

BANQUE INTERNATIONALE ARABE DE TUNISIE

Headquarters Address: 70/72, Avenue Habib Bourguiba BP 520-1080 Tunis- Tunisia

	4th Q 2010	4th Q 2009	Year 2010	In TND Year 2009
1/ Bank operating income:	116 768 351,447	99 758 311,718	425 802 923,793	379 7 834,149
*Interest income	81 070 911,568	68 733 941,710	285 036 883,804	261 0 347,530
*Commission received	17 692 700,933	13 548 344,192	62 585 565,726	53 60 866,934
* investment portfolio revenues	18 004 738,945	17 476 025,815	78 180 474,262	64 586 619,685
2/Bank operating expenses	31 717 833,932	30 630 511,873	123 334 188,950	122 1 371,341
*Interests	30 707 927,907	29 714 267,077	119 181 606,974	118 5 044,847
*Commissions	1 009 906,025	916 244,796	4 152 581,976	3 816 326,494
*Other expenses				
3/ Net Banking Income	85 050 517,515	69 127 799,845	302 468 734,842	257 566 462,808
4/ Other operating income	1 090 917,253	745 918,035	3 364 554,334	2 763 517,852
5/ Operating costs	40 624 624,480	41 210 642,328	160 265 746,489	155 0 256,479
*Personnel expenses	26 461 353,784	28 471 346,792	109 177 697,119	109 6 215,452
*General operating expenses	10 026 894,808	7 907 394,860	35 900 016,878	31 334 127,656
6/ Investment portfolio	-	-	777 613 424,602	834 1 586,331
* Commercial securities Portfolio	-	-	543 440 384,485	623 1 969,491
* Customer investment Portfolio	-	-	234 173 040,117	211 149 616,840
7/ Loans	-	-	4 289 434 644,531	3 825 305 305,227
8/ Customer deposits	-	-	5 601 526 797,745	4 310 645 315,564
*Deposits at sight	-	-	2 579 369 754,950	2 247 605 228,411
*Saving deposits	-	-	1 265 463 528,876	1 141 632 469,829
9/ Borrowings and special resources	-	-	143 981 568,325	143 7 485,781
*Bonds	-	-	0,000	0,000
*Subordinated loans	-	-	48 984 773,478	64 30 512,466
*Special resources	-	-	94 996 794,848	78 766 973,315
10/ Equity	-	-	457 129 691,415	456 901 338,699