



Palestinian Central Bureau of Statistics
P.O. Box 1647 Tel: 970-2-240 6340 Fax: 970-2-240 6343
Economic Statistics Surveys Series
Finance Survey 1999
Banking Activity

Serial No.

Establishment number:

Enterprise number

Identification:

1. Establishment commercial name: _____

2. Owner or general manager: _____ Sex: 1. Male 2. Female

3. Main economic activity (in details): _____

4. Address

Governorate: _____ Locality: _____

Street: _____ Building name/ owner: _____ No of enumeration area.

P.O. Box: _____ Tel: _____ Fax: _____ Building No.

5. Tenure: 1. Private national 2. Private foreign 3. Government corporation 4. Foreign government corp.

6. Legal Status: _____

7. Organizational Structure 1. Sole Proprietorship 2. Main Center With Branches 3. Branch

8. The institution purpose: 1. Profitable 2. Non-profitable

9. Class :

10. Institutional Sector :

Remarks for Questionnaire Completion

- A separate questionnaire is completed for each establishment included in the sample regardless of whether it keeps records or not.
- A separate questionnaire is completed for each economic activity within the establishment, provided its inputs, workers, wages, new fixed assets are separable, i.e. constitutes a branch.

A single questionnaire is completed for the establishment if the branches keep no records. However, if the branches keep separate records and practice activities similar or different from those practiced in the main center, then its questionnaire undergoes completion in coordination with the main center.

Enterprise (Project): Economic entity capable of possessing assets and liabilities;

Practicing economic activities and conducting transaction with other parties and can

Provide complete of profits and losses, preparing balance sheet at the end of the year to the main secondary activities practiced.

workers: They are of two categories:

- Unpaid enterprise owners or family members.
- Paid workers whether they are permanent, temporary or working for establishment.

Excluded are trainees, those in unpaid vacations and members of board of directors.

Establishment: An enterprise or a branch producing a single group of goods (with the possibility of having ancillary production activities), provided enough data are available for calculating operation surplus.

Wages and Salaries in Cash: All wages given to employees during the survey year in addition to allowances, rewards, overtime, the thirteenth and fourteenth month salaries before applying any deductions, e.g. insurance, tax...etc.

Ownership: It is determined when the majority of capital (51% and more) is:
1. Private national 2. Private foreign 3. Government corp.
4. Foreign government corp.

| Interview result | |
|-------------------------|------------------------------------------|
| | 1. Completed <input type="checkbox"/> |
| Not Completed Specify: | 2. Completely closed |
| | 3. Temporarily closed |
| | 4. Could not reach the address |
| | 5. Did not practice any activity in 1999 |
| | 6. different economic activity* |
| | 7. The Balance isn't read |
| | 8. Refusal |
| | 9..Other (specify) |

First: General Data:

Number of actual work months during the survey year _____

Fiscal Years for the establishment:

From ___ / ___ / 19__

To ___ / ___ / 19__

Data Sources

1. Financial books and records 2. Estimates 3. Both

Currency used in questionnaire completion

1. Jordanian Dinnar (JD) 2. US Dollar (\$) 3. New Israeli Shekel (NIS)

For Institutions Only (for sole proprietorship or main centers with branches):

Declared Capital

2. Paid Capital of the year 1999

3. Rate participation of nonresidents in the Paid Capital

4. The enterprise prepares profits/losses account and balance sheet? 1. Yes 2. No

5. Establishing Year

No.2: Employment and Employees Remuneration

| Engaged persons' categories | | Average number of persons engaged during the reference year ❶ | | Average number of weekly work hours per employee | Salaries and wages in cash during the reference year ❷ | |
|-----------------------------|----------------------------|---------------------------------------------------------------|--------|--------------------------------------------------|--------------------------------------------------------|--------|
| | | Male | Female | | Male | Female |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Paid employees | Administrators & Operative | | | | | |
| | Other | | | | | |
| Total | | | | | | |
| Payments in kind ❸ | | | | | | |
| Other benefits ❹ | | | | | | |
| Total remuneration | | | | | | |

Notes:

❶ Average number of employees during the reference year = $\frac{\text{Total number of employees at the end of each month}}{12}$

❷ Salaries and wages in cash during the reference year include: Basic salary or wage, allowances, premium and overtime in addition to the thirteenth and fourteenth months salaries (if found).

❸ Payments in kind include: food, accommodation, transportation, and recreational and social services provided by the establishment to its employees.

❹ Other payments include social and health insurance installments and end of service appropriation.

