGUIBA	(74) 284.453	284.253
(A)	SFAX 7 NOVEMBRE	SFAX	SFAX	AV. 7 NOV. IMM. IBN KHALDOUN	(74) 402.469	402.462
	DIR. REG. GABES			AV. H. BOURGUIBA	(75) 273.005	272.944
(A)	GABES	GABES	GABES	198 AV. H. BOURGUIBA	(75) 270.054	272.323
(A)	MATMATA	GABES	MATMATA	AV. DE LA LIBERTE	(75) 230.501	230.633
(A)	MARETH	GABES	MARETH	AV. 27 OCTOBRE	(75) 321.333	321.666
(A)	EL HAMMA	GABES	EL HAMMA	33 AV. H. BOURGUIBA	(75) 331.600	331.230
(A)	KEBILI	KEBILI	KEBILI	AV. DE LA REPUBLIQUE	(75) 491.255	491.145
	DIR. REG. MEDENINE			AV. H. BOURGUIBA	(75) 643.921	643.924
				MEDENINE		
(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	PLACE 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)	TATAOUINE	TATAOUINE	TATAOUINE	RUE 2 MARS 1934	(75) 860.634	862.356
	DIR. REG. GAFSA			AV. TAIEB MHIRI	(76) 220.769	220.388
(A)	DEGUECHE	TOZEUR	DEGUECHE	RUE 7 NOVEMBRE	(76) 420.261	420.269
(A)	TOZEUR	TOZEUR	TOZEUR	AV. FARHAT HACHED	(76) 452.827	452.128
(A)	GAFSA	GAFSA	GAFSA	AV. TAIEB MHIRI	(76) 221.266	225.249
(A)	EL GUETTAR	GAFSA	EL GUETTAR	AV. H. BOURGUIBA	(76) 285.492	285.183
(A)	SNED	GAFSA	SNED	AV. 7 NOVEMBRE	(76) 290.197	290.301
(A)	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
	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
	DIR. REG. KAIROUAN			AV. DE LA REPUBLIQUE	(77) 235.575	235.270
(A)	KAIROUAN MEDINA	KAIROUAN	KAIROUAN	AV. DR. HAMDIA LAOUNI	(77) 233.215	234.755
(A)	SBIKHA	KAIROUAN	SBIKHA	AV. 7 NOVEMBRE	(77) 365.070	365.218
(A)	KAIROUAN	KAIROUAN	KAIROUAN	AV. DE LA REPUBLIQUE	(77) 231.532	235.570
(A)	HAFFOUZ	KAIROUAN	HAFFOUZ	AV. 7 NOVEMBRE	(77) 355.056	355.005
(A)	BOUHAJLA	KAIROUAN	BOUHAJLA	PLACE 7 NOVEMBRE	(77) 266.043	266.234
(A)	EL OUSLATIA	KAIROUAN	EL OUSLATIA	AV. ALI BELHOUANE	(77) 350.288	350.260
(A)	CHERARDA	KAIROUAN	CHERARDA	CENTRE COMMERCIAL	(77) 268.526	268.554
(A)	KAIROUAN HAJJEM	KAIROUAN	KAIROUAN HAJJEM	CITE COMMERCIALE	(77) 303.508	302.310

NATIONAL AGRICULTURAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(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 EL YOUN	KAIROUAN	HADJEB EL 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	453.056
(A)	TEBOUSSOUK	BEJA	TEBOUSSOUK	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
	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)	JERISSA	LE KEF	JERISSA	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 2005

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) TUNIS	TUNIS	TUNIS	56, AV. MOHAMED V	(71) 843.897	842.193

CITIBANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

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

NORTH AFRICA INTERNATIONAL BANK

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

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
(A) BIZERTE	BIZERTE	BIZERTE CENTRE	52, CENTRE COMMERCIAL	(72) 422.100	422.533

