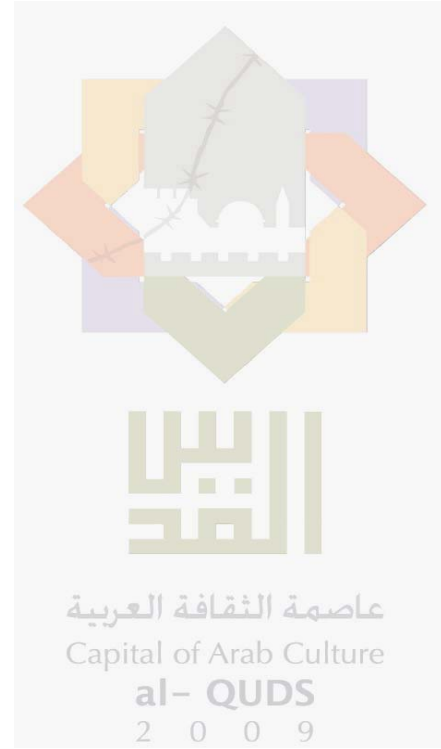


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ميثاق الممارسات للإحصاءات
الرسمية الفلسطينية 2006



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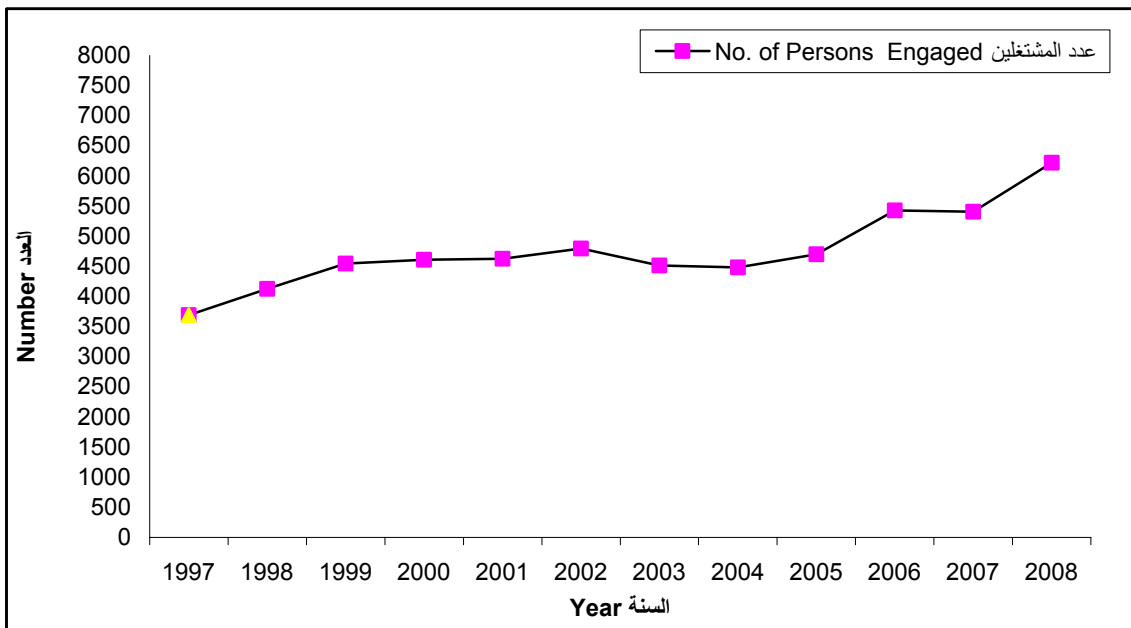
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Figure1: Number of Employed Persons in Palestinian Territory 1997– 2008