No.3.Production Input*

| Production Input | Auxiliary code | ISIC Code | Value of beginning inventory | Purchases during the year | | | Production inputs sold as purchased (purchase price) | Lost and written off | Value of ending inventory | Value of consumed amounts during the year |
|--------------------------------------|----------------|-------------|------------------------------|-------------------------------|-------------------------------|-------|------------------------------------------------------|----------------------|---------------------------|-------------------------------------------|
| | | | | Internally produced purchases | Externally produced purchases | Total | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| A. Production Input: | | | | | | | | | | |
| Spare parts for vehicles | 42 | 3430 | | | | | | | | |
| Spare parts for machines | 43 | 3000 | | | | | | | | |
| Disposable tools | 44 | 2893 | | | | | | | | |
| Stationery | 45 | 2109 | | | | | | | | |
| Printed Materials | 46 | 2221 | | | | | | | | |
| Work uniform | 47 | 1810 | | | | | | | | |
| Cleaning material | 48 | 2424 | | | | | | | | |
| Total Input | 55 | 55 | | | | | | | | |
| B .Fuel & Oil : | | | | | | | | | | |
| . Gasoline | 21 | 2320 | | | | | | | | |
| . Diesel | 22 | 2320 | | | | | | | | |
| . Gas | 23 | 2320 | | | | | | | | |
| . Oils and lubrications | 24 | 2320 | | | | | | | | |
| Total Fuel & Oil | 66 | 6666 | | | | | | | | |
| C. Electricity & Water: | | | | | | | | | | |
| Electricity | 40 | 4010 | | | | | | | | |
| Water | 41 | 4100 | | | | | | | | |
| Total Electricity & Water | 77 | 7777 | | | | | | | | |
| Other Production Input: | | | | | | | | | | |
| | | | | | | | | | | |
| Total | 88 | 8888 | | | | | | | | |

* includes production input which use in the main and secondary activity

No.4 Production Expenditures (Services Offered by Others)

| Types of expenditure | Auxiliary code | ISIC Code | Expenditure value | | | Type of expenditure | Auxiliary code | ISIC code | Expenditure value | | |
|-------------------------------------------------------|----------------|-----------|-------------------|---------|-------|---------------------------------------------------------|----------------|-------------|-------------------|---------|-------|
| | | | Internal | Foreign | Total | | | | Internal | Foreign | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 1 | 2 | 3 | 4 | 5 | 6 |
| Rent of buildings | 10 | 7010 | | | | Transport of goods and money | 26 | 6023 | | | |
| Rent of machines and equipment | 11 | 7122 | | | | Transportation of passengers | 27 | 6021 | | | |
| Post, telegraph, telephone, and fax | 12 | 6420 | | | | Storing services | 28 | 6302 | | | |
| Maintenance and repair of machines and equipment | 13 | 7250 | | | | Medical expenditure for work accidents | 29 | 8512 | | | |
| Maintenance and repair of buildings and constructions | 14 | 4540 | | | | Commissions paid to others in return of purchased goods | 30 | 5110 | | | |
| Operational services provided by others | 15 | | | | | Losses of selling production inputs | 31 | 5200 | | | |
| Advertising | 16 | 7430 | | | | Bids and tenders fees | 32 | 7499 | | | |
| Hospitality | 17 | 5520 | | | | Cleaning services | 33 | 9000 | | | |
| Auditing | 18 | 7412 | | | | Employee training & educational services | 34 | 8090 | | | |
| Bank commissions/ other than interests | 19 | 6519 | | | | Unions and syndicates fees | 35 | 9112 | | | |
| Legal charges (Advocate charges) | 20 | 7411 | | | | Chambers of industry & commerce fees | 36 | 9111 | | | |
| Court fees | 21 | 7523 | | | | Palestine monetary authority fees | 60 | 6511 | | | |
| Computer consulting services | 22 | 7220 | | | | Other | | | | | |
| Engineering and consultation services | 23 | 7421 | | | | | 37 | | | | |
| Costs of official travels | 24 | 6022 | | | | | 37 | | | | |
| Ticket of official travels | 25 | 6210 | | | | Total | 88 | 8888 | | | |

No.6. Various payments and transfers

| Payments and Remittances | Auxiliary code | Value of Payments | | |
|------------------------------------------------------|----------------|-------------------|---------|-------|
| | | Internal | Foreign | Total |
| 1 | 2 | 3 | 4 | 5 |
| Rent of land | 1012 | | | |
| Interests on loans** | 1013 | | | |
| Interests on other liabilities | 1014 | | | |
| Royalties | 1015 | | | |
| Dividends distributed to : | | | | |
| 1. shareholders own less than 10% of the institution | 1016 | | | |
| 2. shareholders own 10% or more of the institution | 1017 | | | |
| Bonuses to the board of directors | 1018 | | | |
| Governmental fines | 1019 | | | |
| non Governmental fines | 1020 | | | |
| Insurance Premiums | 1021 | | | |
| Grants, donations, and gifts | 1022 | | | |
| Prizes on Saving Accounts | 1030 | | | |
| Job left bonuses for employees: | | | | |
| 1. Special treasuries | 1023 | | | |
| 2. Bonuses without treasury | 1224 | | | |
| Other, specify | | | | |
| | 1025 | | | |
| Total | 8888 | | | |