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	AGENCE CENTRALE	TUNIS	TUNIS	RUE HEDI NOUIRA	(71) 340.162	350.497
(S)	THAMEUR	TUNIS	TUNIS	1, AV. HABIB THAMEUR	(71) 342.444	340.002
(A)	EL JAZIRA	TUNIS	TUNIS MEDINA	54, RUE EL JAZIRA	(71) 322.577	324.497
(A)	TUNIS PORT	TUNIS	TUNIS	RUE ABDERRAZEK	(71) 335.337	352.668
			BAB SOUIKA	CHRAIET-PMONCEF BEY		
(A)	EL MANAR III.	TUNIS	EL MANAR	AV. I SEPTEMBRE 1969	(71) 887.858	887.999
				CENTRE DORRA		
(A)	MOKHTAR ATTIA	TUNIS	BAB BHAR	57, RUE MOKHTAR ATTIA	(71) 331.699	353.249
(A)	BAB SOUIKA	TUNIS	BAB SOUIKA	51, AV. ALI BELHAOUANE	(71) 563.116	564.580
(A)	K. PACHA	TUNIS	TUNIS	11, AVENUE K. PACHA	(71) 785.950	783.834
(A)	TUNIS MEDINA	TUNIS	TUNIS MEDINA	48, RUE SIDI BEN ZIED	(71) 560.892	565.801
(A)	EL MENZAH	TUNIS	EL MENZAH	1, RUE ZAMAKHCHARI	(71) 785.474	289.914
				CITE MAHRAJENE		
(A)	PDE LA VICTOIRE	TUNIS	TUNIS	ANGLE RUE DE LA COMMISSION	(71) 350.445	350.505
			BAB BHAR	& RUE EL JAZIRA		
(A)	LE KRAM	TUNIS	LE KRAM	242, AV. HABIB BOURGUIBA	(71) 732.400	730.272
(A)	JEAN JAURES	TUNIS	TUNIS	25, AV. JEAN JAURES	(71) 344.814	351.812
(A)	LA GARE	TUNIS	TUNIS	GARE DE TUNISVILLE	(71) 258.856	255.033
(A)	PALESTINE	TUNIS	TUNIS	49, RUE DE PALESTINE	(71) 831.003	830.664
(A)	EL MANAR II.	TUNIS	EL MANAR II	COLISÉE SOULA - EL MANAR II	(71) 883.511	883.759
(A)	LA CHARGUIA	TUNIS	LA CHARGUIA	74, RUE 8600 Z.I. CHARGUIA I	(71) 791.788	790.983
(A)	LE BELVEDERE	TUNIS	TUNIS	23, AV. DES ETATS-UNIS	(71) 287.058	892.896
(A)	AFRICA	TUNIS	BAB BHAR	52, AV. HABIB BOURGUIBA	(71) 336.447	337.758
(A)	KHAZNADAR	TUNIS	KHAZNADAR	AV. DE L'INDEPENDANCE	(71) 511.634	501.220
(A)	MOHAMED V	TUNIS	TUNIS	AV. MOHAMED V	(71) 785.322	782.874
(A)	EL HRAIRIA	TUNIS	EL HRAIRIA	59, RUE 4667 EL HRAIRIA	(71) 529.992	595.113
(A)	TUNIS CARTHAGE	ARIANA	LA CHARGUIA	AEROPORT TUNIS CARTHAGE	(71) 751.400	767.726
(A)	ARIANA	ARIANA	ARIANA	7, RUE DE LA REPUBLIQUE	(71) 714.209	701.612
(A)	ETTADHAMEN	ARIANA	ETTADHAMEN	RUE 1113 ETTADHAMEN	(71) 546.442	546.899
(A)	CITE DES SCIENCES	ARIANA	ARIANA	34, RUE HÉDI KARRAY	(71) 718.000	717.210
(A)	RADES	BEN AROUS	RADES	81, AV. FARHAT HACHED	(71) 442.200	440.277
(A)	MEGRINE	BEN AROUS	MEGRINE	PLACE 7 NOVEMBRE	(71) 432.904	297.490
(A)	HAMMAM-LIF	BEN AROUS	HAMMAM-LIF	26, AV. H. BOURGUIBA	(71) 292.622	291.106
(A)	FOUCHANA	BEN AROUS	FOUCHANA	AV. DE L'INDEPENDANCE	(71) 594.050	394.580
(A)	BEN AROUS	BEN AROUS	BEN AROUS	7, AV. DE FRANCE	(71) 383.433	384.958
(A)	EL MOUROUJ	BEN AROUS	EL MOUROUJ	COMPLEXE JAMAL	(71) 362.280	362.320
				AV. H. THAMEUR		
(A)	OUED ELLIL	MANOUBA	OUED ELLIL	GP 7 KM, ROUTE DE MATEUR	(71) 600.660	601.905
(A)	TEBOURBA	MANOUBA	TEBOURBA	AV. F. HACHED	(71) 530.255	531.264
(A)	ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	AV. 7 NOVEMBRE	(72) 675.166	676.206
(A)	EL FAHS	ZAGHOUAN	EL FAHS	6, RUE DE LA MOSQUÉE	(72) 670.687	670.125
(A)	BIZERTE	BIZERTE	BIZERTE	1, RUE DE BELGIQUE	(72) 431.633	431.906
(A)	MENZEL BOURGUIBA	BIZERTE	ML. BOURGUIBA	RUE 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