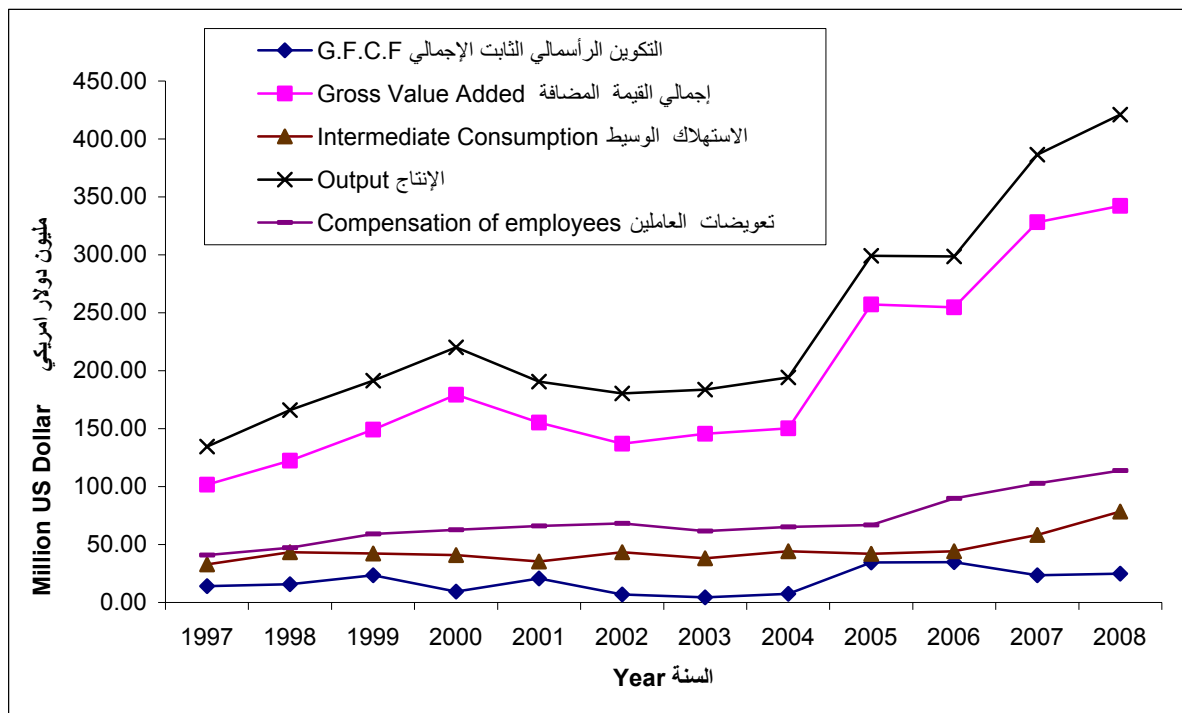


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Figure2: Main Economic Indicators in Palestinian Territory 1997 – 2008

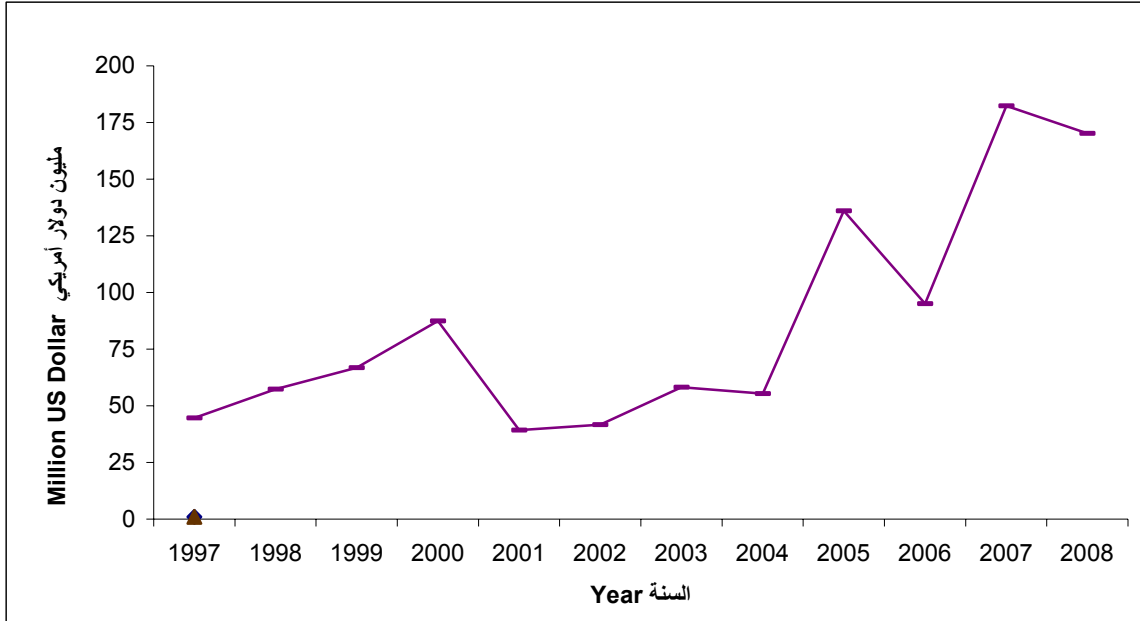


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Figure 3: Movement of Operating in Palestinian Territory 1997 – 2008

