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(970/972) 2 240 6340 :  
[diwan@pcbs.gov.ps](mailto:diwan@pcbs.gov.ps) :



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Figure1: Number of Employed Persons in Remaining West Bank and Gaza Strip 1997- 2006



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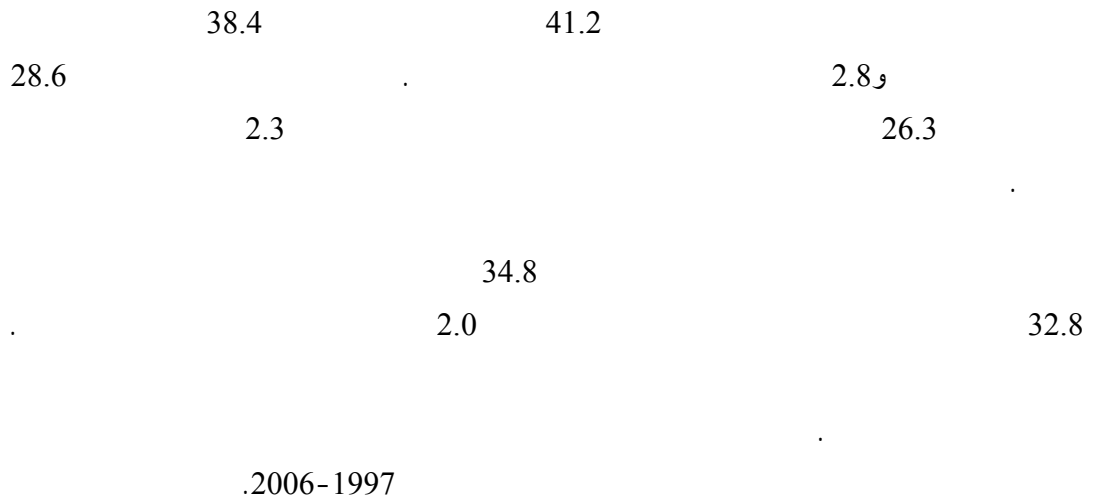
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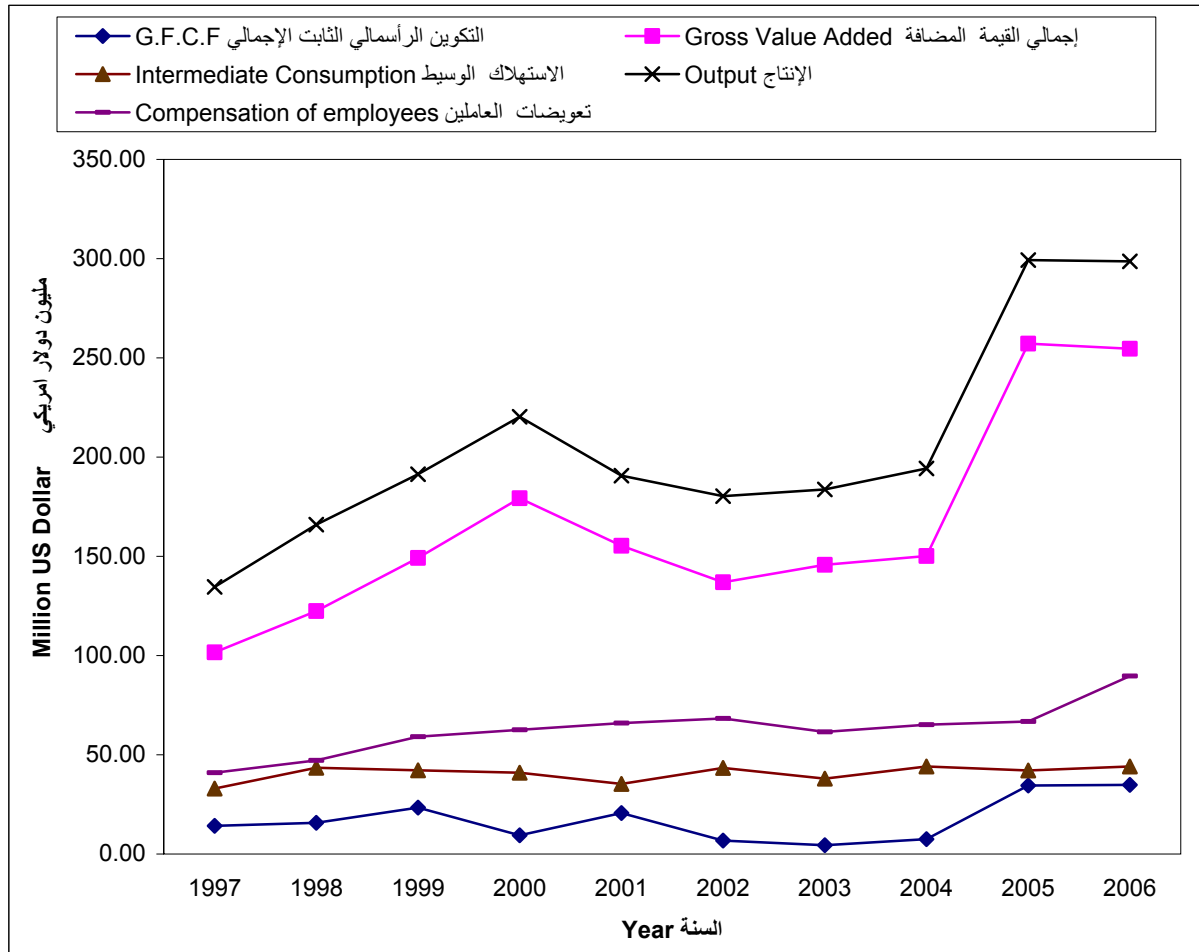
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**Figure2:Main Economic Indicators in Remaining West Bank and Gaza Strip 1997 – 2006**