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	BIZERTE MEDINA	BIZERTE	BIZERTE	PLACE H.SADKAOUI-VIEUX PORT BIZERTE	(72) 432.258	439.168
(A)	MATEUR	BIZERTE	MATEUR	PLACE 7 NOVEMBRE	(72) 466.332	466.108
(A)	DAR CHAABANE	NABEUL	DAR CHAABANE	AV. HABIB BOURGUIBA	(72) 360.466	361.928
(A)	GROMBALIA	NABEUL	GROMBALIA	AV. HABIB BOURGUIBA	(72) 255.342	255.742
(A)	HAMMAMET	NABEUL	HAMMAMET	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	AVENUE H. BOURGUIBA	(72) 384.573	384.256
(A)	KELIBIA	NABEUL	KELIBIA	AV. HABIB BOURGUIBA	(72) 296.066	296.388
(A)	MENZEL TEMIME	NABEUL	ML TEMIME	AV. MONGI SLIM	(72) 344.150	344.004
(A)	EL HAOUARIA	NABEUL	EL HAOUARIA	AV. HABIB BOURGUIBA	(72) 297.040	297.176
(A)	NABEUL II.	NABEUL	NABEUL	25, AV. HABIB THAMEUR	(72) 286.424	220.804
(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)	SOLIMAN	NABEUL	SOLIMAN	AV. HABIB BOURGUIBA	(72) 290.231	290.811
(A)	YASMINE HAMMAMET	NABEUL	HAMMAMET SUD	ESPACE 2, BD. 7 NOVEMBRE	(72) 240.366	240.704
(A)	SOUSSE	SOUSSE	SOUSSE	AV. HABIB BOURGUIBA	(73) 226.500	226.796
(A)	M'SAKEN I	SOUSSE	M'SAKEN	AV. HABIB BOURGUIBA	(73) 259.233	258.233
(A)	SOUSSE MEDINA	SOUSSE	SOUSSE	RUE DE MALTE	(73) 227.262	224.477
(A)	KANTAOUI	SOUSSE	SOUSSE	PORT KANTAOUI	(73) 348.359	246.816
(A)	SOUSSE TROCADERO	SOUSSE	SOUSSE	RUE NACEUR BEY	(73) 224.337	229.422
(A)	ENFIDHA	SOUSSE	ENFIDHA	AV. DE LA REPUBLIQUE	(73) 250.433	250.433
(A)	SOUSSE REPUBLIQUE	SOUSSE	SOUSSE	AV. LEOPOLD SENHOR	(73) 226.546	226.546
(A)	AKOUDA	SOUSSE	AKOUDA	AV. DE LA REPUBLIQUE	(73) 357.829	256.866
(A)	HAMMAM SOUSSE	SOUSSE	H.SOUSSE	ROUTE DE TUNIS KM 136	(73) 362.555	360.611
(A)	MSAKEN II	SOUSSE	MSAKEN	RUE N°63 IMM. HAMADI HMILA CITE EL JEDID	(73) 265.732	265.715
(A)	MAHDIA	MAHDIA	MAHDIA	PLACE DU 1ER MAI	(73) 681.256	696.246
(A)	EL OUERDANINE	MAHDIA	EL OUERDANINE	PLACE DU 1ER MAI	(73) 519.330	519.211
(A)	KSOUR ESSEF	MAHDIA	KSOUR ESSEF	AV. HABIB BOURGUIBA	(73) 665.030	664.462
(A)	EL JEM	MAHDIA	EL JEM	AV. TAIEB M'HIRI	(73) 630.047	630.064
(A)	MONASTIR	MONASTIR	MONASTIR	AV. HABIB BOURGUIBA	(73) 460.583	464.511
(A)	MOKNINE	MONASTIR	MOKNINE	AV. HABIB BOURGUIBA	(73) 474.810	475.050
(A)	KSAR HELLAL	MONASTIR	KSAR HELLAL	AV. H. BOURGUIBA	(73) 475.688	475.202
(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)	SFAX CHAKER	SFAX	SFAX VILLE	AV. HEDI CHAKER PLACE MALBURG	(74) 296.800	296.811
(A)	SFAX ZITOUNA	SFAX	SFAX NORD	AV. DES MARTYRS	(74) 223.196	229.313
(A)	SFAX HACHED	SFAX	SFAX SUD	97, AV. FARHAT HACHED	(74) 226.346	299.640
(A)	SAKIET EZZIT	SFAX	SAKIET EZZIT	59, AV. HABIB BOURGUIBA	(74) 251.858	254.958
(A)	JEBENIANA	SFAX	JEBENIANA	PLACE DU 2 MARS 1934	(74) 880.100	880.235