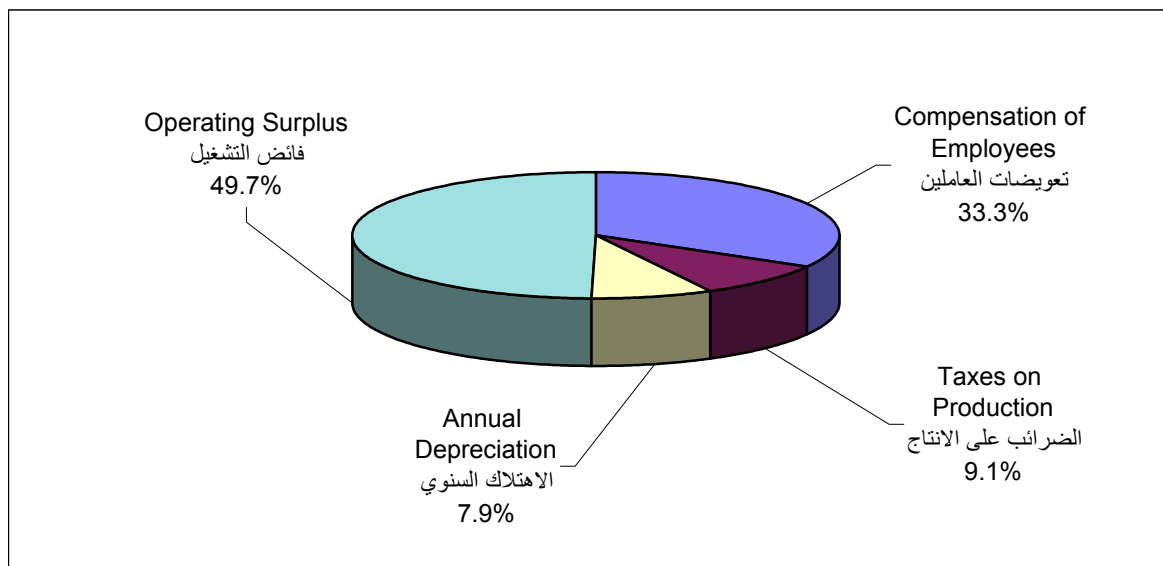


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Figure4: Distribution of Value Added for Surveyed Activities on its Components in Palestinian Territory, 2008



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Tables

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Table 1: Number of Enterprises, Employed Persons and Main Economic Indicators by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	G. F. C. F.	Gross Value Added	Intermediate Consumption	Output	Compensation of Employees	Number of Employments	No. of Ent.		ISIC
Total of Financial Intermediaries	24978.4	342171.3	78710.8	420882.1	113790.0	6221	50		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	21371.3	279715.6	58045.6	337761.2	97435.3	5069	30		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	1208.7	14872.3	1729.0	16601.3	2941.3	214	10		+ 6711 6712
Insurance Corporations	2398.4	47583.4	18936.2	66519.6	13413.4	938	10		660

2008

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Table 2: Number of Employed Persons by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Wage Employees					Unpaid Employment					Total No. of Employed Persons			No. of Ent.	ISIC
	Others		Administratives and Operatives		Total	Family Members		Proprietors		Total	F	M	Total		
	F	M	F	M		F	M	F	M						
Total of Financial Intermediaries	10	696	1684	3831	6221	0	0	0	0	0	1694	4527	6221	50	J
Palestine Monetary Authority and Commercial & Islamic Banks and Other Credit Institutions	8	607	1366	3088	5069	0	0	0	0	0	1374	3695	5069	30	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	2	18	68	126	214	0	0	0	0	0	70	144	214	10	+ 6711 6712
Insurance Corporations	0	71	250	617	938	0	0	0	0	0	250	688	938	10	660

2008

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Table 3: Compensation of Wage Employees by Type of Work and Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Other Benefits	Payments in-Kind	Cash Wages and Salaries		Total Compensations	Wage Employees		No. of Ent.		ISIC
			Others	Adm.& Oper.		Others	Adm.& Oper.			
Total of Financial Intermediaries	16904.9	6259.7	6740.7	83884.7	113790.0	706	5515	50		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	14498.9	6231.1	6184.6	70520.7	97435.3	615	4454	30		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	131.7	28.6	136.6	2644.4	2941.3	20	194	10		+ 6711 6712
Insurance Corporations	2274.3	0.0	419.5	10719.6	13413.4	71	867	10		660