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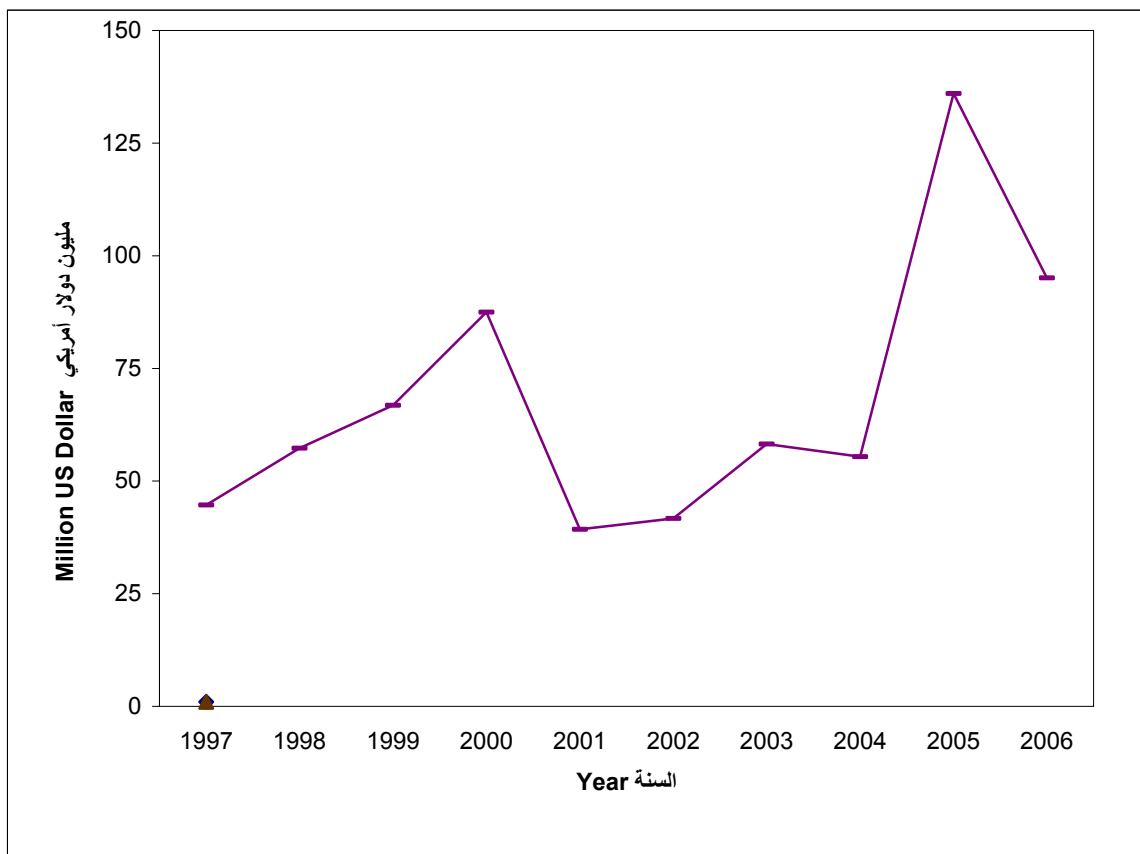
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**Figure3: Movement of operating surplus in Remaining West Bank and Gaza Strip 1997 – 2006**