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	SKHIRA	SFAX	SKHIRA	AV. HABIB BOURGUIBA	(74) 295.332	295.025
(A)	SFAX MOULINVILLE	SFAX	SFAXVILLE	ROUTE DE TUNIS KM 1,5 MOULINVILLE	(74) 216.670	237.686
(A)	SFAX PORT	SFAX	SFAX	RUE COMMANDANT BEJAOUI	(74) 228.500	229.941
(A)	SFAX EL JADIDA	SFAX	SFAX MEDINA	137, AV. 7 NOVEMBRE	(74) 401.418	401.599
(A)	GABES	GABES	GABES	RUE DE BIZERTE	(75) 270.688	275.050
(A)	GABES CENTER	GABES	GABES OUEST	RUE CHARLES DE GAULLE	(75) 272.111	276.511
(A)	MARETH	GABES	MARETH	AV.27 OCTOBRE	(75) 321.155	321.422
(A)	ZARZIS	MEDENINE	ZARZIS	30, AV. HEDI CHAKER	(75) 694.885	694.662
(A)	JERBA	MEDENINE	JERBA	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	AVENUE DE TUNIS	(75) 710.021	710.021
(A)	JERBA MIDOUN	MEDENINE	J.MIDOUN	AV. H. BOURGUIBA	(75) 659.131	658.077
(A)	EL MOUANSA	MEDENINE	EL MOUANSA	EL MOUANSA ZARZIS	(75) 697.140	695.530
(A)	TATAOUINE	TATAOUINE	TATAOUINE	AV. HABIB BOURGUIBA	(75) 860.110	861.310
(A)	GHOMRASSEN	TATAOUINE	GHOMRASSEN	AV. H. BOURGUIBA	(75) 869.115	868.444
(A)	KEBILI	KEBILI	KEBILI	AV. DE LA VICTOIRE	(75) 490.633	491.327
(A)	DOUZ	KEBILI	DOUZ	AV. TAIEB 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)	KAIROUAN	KAIROUAN	KAIROUAN	RUE HAMDIA LAOUANI	(77) 230.273	231.229
(A)	HAJEB LAYOUN	KAIROUAN	HAJEB LAYOUN	RUE ALI ZOUAOUI	(77) 370.018	370.018
(A)	KASSERINE	KASSERINE	KASSERINE	AV. HEDI CHAKER	(77) 473.737	473.669
(A)	FERIANA	KASSERINE	FERIANA	AV. HABIB BOURGUIBA	(77) 441.275	441.118
(A)	BEJA	BEJA	BEJA	44, AV. H. BOURGUIBA	(78) 451.691	451.475
(A)	NEFZA	BEJA	NEFZA	21, AV. 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)	KALAAAT SENANE	LE KEF	KALAAAT SENANE	1, AV. H. BOURGUIBA	(78) 296.150	296.150
(A)	JENDOUBA	JENDOUBA	JENDOUBA	PLACE DE LA REPUBLIQUE	(78) 603.026	604.616
(A)	AIN DRAHAM	JENDOUBA	AIN DRAHAM	146, AV. H. BOURGUIBA	(78) 655.140	655.058
(A)	TABARKA	JENDOUBA	TABARKA	RUE DU PEUPLE	(78) 670.412	670.589
(A)	BOUSSALEM	JENDOUBA	BOUSSALEM	16, RUE DES JARDINS	(78) 639.188	639.043
(A)	SILIANA	SILIANA	SILIANA	RUE DU 18 JANVIER	(78) 872.880	872.887