2008

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Table 4: Compensation of Wage Employees by Sex and Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Other Benefits		Payments in-Kind		Cash Wages and Salaries				Total Compensations		Total No. of Wage Emp.		ISIC
					Others		Adm.& Oper.						
	F	M	F	M	F	M	F	M	F	M	F	M	
Total of Financial Intermediaries	3794.9	13110.0	1664.8	4594.9	31.3	6709.4	19163.4	64721.3	24654.4	89135.6	1694	4527	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	3377.0	11121.9	1655.7	4575.4	21.1	6163.5	16283.5	54237.2	21337.3	76098.0	1374	3695	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	38.5	93.2	9.1	19.5	10.2	126.4	654.7	1989.7	712.5	2228.8	70	144	+ 6711 6712
Insurance Corporations	379.4	1894.9	0.0	0.0	0.0	419.5	2225.2	8494.4	2604.6	10808.8	250	688	660

2008

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Table 5: Assets by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Closing Book Value	Depreciation	Written-offs & Losses	Value of Sold Assets	Value of Gross Additions				Opening Book Value	No. of Ent.		ISIC
					Other Additions	Purch. of Sec. Hand Assets	Purch. of New and imported Assets	Total				
Total of Financial Intermediaries	190579.0	27150.0	344.1	3025.8	10588.7	56.2	18979.2	29624.1	191474.8	50		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	140474.9	24413.3	326.4	1947.3	7439.1	56.2	17286.1	24781.4	142380.5	30		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	5448.7	439.6	17.7	45.2	579.4	0.0	674.6	1254.0	4697.2	10		+ 6711 6712
Insurance Corporations	44655.4	2297.1	0.0	1033.3	2570.2	0.0	1018.5	3588.7	44397.1	10		660

2008 **:6**
Table 6: Assets by Type in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Type of Asset	Closing Book Value	Depreciation During the Year	Assets Sold During the Year	Written-offs and Losses	Capital Add. & Improv.	Purchased Assets			Opening Book Value
						Local		Imports	
						Second-Hand	New		
Total	190579.0	27150.0	3025.8	344.1	10588.7	56.2	15921.9	3057.3	191474.8
Lands	29222.8	0.0	987.5	0.0	622.0	0.0	2607.2	0.0	26981.1
Residential Buildings	20650.4	209.6	133.8	0.0	0.0	0.0	796.9	0.0	20196.9
Non-Residential Buildings	29985.4	719.0	664.8	0.0	1163.8	0.0	251.7	0.0	29953.7
Machines & Equipment's	35859.0	17962.5	378.7	100.7	3885.5	0.0	2404.7	1087.5	46923.2
Passengers Vehicles	6985.8	963.5	837.8	0.0	242.0	0.0	741.5	804.2	6999.4
Furniture's	35600.1	3751.6	23.2	216.3	487.7	0.0	4490.9	928.3	33684.3
Computer Programs	9112.5	1799.1	0.0	15.1	114.3	0.0	2825.0	237.3	7750.1
Other	23163.0	1744.7	0.0	12.0	4073.4	56.2	1804.0	0.0	18986.1

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Table 7: Cost of Acquisition of New Assets by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Value of New Assets									No. of Ent.	ISIC
	Other Assets	Computer Programs	Furniture & Furnishings	Transport Vehicles	Machinery & Equip.	Non-Res. Buildings	Res. Buildings	Land	Total		
Total of Financial Intermediaries	1804.0	3062.4	5419.1	1545.6	3492.1	251.8	796.9	2607.3	18979.2	50	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	1804.0	2880.7	4824.7	1208.5	3410.7	0.0	796.9	2360.7	17286.2	30	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	160.8	354.3	78.0	81.4	0.0	0.0	0.0	674.5	10	+ 6711 6712
Insurance Corporations	0.0	20.9	240.1	259.1	0.0	251.8	0.0	246.6	1018.5	10	660

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Table 8: Output from Main and Secondary Activities by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Revenues of Services	Trade Margin	Insurance Output	Financial Output	Total Output	No. of Ent.		ISIC
Total of Financial Intermediaries	1853.7	0.0	66002.0	353026.4	420882.1	50		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	1336.1	0.0	0.0	336425.1	337761.2	30		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	0.0	16601.3	16601.3	10		+ 6711 6712
Insurance Corporations	517.6	0.0	66002.0	0.0	66519.6	10		660

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Table 9: Output from Main Activity for Financial Institutions by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

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Economic Activity	Profit from Money Exchange	Commissions	FISIM	Output	No. of Ent.		ISIC
Total of Financial Activities	31306.4	46329.2	275390.8	353026.4	40		+ 65 67
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	31306.4	29972.4	275146.3	336425.1	30		+ 6511
							+ 6519
							6592
Palestine Securities Exchange & Stock Market Brokers	0.0	16356.8	244.5	16601.3	10		+ 6711
							6712

2008

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Table 10: Financial Intermediation Services Indirectly Measured for Financial Institutions by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Interests and Other Items Payable		Propety Income Receivable		FISIM	ISIC
	* Others *	Interests	Other Property Income	Interests		
Total of Financial Activity	9585.5	63883.4	29246.8	319612.9	275390.8	+ 65 67
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	9585.5	63883.4	29002.3	319612.9	275146.3	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	244.5	0.0	244.5	+ 6711 6712

* It refers to profit of investment accounts in islamic banks.