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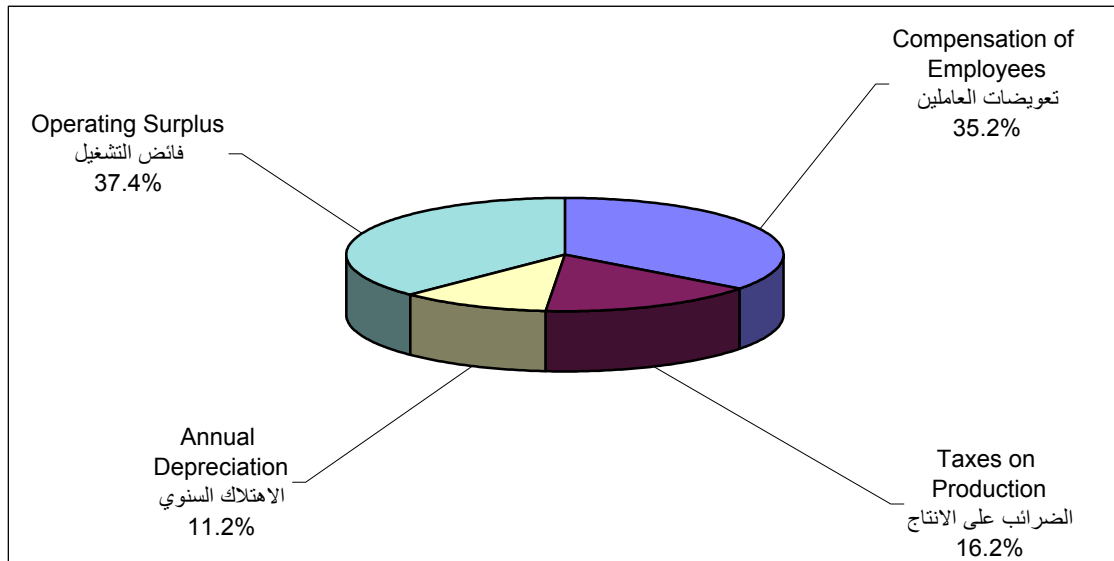
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**Figure4: Distribution of Value Added for Surveyed Activities on its Components in Remaining West Bank and Gaza Strip – 2006**



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# Tables

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**Table 1: Number of Enterprises, Employed Persons and Main Economic Indicators by Economic Activity in Remaining West Bank and Gaza Strip – 2006**

(Value in US \$ 1000)

( )

Economic Activity	G. F. C. F.	Gross Value Added	Intermediate Consumption	Output	Compensation of Employees	Number of Employment	No. of Ent.		ISIC
<b>Total of Financial Intermediaries</b>	<b>34794.3</b>	<b>254585.6</b>	<b>44053.1</b>	<b>298638.7</b>	<b>89659.9</b>	<b>6064</b>	<b>47</b>		<b>J</b>
Palestine Monetary Authority	31958.7	202033.2	32725.8	234759.0	78424.8	5061	29		+ 6511
Commercial & Islamic Banks									+ 6519
Other Credit Institutions									6592
Stock Market	833.5	16054.8	1471.4	17526.2	1857.5	156	9		+ 6711
Stock Market Brokers									6712
Insurance Corporations	2002.1	36497.6	9855.9	46353.5	9377.6	847	9		660

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Table 2: Number of Employed Persons by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(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						
<b>Total of Financial Intermediaries</b>	<b>73</b>	<b>783</b>	<b>1378</b>	<b>3830</b>	<b>6064</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1451</b>	<b>4613</b>	<b>6064</b>	<b>47</b>	<b>J</b>
Palestine Monetary Authority	72	710	1101	3178	5061	0	0	0	0	0	1173	3888	5061	29	+ 6511
Commercial & Islamic Banks															+ 6519
Other Credit Institutions															6592
Stock Market	0	15	51	90	156	0	0	0	0	0	51	105	156	9	+ 6711
Stock Market Brokers															6712
Insurance Corporations	1	58	226	562	847	0	0	0	0	0	227	620	847	9	660