TUNISIAN BANKING COMPANY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

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

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(S)	AGENCE BOURGUIBA	TUNIS	TUNIS	74, AV. H. BOURGUIBA	(71) 325.877	320.449
(A)	AV. CARTHAGE	TUNIS	TUNIS	58, AVENUE DE CARTHAGE	(71) 345.763	346.378
(A)	TUNIS LAFAYETTE	TUNIS	TUNIS	1, RUE D'EGYPTE	(71) 833.162	833.551
(A)	TUNIS MEDINA	TUNIS	MEDINA	19-21, RUE SIDI BEN AROUS	(71) 564.756	569.830
(A)	TUNIS LAC	TUNIS	LES BERGES DU LAC	IMM. L'ETOILE DU LAC-BERGES DU LAC	(71) 861.824	860.699
(A)	LA MARSA	TUNIS	LA MARSA	CENTRE PHENICIA- AV.H.BOURGUIBA	(71) 740.909	741.165
(A)	CARTHAGE DERMECH	TUNIS	CARTHAGE	50, AV. HABIB BOURGUIBA	(71) 734.444	734.311
(S)	ESSADKIA	TUNIS	BAB BHAR	7-9 RUE JAMEL ABDENNACEUR	(71) 325.877	327.858
(A)	PASTEUR	TUNIS	TUNIS BELVEDERE	1, PLACE PASTEUR	(71) 842.000	287.906
(A)	AGENCE TUNIS 7 NOVEMBRE	TUNIS	TUNIS	24-26 PLACE DU 7 NOVEMBRE 1987	(71) 240.034	240.210
(A)	BAB EL JAZIRA	TUNIS	BAB EL JAZIRA	13, RUE D'ALGERIE BAB EL JAZIRA	(71) 327.722	327.737
(A)	AVENUE DE LONDRES	TUNIS	TUNIS	20, AV. DE LONDRES	(71) 337.666	337.717
(A)	EL MENZAH VI	TUNIS	EL MENZAH VI	CITE JAMIL	(71) 750.119	752.328
(A)	BARDO	TUNIS	BARDO	38- AV. H. BOURGUIBA	(71) 502.822	502.834
(A)	MONTPLAISIR	TUNIS	MONTPLAISIR	PACHA CENTRE, AVENUE KHEREDDINE PACHA	(71) 950.082	950.137
(A)	LE KRAM	TUNIS	LE KRAM	163, AV. H. BOURGUIBA	(71) 276.440	276.414
(A)	ENNASR	ARIANA	ENNASR	10, AV. OTHMAN IBN. AFFENE	(71) 827.574	827.575
(A)	CHARGUIA II	ARIANA	CHARGUIA II	8, RUE DE L'ARTISANAT ZI	(71) 941.555	941.354
(A)	ARIANA	ARIANA	ARIANA	ANG. AV. H BOURGUIBA ET FARHAT HACHED	(71) 700.000	700.314
(A)	EL MANAR	ARIANA	EL MANAR	RUE 7105 CITE DES ARCADES	(71) 886.310	885.940
(A)	LES JARDINS DE SOUKRA	ARIANA	SOUKRA	56, CENTRE COMMERCIAL CARREFOUR	(71) 759.521	759.531
(A)	SOUKRA 2	ARIANA	CHARGUIA	IMMEUBLE NESMA N°62, AV. DE L'UMA	(70) 838.388	839.330
(A)	ARIANA 2	ARIANA	ARIANA	IMMEUBLE « LE PETIT COLISEE » RUE MED. SALAH BELHADJ	(70) 730.743	730.745
(A)	MANOUBA	MANOUBA	MANOUBA	7, AV. H. BOURGUIBA	(71) 520.266	520.309
(S)	MEGRINE	BEN AROUS	MEGRINE	64, AV. HABIB BOURGUIBA	(71) 427.511	425.214
(A)	HAMMAM LIF	BEN AROUS	HAMMAM LIF	58- AV. DE LA REPUBLIQUE	(70) 615.084	615.097
(A)	EL MOUROUJ	BEN AROUS	EL MOUROUJ	PLACE DES MARTYRS	(79) 357.510	357.455
(A)	EZZAHRA	BEN AROUS	EZZAHRA	23, AV. HABIB BOURGUIBA	(79) 484.950	484.094
(A)	BIZERTE	BIZERTE	BIZERTE	24- AV. HABIB BOURGUIBA-BIZERTE	(72) 431.424	433.689
(A)	NABEUL	NABEUL	NABEUL	NABEUL CENTRE AV. H. THAMEUR	(72) 286.625	286.970
(A)	HAMMAMET	NABEUL	HAMMAMET	PLACE 2 MARS 1934 CITE COMMERCIALE	(72) 281.237	260.244
(A)	MENZEL BOUZELFA	NABEUL	M. BOUZELFA	AV. HABIB BOURGUIBA	(72) 292.232	292.114
(A)	KELIBIA	NABEUL	KELIBIA	123, AV. ALI BEL HAOUENE	(72) 273.624	273.623
(A)	DAR CHAABANE EL FEHRI	NABEUL	DAR CHAABANE	RUE SIDI EL FEHRI	(72) 365.111	365.210
(A)	BENI KHALED	NABEUL	BENIKHALED	23, AV. 23 JANVIER	(72) 373.424	373.426