*

2008 **:11**
**Table 11: Output from Main Activity for Insurance Corporations by Economic Activity
in Palestinian Territory, 2008**

(Value in US \$ 1000)

()

Economic Activity	Claims			Premiums			Output			ISIC
	Non-life Insurance	Life Insurance	Total	Non -life Insurance	Life Insurance	Total	Non-life Insurance	Life Insurance	Total	
Insurance Corporations	45846.0	342.7	46188.7	107466.2	3516.6	110982.8	63876.8	2125.2	66002.0	660

2008 **:()11**
**Table 11(Cont.): Output from Main Activity for Insurance Corporations by Economic Activity
in Palestinian Territory, 2008**

(Value in US \$ 1000)

()

Economic Activity	Changes in Technical Reserves for Life- Insurance	Net Income from Technical Reserves Investment (Premiums Supplements)			ISIC
		Non-life Insurance	Life Insurance	Total	
Insurance Corporations	2051.9	2256.6	1003.2	3259.8	660

2008

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Table 12: Output from Secondary Activity by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Revenues of Services			Trade Margin	Total	No. of Ent.	ISIC
	Other	Building Rentals	Rental of Safety Boxes				
Total of Financial Intermediaries	522.0	259.9	1071.8	0.0	1853.7	50	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	129.0	135.3	1071.8	0.0	1336.1	30	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	0.0	0.0	0.0	10	+ 6711 6712
Insurance Corporations	393.0	124.6	0.0	0.0	517.6	10	660

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Table 13: Other Revenues and Transfers by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Various Transfers				Property Income			Gov. Subsidies	Total	No. of Ent.	ISIC
	Other	Grants and Donations	Re-Insurance Claims	Casualty Insurance Claims	Rent of Land	Dividends and Income of Owning other Ent.	Interests				
Total of Financial Intermediaries	119.2	3140.9	6622.3	0.0	0.0	112.8	16365.9	0.0	26361.1	50	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	0.0	3140.9	0.0	0.0	0.0	46.9	16228.3	0.0	19416.1	30	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	0.0	0.0	0.0	65.9	0.0	0.0	65.9	10	+ 6711 6712
Insurance Corporations	119.2	0.0	6622.3	0.0	0.0	0.0	137.6	0.0	6879.1	10	660

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Table 14: Production Inputs by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

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Economic Activity	Other	Deterge- nts	Work Clothes	Stationery & Printed Materials	Dispos- ables	Spare Parts	Water	Electr- icity	Fuel & Oil	Total Inputs		ISIC
Total of Financial Intermediaries	0.0	456.2	718.5	4159.4	185.1	484.0	237.2	3273.4	1771.9	11285.7		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	0.0	380.9	718.1	3423.8	155.5	408.2	158.4	2670.8	1004.6	8920.3		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	21.6	0.4	112.1	2.5	0.0	3.2	118.8	114.5	373.1		+ 6711 6712
Insurance Corporations	0.0	53.7	0.0	623.5	27.1	75.8	75.6	483.8	652.8	1992.3		660

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Table 15: Other Production Expenditures by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

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Economic Activity	Rent of Build.	Rent of Mach. & Equip.	Machines Maintenance	Building Maintenance	Operational Services Exp.	* Commissions to Insurance Agents*	Total	** Grand Total**	No. of Ent.		ISIC
Total of Financial Intermediaries	15967.8	115.9	2446.5	911.3	84.2	6966.9	26492.6	64022.6	50		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	14467.0	39.6	2152.3	854.4	84.2	0.0	17597.5	49125.3	30		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	344.2	0.0	103.9	23.0	0.0	0.0	471.1	1355.9	10		+ 6711 6712
Insurance Corporations	1156.6	76.3	190.3	33.9	0.0	6966.9	8424.0	13541.4	10		660

* Excluding VAT Paid on Behalf of Agents.