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**Table 3: Compensation of Wage Employees by Type of Work and Economic Activity in Remaining West Bank and Gaza Strip – 2006**

(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.		
<b>Total of Financial Intermediaries</b>	<b>9381.3</b>	<b>2367.4</b>	<b>6870.8</b>	<b>71040.4</b>	<b>89659.9</b>	<b>856</b>	<b>5208</b>	<b>47</b>	<b>J</b>
Palestine Monetary Authority	8586.4	2367.4	6461.0	61010.0	78424.8	782	4279	29	+ 6511
Commercial & Islamic Banks									+ 6519
Other Credit Institutions									6592
Stock Market	128.6	0.0	93.9	1635.0	1857.5	15	141	9	+ 6711
Stock Market Brokers									6712
Insurance Corporations	666.3	0.0	315.9	8395.4	9377.6	59	788	9	660



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Table 4: Compensation of Wage Employees by Sex and Economic Activity in Remaining West Bank and Gaza Strip –2006

(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	
<b>Total of Financial Intermediaries</b>	<b>1886.5</b>	<b>7494.8</b>	<b>583.1</b>	<b>1784.3</b>	<b>46.7</b>	<b>6824.1</b>	<b>15134.3</b>	<b>55906.1</b>	<b>17650.6</b>	<b>72009.3</b>	<b>1451</b>	<b>4613</b>	<b>J</b>
Palestine Monetary Authority Commercial & Islamic Banks Other Credit Institutions	1681.5	6904.9	583.1	1784.3	40.8	6420.2	12986.2	48023.8	15291.6	63133.2	1173	3888	+ 6511 + 6519 6592
Stock Market Stock Market Brokers	31.4	97.2	0.0	0.0	0.0	93.9	405.8	1229.2	437.2	1420.3	51	105	+ 6711 6712
Insurance Corporations	173.6	492.7	0.0	0.0	5.9	310.0	1742.3	6653.1	1921.8	7455.8	227	620	660

جدول 5: حركة الأصول حسب النشاط الاقتصادي في باقي الضفة الغربية وقطاع غزة - 2006  
Table 5: Assets by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(Value in US \$ 1000)

(القيمة بالآلاف دولار امريكي)

Economic Activity	القيمة الدفترية في نهاية العام Closing Book Value	قيمة الاهتلاك السنوي Depreciation	قيمة التالف والمفقود Written-offs & Losses	قيمة الاصول المباعة Value of Sold Assets	قيمة الاضافات الاجمالية Value of Gross Additions				القيمة الدفترية في بداية العام Opening Book Value	عدد المؤسسات No. of Ent.	النشاط الاقتصادي	دليل النشاط ISIC
					إضافات وتحسينات Other Additions	مشتريات أصول مستعملة Purch. of Sec. Hand Assets	مشتريات أصول جديدة Purch. of New Assets	المجموع Total				
<b>Total of Financial Intermediaries</b>	<b>153720.4</b>	<b>28586.2</b>	<b>1095.5</b>	<b>1009.5</b>	<b>6221.9</b>	<b>0.0</b>	<b>45362.9</b>	<b>51584.8</b>	<b>132826.8</b>	<b>47</b>	مجموع الوساطة المالية	J ي
Palestine Monetary Authority	117121.7	25988.9	1091.4	831.4	5605.4	0.0	28678.8	34284.2	110749.2	29	سلطة النقد	+ 6511
Commercial & Islamic Banks											والبنوك التجارية والإسلامية	+ 6519
Other Credit Institutions											ومؤسسات الإقراض المتخصصة	6592
Stock Market	1343.7	283.8	3.0	0.0	118.4	0	1226.4	1344.8	797.0	9	سوق الأوراق المالية وشركات الأوراق المالية	+ 6711 6712
Stock Market Brokers												
Insurance Corporations	35255.0	2313.5	1.1	178.1	498.1	0	15457.7	15955.8	21280.6	9	شركات التأمين	660

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**Table 6: Assets by Type in Remaining West Bank and Gaza Strip – 2006**

