



**Palestinian Central Bureau of Statistics**  
P.O. Box 1647 Tel: 970-2-2982700 Fax: 970-2-2982710  
**Economic Statistics Surveys Series 2012**  
**Finance & Insurance Survey**  
**Banking Activity**

Enterprise number :

**Identification:**

1. Enterprise 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: \_\_\_\_\_

P.O. Box: \_\_\_\_\_ Tel: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

5. Ownership : 1. Private national 2. Private foreign 3. Nongovernmental sector 4. National government corp. 5. Foreign government corp

6. Legal Status: \_\_\_\_\_

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

8. Website: \_\_\_\_\_

9. E-Mail \_\_\_\_\_

**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 accounts of profits and losses, preparing balance sheet at the end of the year regarding the main and secondary activities practiced.

**workers:**

Paid workers whether they are permanent, temporary or working for enterprise.

Excluded categories: trainees, those in unpaid vacations and members of the Board of Directors.

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

**Wages and Salaries in Cash:** All wages given to employees during the survey's reference 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. NGO,s
4. Government corporation
5. Foreign government corporation.

<b>Interview result</b>	
	1. Completed <input type="checkbox"/>
Not Completed Specify:	2. Permanently closed
	3. Temporarily closed
	4. Could not reach the address
	5. Did not practice any activity in 2012
	6. Different economic activity
	7. The Balance isn't ready
	8. Other ( specify )
	9. Refusal*

\*9.1: Specify reason for refusal-----

<b>First: General Data:</b>	
<b>1. Number of actual working months during the survey's year</b>	_____ <input type="checkbox"/> <input type="checkbox"/>
<b>2. Fiscal Years for the establishment:</b>	
From	___ / ___ / 20__
To	___ / ___ / 20__
<b>3.Data Sources</b>	
1. Financial books and records	2. Estimates
3. Both	<input type="checkbox"/>
<b>4.Currency used in questionnaire completion</b>	
1. Jordanian Dinar (JD)	2. US Dollar (\$)
3. New Israeli Shekel (NIS)	<input type="checkbox"/>
<b><u>For Institutions Only (for sole proprietorship or main centers with branches):</u></b>	
<b>5. Declared Capital</b>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>6. Paid Capital</b>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>7.The enterprise prepares profits/losses account and balance sheet?</b>	1.Yes 2.No <input type="checkbox"/>
<b>8.Establishing Year</b>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>9. Investments for enterprise abroad?</b>	1.Yes 2.No <input type="checkbox"/>
<b>10. Investments in enterprise from abroad?</b>	1.Yes 2.No <input type="checkbox"/>

## No.2: Employment and Employees Remuneration

Categories of engaged persons'		Auxiliary Code	Average number of persons engaged during the reference year ❶		Average number of weekly working hours per employee	Salaries and wages in cash during the reference year ❷	
			male	female		male	female
EK		LS	LM	LF	LH	CM	CF
Paid employees	Administrators & Operative	1					
	Other	2					
<b>Total</b>							
Payments in kind ❸							
Social benefits ❹							
<b>Total remuneration</b>							

### Notes:

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

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 enterprises 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	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	RM1	RM2	RM3	RM4	RM5	RM6	RM7	RM8	RM9
<b>A. Production Input:</b>									
Printed Materials	40								
Work uniform	41								
Cleaning material	42								
<b>Total Input</b>	<b>55</b>								
<b>B .Fuel &amp; Oil :</b>									
Gasoline	43								
Diesel	44								
Gas	45								
<b>Total Fuel &amp; Oil</b>	<b>66</b>								
<b>C. Electricity &amp; Water:</b>									
Electricity	46								
Water	47								
<b>Total Electricity &amp; Water</b>	<b>77</b>								
<b>Other Production Input:</b>	48								
<b>Total</b>	<b>88</b>								

\* includes production input used in the main and secondary activity

**No.4 Production Expenditures (Services Offered by Others)**

Types of expenditure	Auxiliary Code	Expenditure value		
		Internal PE2	Foreign PE3	Total PE 4
PE	PE1			
Rent of buildings	10			
Rent of machines and equipment	11			
Post, telegraph, telephone, and fax	12			
Advertising	13			
Auditing	14			
Computer consulting services	15			
Transport of goods and money	16			
Employee training & educated services	17			
Unions and syndicates fees	18			
<b>Palestine monetary authority fees</b>	<b>60</b>			
Other	19			
<b>Total</b>	<b>88</b>			

**No.5. Taxes on Production and fees**

Fees and Taxes	Value of payments			
	Auxiliary code	Internal	*Foreign	Total
TF	TF1	TF2	TF3	TF4
Value added tax:				
1.Value added tax on salaries	1001			
2.Value added tax on profit	1002			
Building taxes	1003			
Other Taxes on Production	1004			
<b>Total</b>	<b>8888</b>			