*

** Total for the whole of table 15.

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Table 15 (Cont.): Other Production Expenditures by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

Economic Activity	Tickets	Travels	Hospitality	Passenger Transport	Goods & Money Shipping	Auditing	Legal Charges and Court Fees	Stock Market Fees	Chambers of Commerce Fees	Union Fees	Telecommunication	Total	ISIC
Total of Financial Intermediaries	131.7	2102.6	1519.5	820.5	1441.2	1576.6	2746.5	116.5	62.2	809.1	4983.9	16310.3	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	62.0	1449.7	1203.5	711.4	1441.2	1183.2	1693.8	0.0	51.6	699.4	4073.3	12569.1	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	45.3	33.6	31.2	14.9	0.0	80.1	80.7	116.5	1.4	9.5	225.0	638.2	+ 6711 6712
Insurance Corporations	24.4	619.3	284.8	94.2	0.0	313.3	972.0	0.0	9.2	100.2	685.6	3103.0	660

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Table 15 (Cont.): Other Production Expenditures by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Other	Cleaning Exp.	Adver.	Employees Training Exp.	Tender Fees	Work Accidents Medical Exp.	Engineering Services	Computer Services	Bank Commissions and Clearance Exp.	Total		ISIC
Total of Financial Intermediaries	3265.3	933.5	8098.6	1400.9	434.7	923.9	679.7	3096.8	2386.3	21219.7		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	2732.9	843.0	7232.0	1246.7	417.9	920.5	561.4	2955.0	2049.3	18958.7		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	13.7	11.3	113.8	28.5	0.0	3.4	0.0	6.0	69.9	246.6		+ 6711 6712
Insurance Corporations	518.7	79.2	752.8	125.7	16.8	0.0	118.3	135.8	267.1	2014.4		660

2008 **:16**
Table 16: Fees and Taxes Due by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

conomic Activity	Other Taxes	Value Added Tax	Building Taxes	Stamp Fees	Vehicle Licensing Fees	Ent. Licensing Fees	Customs Duties	Total	No. of Ent.		ISIC
Total of Financial Intermediaries	62.4	29898.5	156.2	321.5	139.2	579.5	0.0	31157.3	50		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	35.0	24471.7	148.2	268.5	94.1	305.9	0.0	25323.4	30		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	550.7	0.0	3.0	1.7	36.5	0.0	591.9	10		+ 6711 6712
Insurance Corporations	27.4	4876.1	8.0	50.0	43.4	237.1	0.0	5242.0	10		660

2008

:17 J

Table 17: Other Payments and Transfers by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Various Transfers						Property Payments					Total	No. of Ent.	ISIC
	Other	Provident Fund	Grants & Donations	Fines	Insurance Premiums	Reinsurance Premiums	Bonuses to Board of Directors	Distributed Dividends	Rent of Land	Royalties	Interests			
Total of Financial Intermediaries	10263.9	15935.8	2646.4	412.8	860.2	10024.8	2035.3	1307.5	0.0	0.0	152.6	43639.3	50	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	8246.5	13453.1	694.3	412.8	729.6	0.0	1788.1	0.0	0.0	0.0	74.7	25399.1	30	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	163.0	181.1	0.0	5.3	0.0	62.5	0.0	0.0	0.0	0.0	411.9	10	+ 6711 6712
Insurance Corporations	2017.4	2319.7	1771.0	0.0	125.3	10024.8	184.7	1307.5	0.0	0.0	77.9	17828.3	10	660

2008 , :18
Table 18: Investments by Economic Activity in Palestinian Territory, 2008

(Value in US \$ 1000)

()

Economic Activity	Real Assets				() Financial Assets				Total	ISIC
	Other Investment	Precious Minerals	Lands	Real Estates	certificates of deposits	Securities	Government Bills and Bonds	shares		
Total of Financial Intermediaries	1097838.7	174008.9	51821.9	24357.9	5030.3	109170.2	16456.2	161945.0	1466620.2	J
Palestine Monetary Authority and Commercial & Islamic Banks	1067353.7	174008.9	18274.7	24308.4	0.0	63190.2	9952.3	111031.3	1294110.6	+ 6511
& Other Credit Institutions										+ 6519
										6592
Palestine Securities Exchange	0.0	0.0	2535.1	0.0	0.0	0.0	0.0	15820.1	18355.2	+ 6711
& Stock Market Brokers										6712
Insurance Corporations	30485.0	0.0	31012.1	49.5	5030.3	45980.0	6503.9	35093.6	154154.4	660

2008

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Table 19: Selected Ratios by Economic Activity in Palestinian Territory, 2008