(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		
<b>Total</b>	<b>153720.4</b>	<b>28586.2</b>	<b>1009.5</b>	<b>1095.5</b>	<b>6221.7</b>	<b>0.0</b>	<b>24068.9</b>	<b>21294.2</b>	<b>132826.8</b>
Lands	38781.7	0.0	330.0	0.0	0.0	0.0	16111.1	0.0	23000.6
Residential Buildings	1164.2	36.6	0.0	0.0	172.5	0.0	0.0	0.0	1028.3
Non-Residential Buildings	28285.0	1602.0	25.5	0.0	3192.3	0.0	917.1	0.0	25803.1
Machines & Equipment's	39759.6	4965.9	180.1	63.9	391.5	0.0	3156.8	13420.7	28000.5
Passengers Vehicles	5221.6	1548.6	241.8	19.7	126.0	0.0	1220.9	1214.3	4470.5
Furniture's	20496.0	11547.2	231.6	892.6	254.9	0.0	515.6	4581.0	27815.9
Computer Programs	10478.8	5804.3	0.0	119.2	863.0	0.0	1762.4	2078.2	11698.7
Other	9533.5	3081.6	0.5	0.1	1221.5	0.0	385.0	0.0	11009.2

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**Table 7: Cost of Acquisition of New Assets by Economic Activity in Remaining West Bank and Gaza Strip – 2006**

(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			
<b>Total of Financial Intermediaries</b>	<b>385.0</b>	<b>3840.5</b>	<b>5096.6</b>	<b>2435.1</b>	<b>16577.5</b>	<b>917.1</b>	<b>0.0</b>	<b>16111.1</b>	<b>45362.9</b>	<b>47</b>		<b>J</b>
Palestine Monetary Authority	223.8	3702.7	4841.3	2002.8	16084.1	0.0	0.0	1824.1	28678.8	29		+ 6511
Commercial & Islamic Banks												+ 6519
Other Credit Institutions												6592
Stock Market	0.0	0.0	42.6	67.8	401.8	714.2	0.0	0.0	1226.4	9		+ 6711
Stock Market Brokers												6712
Insurance Corporations	161.2	137.8	212.7	364.5	91.6	202.9	0.0	14287.0	15457.7	9		660

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**Table 8: Output from Principal and Secondary Activities by Economic Activity in Remaining West Bank and Gaza Strip – 2006**

(Value in US \$ 1000)

( )

Economic Activity	Revenues of Services	Trade Margin	Insurance Output	Financial Output	Total Output	No. of Ent.		ISIC
<b>Total of Financial Intermediaries</b>	<b>4367.6</b>	<b>0.0</b>	<b>46000.5</b>	<b>248270.6</b>	<b>298638.7</b>	<b>47</b>		<b>J</b>
Palestine Monetary Authority	4014.6	0.0	0.0	230744.4	234759.0	29		+ 6511
Commercial & Islamic Banks								+ 6519
Other Credit Institutions								6592
Stock Market	0.0	0.0	0.0	17526.2	17526.2	9		+ 6711
Stock Market Brokers								6712
Insurance Corporations	353.0	0.0	46000.5	0.0	46353.5	9		660

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**Table 9: Output from Principal Activity for Financial Institutions by Economic Activity in Remaining West Bank and Gaza Strip – 2006**

(Value in US \$ 1000)

( )

Economic Activity	Profit from Money Exchange	Commissions	FISIM	Output	No. of Ent.		ISIC
<b>Total of Financial Activities</b>	<b>15288.1</b>	<b>50347.9</b>	<b>182634.6</b>	<b>248270.6</b>	<b>38</b>		+ 65 67
Palestine Monetary Authority	15288.1	33142.0	182314.3	230744.4	29		+ 6511
Commercial & Islamic Banks							+ 6519
Other Credit Institutions							6592
Stock Market	0.0	17205.9	320.3	17526.2	9		+ 6711
Stock Market Brokers							6712

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**Table 10: Financial Intermediation Services Indirectly Measured for Financial Institutions by Economic Activity in Remaining West Bank and Gaza Strip -2006**

(Value in US \$ 1000)

( )