**Only loans which belongs to Est.

No.5: Indirect Fees and Taxes

| Fees and Taxes | Auxiliary code | Value of payments | | |
|-------------------------------|----------------|-------------------|----------|-------|
| | | Internal | *Foreign | Total |
| 1 | 2 | 3 | 4 | |
| Customs Duties | 1001 | | | |
| Value added tax : | | | | |
| Value added tax on salaries | 1002 | | | |
| Value added tax on profit | 1003 | | | |
| Ent licensing fees | 1004 | | | |
| Vehicles licensing fees | 1005 | | | |
| Stamp fees | 1006 | | | |
| Building taxes | 1007 | | | |
| Other indirect taxes, specify | | | | |
| | 1008 | | | |
| | 1008 | | | |
| | 1008 | | | |
| Total fees and taxes | 8888 | | | |

* For Jerusalem Est.

No.7.Output from Principal Activity

| Type of EST | ISIC code | Property Income Receivable* | | | | | | | | | | | |
|-------------------------------------|-------------|-----------------------------|---------|-------|------------------------------------------|---------|-------|--------------|--------------------------------------------|---------|-------|-------|--|
| | | Receivable Interests | | | Dividends and Income of owning other Ent | | | Rent of Land | Total Revenue Investment of Islamic Bank** | | | Total | |
| | | Internal | Foreign | Total | Internal | Foreign | Total | | Internal | Foreign | Total | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| Palestine Monetary Authority | 6511 | | | | | | | | | | | | |
| Commercial Banks | 6519 | | | | | | | | | | | | |
| Islamic Banks | 6519 | | | | | | | | | | | | |
| Other Credit Institutions | 6592 | | | | | | | | | | | | |
| Total | 6666 | | | | | | | | | | | | |

*Does not include the property income yields from investments on establishment account.

**Investment revenues which includes: (Trust, Partnership and Cost-plus Financing)

Output from Principal Activity

| Type of EST | ISIC code | Property Income Payable | | | | | | Total |
|-------------------------------------|-------------|-------------------------|---------|-------|-----------------------------------|---------|-------|-------|
| | | Payable Interests | | | Deposit Profit on Sharing Account | | | |
| | | Internal | Foreign | Total | Internal | Foreign | Total | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Palestine Monetary Authority | 6511 | | | | | | | |
| Commercial Banks | 6519 | | | | | | | |
| Islamic Banks | 6519 | | | | | | | |
| Other Credit Institutions | 6592 | | | | | | | |
| Total | 7777 | | | | | | | |

Output from Principal Activity

| Type of EST | ISIC code | FISIM** | Credit Commissions* | Gross Profit from Money Exchange | Output** |
|------------------------------|-------------|---------|---------------------|----------------------------------|----------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| Palestine Monetary Authority | 6511 | | | | |
| Commercial Banks | 6519 | | | | |
| Islamic Banks | 6519 | | | | |
| Other Credit Institutions | 6592 | | | | |
| Total | 8888 | | | | |

*Includes revenues from credit commission As(loan commission & credit facilities except interest, revenues from Post, telegraph, telephone, and fax...)

** For PCBS use

No.9. Various transfers and revenues

| Type of Revenue | Auxiliary code | Value of Revenue | | |
|------------------------------------------------|----------------|------------------|---------|-------|
| | | Internal | Foreign | Total |
| 1 | 2 | 3 | 4 | 5 |
| Rent of Land | 1020 | | | |
| Royalties | 1021 | | | |
| Income from other institutions' properties | | | | |
| More than 10%, from the institution | 1022 | | | |
| Less than 10%, from the institution | 1023 | | | |
| Compensations from insurance against incidents | 1024 | | | |
| Grants and donations | 1025 | | | |
| Fines imposed on others | 1026 | | | |
| Transfers from External branches | 1027 | | | |
| Government Subsidies | 1028 | | | |
| Receivable Interest: * | | | | |
| 1. from government: | | | | |
| A. Loan and Deposit | 1029 | | | |
| B. Others (Bonds & Treasury Bills) | 1030 | | | |
| 2. Others: | | | | |
| A. Loan and Deposit | 1031 | | | |
| B. Others | 1032 | | | |
| Other Revenues: | | | | |
| | 1033 | | | |
| | 1033 | | | |
| Total | 8888 | | | |