Economic Activity	Depreciation to Output %	Compensation of Employees to Value Added %	Value Added to Output %	Value Added per Paid Employee in (\$)	Output per Paid Employee in (\$)	Annual Compensation per Paid Employee in (\$)	ISIC
Total of Financial Intermediaries	6.5	33.2	81.3	55031.6	67655.1	18291.3	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	7.2	34.8	82.9	55214.6	66619.6	20606.3	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	2.6	19.8	89.6	69765.7	77940.4	14552.4	+ 6711 6712
Insurance Corporations	3.5	28.2	71.5	50696.5	70916.4	12171.1	660



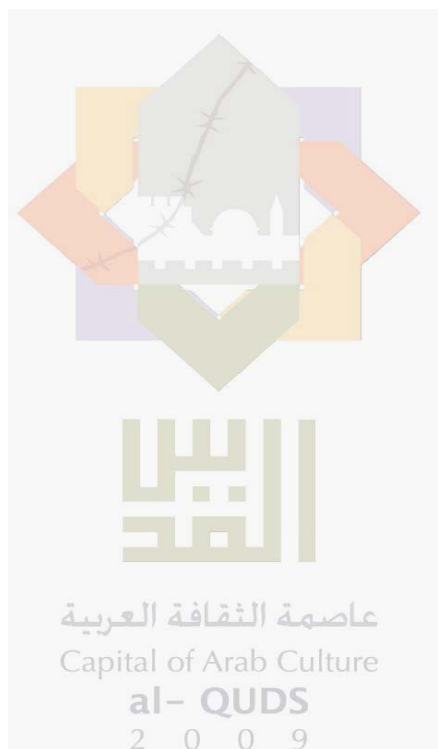
**Palestinian National Authority
Palestinian Central Bureau of Statistics**

**Finance and Insurance Survey, 2008
Main Results**

October, 2009

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On this occasion, the PCBS extends special thanks to the members of the CFG and the EU for their generous support.

Abbreviations

- GDP** : Gross Domestic Product.
- G.F.C.F** : Gross Fixed Capital Formation.
- FISIM** : Financial Intermediation Services Indirectly Measured.
- ISIC-3** : International Standard Industrial Classification of all Economic Activities, third version.
- No. of Ent.** : Number of Enterprises.
- PCBS** : Palestinian Central Bureau of Statistics.
- SNA** : System of National Accounts.
- UN** : United Nations.
- M** : Male.
- F** : Female.

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Preface

The economic development represented by trade liberation between countries, and economic agreements are one of the most important elements that made the financial transactions (transferring money, insurance on goods, bank facilities and other transactions) a basic need for the production of relevant statistics to this field, and that could not be achieved without the availability of specialized activity to cover such transaction, which is financial intermediation activity.

Due to the importance of the financial intermediation activity represented by financial, monetary and insurance activities, the statistical agencies gave the statistical data related to these activities special importance in the process of producing official statistics.

The Palestinian Central Bureau of Statistics is pleased to issue the 13th volume of the Finance and Insurance Survey for the year 2008 in the Palestinian Territory.

This report includes the survey data for 2008 represented in tables for Palestinian Territory. Enterprises engaged in financial intermediaries activity (Palestinian Monetary Authority, Banks, Palestine Securities Exchange, and Stock market, and Insurance Companies) were fully covered by this survey.

Economic surveys in various fields constitute the basic pillar for the compilation of Palestinian National Accounts. It is hoped that they will also satisfy the various needs and expectations of users in both private and public sectors.

October, 2009

**Ola Awad
Acting President**

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Executive Summary

1. Introduction:

Financial Intermediation activities, represented by insurance and financial activities, have been given particular attention by the central statistical offices around the world due to the vital role they increasingly play in the economy.

In its endeavor to provide the basic statistical data on the Palestinian economy, the PCBS has conducted the thirteenth round of the Finance and Insurance survey for 2008, as a reference year. The PCBS also carries out a series of annual economic surveys including transport, storage and communication, industry, services, internal trade, and construction– contractors surveys.

2. Objectives:

The objectives of the survey are to obtain data on:

- 2.1 Number of financial and insurance enterprises and persons engaged by activity.
- 2.2 Value of output and intermediate consumption.
- 2.3 Value added components.
- 2.4 Value of financial investment.
- 2.5 Payments and transfers.
- 2.6 Assets and capital formation.
- 2.7 Contribution of the surveyed activities to the GDP and other National Accounts variables.