Economic Activity	Interests and Other Items Payable		Propety Income Receivable		FISIM	ISIC
	* Others *	Interests	Other Property Income	Interests		
<b>Total of Financial Activity</b>	<b>4346.4</b>	<b>64294.7</b>	<b>22527.7</b>	<b>228748.0</b>	<b>182634.6</b>	<b>+ 65 67</b>
Palestine Monetary Authority	4346.4	64294.7	22207.4	228748.0	182314.3	+ 6511
Commercial & Islamic Banks						+ 6519
Other Credit Institutions						6592
Stock Market	0.0	0.0	320.3	0.0	320.3	+ 6711
Stock Market Brokers						6712

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

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**Table 11: Output from Principal Activity for Insurance Corporations by Economic Activity in Remaining West Bank and Gaza Strip – 2006**

(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	39543.3	19301.9	58845.2	149821.3	12296.1	162117.4	40334.1	5666.4	<b>46353.5</b>	660

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**Table 11(Cont.): Output from Principal Activity for Insurance Corporations by Economic Activity in Remaining West Bank and Gaza Strip - 2006**

(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	67372.5	2644.9	7808.9	<b>10453.8</b>	660



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Table 12: Output from Secondary Activity by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(Value in US \$ 1000)

( )

Economic Activity	Revenues of Services			Trade Margin	Total	No. of Ent.	ISIC
	Other	Building Rentals	Rental of Safety Boxes				
<b>Total of Financial Intermediaries</b>	<b>3487.0</b>	<b>208.8</b>	<b>671.8</b>	<b>0.0</b>	<b>4367.6</b>	<b>47</b>	<b>J</b>
Palestine Monetary Authority	3261.5	81.3	671.8	0.0	4014.6	29	+ 6511
Commercial & Islamic Banks							+ 6519
Other Credit Institutions							6592
Stock Market	0.0	0.0	0.0	0.0	0.0	9	+ 6711
Stock Market Brokers							6712
Insurance Corporations	225.5	127.5	0.0	0.0	353.0	9	660

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Table 13: Other Revenues and Transfers by Economic Activity in Remaining West Bank and Gaza Strip –2006

(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				
<b>Total of Financial Intermediaries</b>	<b>48.7</b>	<b>2928.3</b>	<b>12011.4</b>	<b>0.0</b>	<b>0.0</b>	<b>200.7</b>	<b>9114.0</b>	<b>0.0</b>	<b>24303.1</b>	<b>47</b>	<b>J</b>
Palestine Monetary Authority	41.0	2928.3	0.0	0.0	0.0	200.7	7967.2		11137.2	29	+ 6511
Commercial & Islamic Banks											+ 6519
Other Credit Institutions											6592
Stock Market											
Stock Market Brokers	7.7	0.0	0.0	0.0	0.0	0.0	324.8	0.0	332.5	9	+ 6711
											6712
Insurance Corporations	0.0	0.0	12011.4	0.0	0.0	0.0	822.0	0.0	12833.4	9	660

2006 –

:14

Table 14: Production Inputs by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(Value in US \$ 1000)

( )

Economic Activity	Other	Detergents	Work Clothes	Stationery & Printed Materials	Disposables	Spare Parts	Water	Electricity	Fuel & Oil	Total Inputs	ISIC
<b>Total of Financial Intermediaries</b>	<b>0.0</b>	<b>107.9</b>	<b>213.8</b>	<b>2482.5</b>	<b>151.7</b>	<b>503.1</b>	<b>244.5</b>	<b>2186.4</b>	<b>1158.0</b>	<b>7047.9</b>	<b>J</b>
Palestine Monetary Authority	0.0	70.3	213.7	2069.7	118.1	449.7	207.6	1902.7	706.5	5738.3	+ 6511
Commercial & Islamic Banks											+ 6519
Other Credit Institutions											6592
Stock Market	0.0	1.0	0.1	66.9	0.0	0.0	2.4	76.3	26.1	172.8	+ 6711
Stock Market Brokers											6712
Insurance Corporations	0.0	36.6	0.0	345.9	33.6	53.4	34.5	207.4	425.4	1136.8	660

2006 –

:15

Table 15: Other Production Expenditures by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(Value in US \$ 1000)

( )

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
<b>Total of Financial Intermediaries</b>	<b>7849.6</b>	<b>42.1</b>	<b>1582.0</b>	<b>722.7</b>	<b>11.5</b>	<b>4863.5</b>	<b>15071.4</b>	<b>37559.3</b>	<b>47</b>		<b>J</b>
Palestine Monetary Authority	6648.9	23.0	1391.5	634.2	1.8	0.0	8699.4	26987.5	29		+ 6511
Commercial & Islamic Banks											+ 6519
Other Credit Institutions											6592
Stock Market	248.1	0.0	119.6	12.9	9.7	0.0	390.3	1298.6	9		+ 6711
Stock Market Brokers											6712
Insurance Corporations	952.6	19.1	70.9	75.6	0.0	4863.5	5981.7	9273.2	9		660

\* Excluding VAT Paid on Behalf of Agents.