**No.6. Various payments and transfers**

Payments and Remittances	Auxiliary Code	Value of Payments		
		Internal	Foreign	Total
PD	PD1	PD2	PD3	PD4
Rent of land	1012			
Governmental fines	1013			
non Governmental fines	1014			
Accident insurance premiums(exclude employees)	1015			
Grants, donations, and gifts	1016			
<b>Prizes on Saving Accounts</b>	<b>1030</b>			
Other	1017			
<b>Total</b>	<b>8888</b>			

### No.7.Output from Principal Activity

Type of EST	ISIC Code							Total
		Receivable Interests			Total Revenue Investment of Islamic Bank*			
		Internal	Foreign	Total	Internal	Foreign	Total	
BA	BA1	BA2	BA3	BA4	BA5	BA6	BA7	BA8
Palestine Monetary Authority	6411							
Commercial Banks	6419							
Islamic Banks	6419							
Other Credit Institutions	6492							
<b>Total</b>	<b>8888</b>							

### (Con.)Output from Principal Activity

Type of EST	ISIC Code							Total
		Payable Interests			Deposit Profit on Sharing Account			
		Internal	Foreign	Total	Internal	Foreign	Total	
BA	BA1	BA9	BA10	BA11	BA12	BA13	BA14	BA15
Palestine Monetary Authority	6411							
Commercial Banks	6419							
Islamic Banks	6419							
Other Credit Institutions	6492							
<b>Total</b>	<b>8888</b>							



**(Con.) Output from Principal Activity**

Type of EST	ISIC Code	FISIM**	Credit Commissions*	Gross Profit from Money	Rent of Land	Dividends and Income of owning other Ent	Output**
BA	BA1	BA16	BA17	BA18	BA19	BA20	BA21
<b>Palestine Monetary Authority</b>	6411						
<b>Commercial Banks</b>	6419						
<b>Islamic Banks</b>	6419						
<b>Other Credit Institutions</b>	6492						
<b>Total</b>	<b>8888</b>						

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

\*\* For PCBS use

**No8: Revenues of Services Rendered to Others**

Type of revenue	Auxiliary code	Other Revenues Value		
		Internal	External	Total
	SI1	SI2	SI3	SI4
Rental of Safety Boxes	6419			
Building Rentals	6810			
Other Revenues:	9999			
<b>Total</b>	<b>8888</b>			

\* Trade margin = Sales + Ending inventory – Purchases during the year – Beginning inventory – Lost and written off.

**No9 : Various transfers and revenues**

Types of revenue	Auxiliary Code	Other Revenue value		
		Internal	External	Total
DI	DI1	DI2	DI3	DI4
Rent of land	1020			
Grants and donations	1021			
Fines imposed on others	1022			
Transfers from external branches	1023			
Other Revenues	1024			
<b>Total</b>	<b>8888</b>			

**No.10.Portfolio Investment**

Type of Investment	Auxiliary Code	Value of Investment		
		Internal	Foreign	Total
INV	INV1	INV 2	INV 3	INV 4
<b>A. Financial Assets:</b>				
1. Certificates of Deposits	1000			
2. Government bonds	1001			
3. Treasury Bonds	1002			
4.Other Financial Investment	1003			
5. Shares	1004			
<b>B. Real Assets:</b>				
1.Real Estate	1005			
2.Land	1006			
3.Expenseve Mineral	1007			
<b>C. Other Investment:</b>				
	1008			
	1009			
	1010			
<b>Total</b>	<b>8888</b>			

**No. 11 : Fixed Assets**

Types of fixed assets	Auxiliary Code	Book value at the beginning of the year	Value of purchased assets during the year			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					
FA	FA1	FA2	FA 3	FA4	FA5	FA6	FA7	FA8	FA 9	FA10
Land	10									
Residential buildings	11									
Non residential buildings	12									
Machines, equipment & devices	13									
Goods & Passengers vehicles	14									
Furniture and furnishings	15									
Computer programs	16									
Others:										
	17									
	18									
<b>Total fixed assets</b>										

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

No.	Name of Branch	Branches sequence no.	Address	Data included in the main center questionnaire 1.Yes 2.No
1		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
2		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
3		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
4		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
5		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
6		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
7		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
8		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
9		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
10		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
11		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
12		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
13		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
14		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
15		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
16		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
17		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
18		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
19		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
20		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

**\* Respondent**

<b>Name:</b>	<b>Official Seal</b>
<b>Title:</b>	
<b>Date:</b>	
<b>Signature</b>	

**\* For PCBS use**

Name	Code	Signature	Date	Interviewer's Notes
* Interviewer _____	□□□□	_____	___ / ___ / ___ 2013	
* Supervisor _____	□□□□	_____	___ / ___ / ___ 2013	
* Editor _____	□□□□	_____	___ / ___ / ___ 2013	
* Coder _____	□□□□	_____	___ / ___ / ___ 2013	
* Data entry operator _____	□□□□	_____	___ / ___ / ___ 2013	
* Post data entry editor _____	□□□□	_____	___ / ___ / ___ 2013	