BANKING UNION FOR TRADE AND INDUSTRY

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADDRESS	TELEPHONE	FAX
(S)	SOUSSE 7 NOVEMBRE	SOUSSE	SOUSSE	BLD 7 NOVEMBRE-KHEZAMA EST	(73) 270.994	270.956
(A)	SOUSSE MAAROUF	SOUSSE	SOUSSE	IM. GLOULOU AV. MED. MAAROUF	(73) 227.600	227.157
(A)	AGENCE SOUSSE PERLE	SOUSSE	SOUSSE PERLE	AVENUE PERLE DU SAHEL GPI KHEZAMA-OUEST	(73) 240.700	240.704
(A)	AGENCE M'SAKEN	SOUSSE	M'SAKEN	IMMEUBLE BAYA BLD 7 NOVEMBRE	(73) 262.203	262.274
(A)	SOUSSE DORRA	SOUSSE	SOUSSE	AV.15 OCTOBRE CENTRE COM. DORRA	(73) 333.870	333.872
(A)	HAMMAM SOUSSE	SOUSSE	H. SOUSSE	216, ROUTE DE TUNIS H. SOUSSE	(73) 364.686	364.693
(A)	SOUSSE SENGHOR	SOUSSE	SOUSSE	IMMEUBLE NOUIRA AV. LÉOPOLD SEDAR SENGHOR	(73) 200.454	200.475
(A)	SOUSSE CORNICHE	SOUSSE	SOUSSE	AV.ABDELHAMID EL KADHI CORNICHE	(73) 201.354	201.356
(A)	MONASTIR	MONASTIR	MONASTIR	8,PLACE DU 3 SEPTEMBRE 1934	(73) 464.120	464.373
(A)	BEMBLA	MONASTIR	BEMBLA	BOULEVARD 7 NOVEMBRE	(73) 478.450	478.440
(A)	KSAR HELLAL	MONASTIR	KSAR HELLAL	PLACE DE L'INDEPENDANCE	(73) 472.124	472.126
(A)	MOKNINE	MONASTIR	MOKNINE	RUE DES OLIVIERS	(73) 436.230	436.232
(A)	MAHDIA	MAHDIA	MAHDIA	167,AV. H. BOURGUIBA	(73) 692.377	696.579
(S)	SFAX CHEBBI	SFAX	SFAX	12,RUE ABOULKACEM CHEBBI	(74) 228.011	225.063
(A)	SFAX CHAKER	SFAX	SFAX	19,AV. HEDI CHAKER	(74) 296.989	212.220
(A)	SFAX MEDINA	SFAX	SFAX	79,RUE SIDI BELHASSEN	(74) 299.726	299.725
(A)	SFAX EL JEDIDA	SFAX	SFAX JEDIDA	96,AV.DES MARTYRS	(74) 404.574	404.580
(A)	SFAX TENIOUR	SFAX	SFAX	ROUTE DE TENIOUR KM 1,5 IMM. MALEK	(74) 238.054	238.055
(A)	MAHRES	SFAX	MAHRES	AV. H.BOURGUIBA	(74) 290.248	693.400
(A)	SEKIET EDDAIER	SFAX	S.EDDAIER	1-2 ,AV. H.BOURGUIBA	(74) 292.596	292.597
(A)	POUDRIÈRE	SFAX	SFAX POUDRIÈRE	RUE JAMELEDDINE AFGHANI Z.I.	(74) 286.358	286.350
(A)	PIC.VILLE	SFAX	PIC VILLE	AV. D'ALGÉRIE	(74) 225.703	229.424
(A)	SFAX 2000	SFAX	SFAX	ROUTE DE GREMDA IMMEUBLE IBN SINA	(74) 405.630	405.632
(A)	GREMDA	SFAX	SFAX	KM 6,5 ROUTE DE GREMDA CENTRE SAHNOUN	(74) 616.212	616.251
(A)	SAKIET EZZIT	SFAX	SFAX TENIOUR	IMMEUBLE MAALEJ AV. HÉDI CHAKER	(74) 850.128	850.132
(A)	SFAX MOULIN VILLE	SFAX	SFAX TENIOUR	CITE MOULIN VILLE ROUTE DE TUNIS KM1,5	(74) 441.994	441.996
(A)	GABES	GABES	GABES SUD	226,AV. FARHAT HACHED	(75) 271.557	275.047
(A)	DJERBA	MEDENINE	DJERBA	163,AV.HABIB BOURGUIBA.H.SOUK	(75) 651.711	651.710
(A)	GAFSA	GAFSA	GAFSA	CITE BAYECH	(76) 225.635	220.641
(A)	SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	RUE HOUCINE BOUZAIENE	(76) 632.582	633.652
(A)	KAIROUAN	KAIROUAN	KAIROUAN	RUE MONGI BALI	(77) 230.699	234.997