\*\* Total for the whole of table 15.

.15

\*

\*\*

2006 -

:( )15

Table 15(Cont.): Other Production Expenditures by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(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
<b>Total of Financial Intermediaries</b>	<b>273.7</b>	<b>1187.6</b>	<b>874.2</b>	<b>512.6</b>	<b>1270.0</b>	<b>919.2</b>	<b>1810.4</b>	<b>120.8</b>	<b>202.4</b>	<b>762.6</b>	<b>4295.7</b>	<b>12229.2</b>	<b>J</b>
Palestine Monetary Authority	199.4	950.1	674.1	182.0	1270.0	719.5	1423.6	0.0	197.3	712.4	3386.5	9714.9	+ 6511
Commercial & Islamic Banks													+ 6519
Other Credit Institutions													6592
Stock Market	4.5	70.7	27.1	11.0	0.0	41.6	5.6	120.8	1.0	3.5	285.1	570.9	+ 6711
Stock Market Brokers													6712
Insurance Corporations	69.8	166.8	173.0	319.6	0.0	158.1	381.2	0.0	4.1	46.7	624.1	1943.4	660

2006 –

:( )15

Table 15(Cont.): Other Production Expenditures by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(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
<b>Total of Financial Intermediaries</b>	<b>1695.5</b>	<b>662.8</b>	<b>2798.2</b>	<b>874.7</b>	<b>13.8</b>	<b>934.0</b>	<b>436.8</b>	<b>1599.6</b>	<b>1243.3</b>	<b>10258.7</b>		<b>J</b>
Palestine Monetary Authority	1471.6	632.3	2228.2	816.2	0.0	921.6	358.1	1269.5	875.7	8573.2		+ 6511
Commercial & Islamic Banks												+ 6519
Other Credit Institutions												6592
Stock Market	0.1	3.2	90.9	16.3	0.0	6.2	0.0	35.0	185.7	337.4		+ 6711
Stock Market Brokers												6712
Insurance Corporations	223.8	27.3	479.1	42.2	13.8	6.2	78.7	295.1	181.9	1348.1		660

2006 –

:16

Table 16: Fees and Taxes Due by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(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
<b>Total of Financial Intermediaries</b>	<b>1492.6</b>	<b>38805.5</b>	<b>186.3</b>	<b>227.6</b>	<b>230.7</b>	<b>265.5</b>		<b>41208.2</b>	<b>47</b>		<b>J</b>
Palestine Monetary Authority	1396.9	34159.4	131.9	148.2	180.7	164.8		36181.9	29		+ 6511
Commercial & Islamic Banks											+ 6519
Other Credit Institutions											6592
Stock Market	12.5	2196.7	0.0	0.0	2.4	22.9		2234.5	9		+ 6711
Stock Market Brokers											6712
Insurance Corporations	83.2	2449.4	54.4	79.4	47.6	77.8		2791.8	9		660

2006 –

:17

Table 17: Other Payments and Transfers by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(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			
<b>Total of Financial Intermediaries</b>	<b>2075.5</b>	<b>4526.7</b>	<b>1009.8</b>	<b>52.5</b>	<b>1208.4</b>	<b>11457.3</b>	<b>1244.9</b>	<b>14844.3</b>	<b>0.0</b>	<b>0.0</b>	<b>586.1</b>	<b>37005.5</b>	<b>47</b>	<b>J</b>
Palestine Monetary Authority	2051.3	3884.0	689.9	52.5	1076.8	0.0	879.7	11487.3	0.0	0.0	58.8	20180.3	29	+ 6511
Commercial & Islamic Banks														+ 6519
Other Credit Institutions														6592
Stock Market	24.2	5.0	86.4	0.0	13.2	0.0	22.9	692.8	0.0	0.0	158.6	1003.1	9	+ 6711
Stock Market Brokers														6712
Insurance Corporations	0.0	637.7	233.5	0.0	118.4	11457.3	342.3	2664.2	0.0	0.0	368.7	15822.1	9	660