3. Definitions:

- 3.1 Statistical unit: The SNA 93 defines two major statistical units:
 - Institutional unit (enterprise): An economic entity that is capable, in its own right, of owning assets, incurring liabilities and engaging in economic activities and transactions with other entities.
 - Establishment: An enterprise or part of an enterprise in which one group of goods and services is produced (with the possibility of having secondary activities).
As for financial sector it is the enterprise as statistical unit that is recommended by the SNA 93.
- 3.2 Output: Value of goods and services, including own-account goods, produced during a specific period.
- 3.3 Intermediate consumption: Value of production inputs from both goods and services.
- 3.4 Gross value added: output minus intermediate consumption.
- 3.5 No. of persons engaged: This includes unpaid owners and family members, and paid employees both permanent and temporary.
- 3.6 Compensation of employees: Wages, salaries and other allowances and remuneration in cash or in kind.
- 3.7 Taxes on production less subsidies: Taxes assessed on producers with respect to the production, sale, purchase or use of goods and services, less production subsidies.
- 3.8 Operating Surplus: Value Added – (Compensation of employees + Taxes on production less subsidies + Depreciation of fixed assets).
- 3.9 Principal economic activity: It is the main activity of the establishment during the reference year, using (ISIC- 3) for classification and coding.
- 3.10 Gross Fixed Capital Formation: it is measured by value of acquisitions less disposals of new or existing assets.

3.11 Financial Intermediation Services Indirectly Measured (FISIM): It is measured by the total property income receivable by financial intermediaries minus their interest payable, excluding the value of any property income receivable from their own funds, as such income does not arise from financial intermediation.

4. Methodology:

4.1 Questionnaire: The questionnaire used in this survey has much in common with the other questionnaires in the economic surveys series. In designing the questionnaire, it was taken into account that it comprises the major economic variables pertaining to the examined phenomenon related to the insurance and financial activities and that it meets the needs of compiling the Palestinian National Accounts.

4.2 Coverage and sampling:

4.2.1 Coverage: The survey covers all enterprises engaged in the activities classified under the tabulation category (J) according to (ISIC-3) excluding money exchangers and insurance agents.

4.2.2 Sample design: Full coverage for all enterprises engaged in relevant activities.

4.2.3 Response rates:

- Non-response rate = 8.16%
- Response rate = 91.84%
- Refusal rate = 6.12%
- Temporarily closed = 2.04%
- Over-coverage error rate = 2.0%

5. Survey Stages:

5.1 Preparation stage: This includes developing the questionnaire, manual, dummy tables, work plan, time-table, editing and coding rules.

5.2 Implementation stage:

5.2.1 Fieldwork operations: Due to the fact that the survey frame is small no recruitment and training for field workers was made excluding one fieldworker for Gaza Strip, but for the West Bank the technical staff had conducted the survey.

5.2.2 Data processing and tabulation: This phase includes:

- Developing a data entry program and training of operators
- Organizing data entry process
- Post-data entry editing
- Tabulation.

6. Main Findings:

The prominent findings of the Finance and Insurance Survey 2008 in Palestinian Territory are as follows:

6.1 Number of Enterprises:

The survey results show that there are 50 operating enterprises during 2008 in Financial Intermediation activities, this number was distributed as follows: financial institutions 40 enterprises, and insurance companies 10 enterprises.

6.2 Number of Persons Engaged:

The number of persons engaged in all Financial Intermediation activities is 6,221 worker, this number was distributed as follows: financial institutions 5,283 worker, and insurance institutions 938 worker, distributed as follows: male 72.8%, and female 27.2%.

6.3 Compensations of Employees:

The results indicate that the value of compensations of employees during 2008 in Palestinian Territory was 113.8 million US\$, this value was distributed as follows: financial institutions 100.4 million US\$, and insurance institutions 13.4 million US\$.

6.4 Out put:

The results indicate that the value of output in Palestinian Territory was 420.9 million US\$, this value was distributed by economic activity as follows: financial institutions 84.2%, and insurance institutions 15.8%.

6.5 Intermediate Consumption:

The survey results show that the value of intermediate consumption in Palestinian Territory was 78.7 million US\$, this value was distributed as follows: financial institutions 76.0%, and insurance institutions 24.0%.

6.6 Value Added:

The survey results indicate that the gross value added in Palestinian Territory was 342.2 million US\$, this value distributed as follows: financial institutions 86.1%, and insurance institutions 13.9%.

The value added was distributed by its components as follows: compensation of employees 33.3%, annual depreciation 7.9%, taxes on production less subsidies 9.1%, and operating surplus 49.7%.

6.7 Comparison of main results with the result of 2007:

The surveys results revealed increase in the output in the year 2008 by 8.9% compared with the year 2007, also the gross value added increased by 4.3% in the year 2008 compared with 2007, meanwhile the value of compensation of employees increased by 10.9% in the year 2008 compared with the previous year.