INTERNATIONAL BANKING UNION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

	NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A)	CENTRALE	TUNIS	TUNIS	65, AV. HABIB BOURGUIBA	(71) 346.756	340 760
(A)	AFRIQUE	TUNIS	TUNIS	25, AV. HABIB BOURGUIBA	(71) 340.521	353.190
(A)	EL JAZIRA	TUNIS	TUNIS	26, RUE EL JAZIRA	(71) 329.953	321.881
(A)	LES SOUKS	TUNIS	TUNIS	102, RUE JEMAA EZZITOUNA	(71) 200.882	200.951
(A)	BERGES DU LAC	TUNIS	TUNIS	RTE DE LA MARSA - BLOC G	(71) 861.058	860.687
(A)	LA MARSA	TUNIS	LA MARSA	27 AV. DE LA REPUBLIQUE	(71) 741.828	741.101
(A)	MISR	TUNIS	TUNIS	59 AV. DE LA LIBERTE	(71) 104.735	832.67
(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	141 BD. 20 MARS	(71) 511.698	509.700
(A)	EL AHMADI	TUNIS	LA MARSA	RUE DE LA MOSQUEE CITE ESSAADA	(71) 744.055	744.081
(A)	KHEREDDINE	TUNIS	KHEREIDDINE	180, AV. H. BOURGUIBA VILLA ZARROUK	(71) 276.838	731.804
(A)	ELOUARDIA	TUNIS	ELOUARDIA	11, RUE 10.000 ELOUARDIA	(71) 393.254	390.940
(A)	SIDI BOUSAID	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	IMMEUBLE SAADI	(71) 750.479	231.243
(A)	CHARGUIA	TUNIS	CHARGUIA	RUE N° 11 - Z.I. - LA CHARGUIA	(71) 793.095	782.447
(A)	EL MENZAH VI	TUNIS	EL MENZAH	2, RUE YOUSSEF DJAIET	(71) 751.677	767.855
(A)	ARIANA	ARIANA	ARIANA	RUE DU METAL 2037 B.LOUZIR ARIANA	(70) 837.888	737.677
(A)	EL MANAR	ARIANA	EL MANAR	5 bis, RUE T. BEN AMMAR	(71) 885.077	883.919
(A)	M'NIHLA	ARIANA	M'NIHLA	Km3 RTE DE BIZERTE ENNOGRA	(71) 548.209	548.208
(A)	HRAIRIA	ARIANA	HRAIRIA	RUE 4667 - EZZAHROUNI	(71) 598.417	599.777
(A)	Oued ELLIL	MANOUBA	Oued ELLIL	KM 8 ROUTE DE MATEUR	(71) 620.999	621.777
(A)	BORJELAMRI	MANOUBA	BORJELAMRI	CITE COMMERCIALE -BORJ EL AMRI	(71) 542.520	542.555
(A)	BEN AROUS	BEN AROUS	BEN AROUS	29, AV. HABIB BOURGUIBA	(71) 388.825	383.525
(A)	MEGRINE	BEN AROUS	MÉGRINE	19, RUE HABIB BOURGUIBA	(71) 433.772	433.647
(A)	EZZAHRA	BEN AROUS	EZZAHRA	RUE JILANI MARCHAND	(71) 481.888	454.455
(A)	EL MOUROUJ	BEN AROUS	EL MOUROUJ	CENTRE COMMERCIAL LAMTI CENTRE RDC N°25	(71) 367.121	367.099
(A)	BIZERTE	BIZERTE	BIZERTE	AV.TAIEB M'HIRI	(72) 423.244	422.866
(A)	MATEUR	BIZERTE	MATEUR	PLACE DE TUNIS	(72) 468.922	465.365
(A)	MENZEL JEMIL	BIZERTE	MENZ. JEMIL	EN FACE DE LA DELEGATION	(72) 492.077	441.244
(A)	M.ABDERRAHMAN	BIZERTE	M.ABDERRAHMAN	45, AV. H. BOURGUIBA	(72) 571.245	571.013
(A)	RAS-JEBEL	BIZERTE	RAS-JEBEL	AV. HABIB BOURGUIBA RAS JEBEL	(72) 449.603	449.466
(A)	MENZEL BOURGUIBA	BIZERTE	M.BOURGUIBA	ANGLE RUE HEDI CHAKER ET 6 RUE 18 JANVIER	(72) 464.877	470.007
(A)	ZAGHOUAN	ZAGHOUAN	ZAGHOUAN	IMM. CTAMA - BAB OUALI	(72) 675.034	675.025