No. 8. Revenue from Commercial and Services

| Type of Revenue | ISIC code | Value of Revenue | | |
|--------------------------------------|-------------|------------------|---------|-------|
| | | Internal | Foreign | Total |
| 1 | 2 | 3 | 4 | 5 |
| A. Revenues from Commercial Activity | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total | 7777 | | | |
| B. Revenues of Services: | | | | |
| Rental of Safety Boxes | 6519 | | | |
| Building Rentals | 7010 | | | |
| Other Revenues: | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total | 8888 | | | |

* Trade margin = Sales – Purchases during the year

*Includes the receivable interest yields establishment account not creditors money

No.10.Portfolio Investment

| Type of Investment | Auxiliary code | Value of Investment | | |
|---------------------------------------|----------------|---------------------|---------|-------|
| | | Internal | Foreign | Total |
| 1 | 2 | 3 | 4 | 5 |
| A. Financial Assets: | | | | |
| 1. Certificates of Deposits | 1000 | | | |
| 2. Government bonds | 1001 | | | |
| 3. Treasury Bonds | 1002 | | | |
| 4. Other Financial Investment | 1003 | | | |
| 5. Shares | 1004 | | | |
| B. Real Assets: | | | | |
| 1. Real Estate | 1005 | | | |
| 2. Land | 1006 | | | |
| 3. Expenseve Mineral | 1007 | | | |
| C. Other Financial Investment: | | | | |
| | 1008 | | | |
| | 1008 | | | |
| | 1008 | | | |
| Total | 8888 | | | |

No. 11 : Fixed Assets

| Types of fixed assets | Auxiliary code | ISIC code | Book value at the beginning of the year | Value of purchased assets during the year | | | Fixed assets produced at the establishment | Capital additions and improvements | Written-off and losses | Assets sold during the year | Depreciation during the year | Book value at the end of year |
|-------------------------------|----------------|-------------|-----------------------------------------|-------------------------------------------|-------|-------------|--------------------------------------------|------------------------------------|------------------------|-----------------------------|------------------------------|-------------------------------|
| | | | | Imported | Local | | | | | | | |
| | | | | | New | Second-hand | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| Land | 10 | 1028 | | | | | | | | | | |
| Residential buildings | 11 | 4520 | | | | | | | | | | |
| Non residential buildings | 12 | 4520 | | | | | | | | | | |
| Machines, equipment & devices | 13 | 3000 | | | | | | | | | | |
| Goods & Passengers vehicles | 14 | 3410 | | | | | | | | | | |
| Furniture and furnishings | 15 | 3610 | | | | | | | | | | |
| Computer programs | 16 | 7220 | | | | | | | | | | |
| Others: | | | | | | | | | | | | |
| | 17 | | | | | | | | | | | |
| | 17 | | | | | | | | | | | |
| Total fixed assets | 88 | 8888 | | | | | | | | | | |

Name and addresses of branches (for multi branch enterprise):

| No. | | Branches sequence no. | Address | Data included in the main center questionnaire |
|-----|--|-----------------------|---------|------------------------------------------------|
| .1 | | □□□□□□□□ | | |
| .2 | | □□□□□□□□ | | |
| .3 | | □□□□□□□□ | | |
| .4 | | □□□□□□□□ | | |
| .5 | | □□□□□□□□ | | |
| .6 | | □□□□□□□□ | | |
| .7 | | □□□□□□□□ | | |
| .8 | | □□□□□□□□ | | |
| .9 | | □□□□□□□□ | | |
| .10 | | □□□□□□□□ | | |
| .11 | | □□□□□□□□ | | |
| .12 | | □□□□□□□□ | | |
| .13 | | □□□□□□□□ | | |
| .14 | | □□□□□□□□ | | |
| .15 | | □□□□□□□□ | | |
| .16 | | □□□□□□□□ | | |
| .17 | | □□□□□□□□ | | |
| .18 | | □□□□□□□□ | | |
| .19 | | □□□□□□□□ | | |
| .20 | | □□□□□□□□ | | |

*** Respondent**

| | |
|------------------|----------------------|
| Name: | Official Seal |
| Title: | |
| Date: | |
| Signature | |

*** For PCBS use**

| Name | Code | Signature | Date | Interviewer Notes |
|--------------------------------|------|-----------|------------------|-------------------|
| * Interviewer _____ | □□□□ | _____ | ___ / ___ / 2000 | |
| * Supervisor _____ | □□□□ | _____ | ___ / ___ / 2000 | |
| * Editor _____ | □□□□ | _____ | ___ / ___ / 2000 | |
| * Coder _____ | □□□□ | _____ | ___ / ___ / 2000 | |
| * Data entry operator _____ | □□□□ | _____ | ___ / ___ / 2000 | |
| * Post data entry editor _____ | □□□□ | _____ | ___ / ___ / 2000 | |