INTERNATIONAL BANKING UNION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) ENNADHOUR	ZAGHOUAN	ENNADHOUR	AV. HABIB BOURGUIBA	(72) 678.529	678.524
(A) EL FAHS	ZAGHOUAN	EL FAHS	AV. H. BOURGUIBA - IMM. MAJUS	(72) 670.054	671.131
(A) MENZEL TEMIME	NABEUL	M. TEMIME	AV. HABIB BOURGUIBA MENZEL TEMIME	(72) 348.331	344.536
(A) MENZEL BOUZELFA	NABEUL	M. BOUZELFA	RUE TAIEB MEHIRI M. BOUZELFA	(72) 251.855	292.901
(A) NABEUL	NABEUL	NABEUL	RUE DU THEATRE	(72) 231.937	220.311
(A) HAMMAMET	NABEUL	HAMMAMET	AV. DES NATIONS UNIES	(72) 261.118	281.562
(A) HAMMAMET VILLE	NABEUL	HAMMAMET	RUE 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) CHEBBA	MAHDIA	LA CHEBBA	CITE COMMERCIALE LA CHEBBA	(73) 641.461	641.469
(A) MAHDIA	MAHDIA	MAHDIA	AV. HABIB BOURGUIBA MAHDIA	(73) 681.734	681.737
(A) TEBOULBA	MONASTIR	TEBOULBA	AV. HABIB BOURGUIBA	(73) 492.910	492.912
(A) MONASTIR	MONASTIR	MONASTIR	IMM. LE REMPART, AV. H. BOURGUIBA	(73) 460.579	464.942
(A) KHENIS	MONASTIR	KHENIS	AVENUE HANNIBAL CENTRE COMMERCIAL	(73) 535.022	535.520
(A) JEMMEL	MONASTIR	JEMMEL	RUE H. EL BORJI IMMEUBLE M'LAOUAH	(73) 485.000	485.004
(A) KALAA KEBIRA	SOUSSE	KALAA KEBIRA	PLACE DU MARCHÉ	(73) 254.433	253.037
(A) HAMMAM-SOUSSE	SOUSSE	H. SOUSSE	3. AV. HABIB BOURGUIBA	(73) 361.222	361.656
(A) M'SAKEN	SOUSSE	M'SAKEN	CENTRE COMMERCIAL - M'SAKEN	(73) 257.589	259.300
(A) S. ERRIADH	SOUSSE	SOUSSE	HOTEL « SOUSSE ERRIADH »	(73) 219.177	229.658
(A) SOUSSE	SOUSSE	SOUSSE	8, RUE HABIB - THAMEUR - S. MEDINA	(73) 227.987	228.593
(A) JAWHARA	SOUSSE	SOUSSE	RUE MOHAMED KAROUI CITE EZZAHRA - SOUSSE	(73) 332.985	332.987
(A) NEJMA	SOUSSE	SOUSSE	HOTEL NEJMA - SOUSSE	(73) 227.886	228.222
(A) SFAX H. CHAKER	SFAX	SFAX	17, AV. HEDI CHAKER	(74) 212.896	227.555
(A) SFAX TAPARURA	SFAX	SFAX	ANG. AV. PATR. LUMAMBA RUE A. BACH HAMBA	(74) 298.565	298.836
(A) SFAX MOULINVILLE	SFAX	SFAX	AV. DE BIZERTE ROUTE DE TUNIS	(74) 258.850	216.727
(A) EL JADIDA	SFAX	SFAX	AV. DES MARTYRS BAB EJJEBLI	(74) 402.043	402.040
(A) KERKENNAH	SFAX	KERKENNAH	AV. FARHAT HACHED	(74) 481.933	481.160
(A) GABES	GABES	GABES	298, AV. H. BOURGUIBA	(75) 277.899	274.460
(A) MEDENINE	MEDENINE	MEDENINE (ONS)	OMM. ONS. AV. H. BOURGUIBA MEDENINE	(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	PLACE FARHAT HACHED	(75) 622.346	651.103
(A) MIDOUNE	MEDENINE	MIDOUNE	MIDOUNE-JERBA	(75) 733.191	730.169

INTERNATIONAL BANKING UNION

BRANCHES, AGENCIES, OFFICES AS AT 31 DECEMBER 2005

NAME OF THE AGENCY	GOVERNORATE	TOWN OR LOCALITY	ADRESS	TELEPHONE	FAX
(A) SIDI BOUZID	SIDI BOUZID	SIDI BOUZID	RUE HOUCINE BOUZAIENE RUE H. CHEKER	(76) 633.500	634.927
(A) CEBALA	SIDI BOUZID	CEBALA	AV. H. BOURGUIBA	(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.TAIEB M'HIRI	(76) 420.294	420.499
(A) GAFSA	GAFSA	GAFSA	AV, MOHAMED ALI HAMI	(76) 224.428	224.255
(A) KAIROUAN	KAIROUAN	KAIROUAN	12, PLACE DE L'INDEPENDANCE CITE COMMERCIALE	(77) 226.310	228.556
(A) SIDI AMOR BOUHAJLA	KAIROUAN	BOUHAJLA	LOGEMENTS POPULAIRES N°1	(77) 266.289	266.010
(A) SBIBA	KASSERINE	SBIBA	RUE ABOUBAKR FOURATI	(77) 488.433	488.400
(A) TABARKA	JENDOUBA	TABARKA	ANGLE AV. H.BOURGUIBA & RUE HEDI CHEKER	(78) 670.537	673.736
(A) JENDOUBA	JENDOUBA	JENDOUBA	AV. CHAKER & IBN ARAFA	(78) 604.214	604.260
(A) GHARDIMAOU	JENDOUBA	GHARDIMAOU	PLCE DU MARCHE	(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	AV. MONGI SLIM N°2	(78) 224.888	224.500
BOX	LOCALITY		ADRESS	TELEPHONE	
(B) PORT LA GOULETTE			PORT LA GOULETTE	(71) 735.222	735.222
(B) AEROPORT T.CARTHAGE	ARIANA		AEROPORT TUNIS CARTHAGE	(71) 750.528	750.528
(B) TINJA	BIZERTE		AV. HABIB BOURGUIBA -TINJA	(72) 569.240	569.377
(B) AEROPORT MONASTIR	MONASTIR		AEROPORT SKANES MONASTIR	(73) 520.091	520.091
(B) HOUMET ESSOUK	MEDENINE		PLACE FARHAT HACHED	(75) 650.154	650.164