2006 –

:18

Table 18: Investments by Economic Activity in Remaining West Bank and Gaza Strip – 2006

(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		
<b>Total of Financial Intermediaries</b>	<b>823128.6</b>	<b>0.0</b>	<b>13479.6</b>	<b>5422.0</b>	<b>0.0</b>	<b>36384.3</b>	<b>8188.4</b>	<b>265444.3</b>	<b>1152047.2</b>	<b>J</b>
Palestine Monetary Authority	808628.1	0.0	1719.2	5246.0	0.0	28079.7	1650.5	215579.2	1060902.7	+ 6511
Commercial & Islamic Banks										+ 6519
Other Credit Institutions										6592
Stock Market	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13039.9	13039.9	+ 6711
Stock Market Brokers										6712
Insurance Corporations	14500.5	0.0	11760.4	176.0	0.0	8304.6	6537.9	36825.2	78104.6	660

2006 –

:19

Table 19: Selected Ratios by Economic Activity in Remaining West Bank and Gaza Strip – 2006

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
<b>Total of Financial Intermediaries</b>	<b>9.6</b>	<b>35.2</b>	<b>85.2</b>	<b>41983.1</b>	<b>49247.8</b>	<b>14785.6</b>	<b>J</b>
Palestine Monetary Authority	11.1	38.8	86.1	39919.6	46385.9	15495.9	+ 6511
Commercial & Islamic Banks							+ 6519
Other Credit Institutions							6592
Stock Market	1.6	11.6	91.6	102915.4	112347.4	11907.1	+ 6711
Stock Market Brokers							6712
Insurance Corporations	5.0	25.7	78.7	43090.4	54726.7	11071.5	660



**Palestinian National Authority**  
**Palestinian Central Bureau of Statistics**  
**Economic Surveys Series**

**Finance and Insurance Survey– 2006**  
**Main Results**

**October, 2007**

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- For additional, data requests online form is available on PCBS website and users can track the status of their request and download the data once made available.

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All correspondence should be directed to:  
Dissemination & Documentation Department/Division of User Services  
**Palestinian Central Bureau of Statistics**  
**P.O.Box 1647, Ramallah - Palestine.**

Tel: (972/970) 2 240 6340  
E-Mail: [diwan@pcbs.gov.ps](mailto:diwan@pcbs.gov.ps)

Fax: (972/970) 2 240 6343  
web-site: <http://www.pcbs.gov.ps>



## Population, Housing and Establishment Census - 2007



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## **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.
- RWBGS** : Remaining West Bank and Gaza Strip.
- SNA** : System of National Accounts.
- UN** : United Nations.
- WBGS** : West Bank and Gaza Strip.



## Team Work

- **Report Preparation**

Yousef Daqah

Issam Sbaih

Mohammad Qalalweh

- **Preliminary Review**

Ahmad Omar

Ibraheem Al Tarsha

- **Graphic Design**

Ahmad Sawalmeh

- **Dissemination Standard**

Hanan Janajreh

- **Final Review**

Saleh AL-Kafri

- **Overall Supervision**

Luay Shabaneh, Ph.D

PCBS President



## **Preface**

The economic development represented by trade liberalization 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 (which is the financial intermediaries) to cover such transaction, which is financial intermediaries activity.

Due to the importance of the financial 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 PCBS is pleased to issue the eleventh volume of the Finance and Insurance Survey for the year 2006 for remaining West Bank and Gaza Strip.

This survey is implemented in spite of all difficulties and obstacles that the team work (administrative, technical and fieldwork) were exposed to, including mainly the Israeli measures which affected all our people in the public and private institutions.

This report includes the survey data for 2006 represented in tables for Remaining West Bank and Gaza Strip. Enterprises engaged in financial intermediaries activity 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, 2007**

**Luay Shabaneh, Ph.D**  
**PCBS President**



## Table of Contents

<b>Subject</b>	<b>Page</b>
List of Tables	
List of Figures	
<b>Executive Summary</b>	<b>[19]</b>
1. Introduction	[19]
2. Objectives	[19]
3. Definitions	[19]
4. Methodology	[20]
5. Survey Stages	[20]
6. Main Findings	[21]
<b>Tables</b>	<b>37</b>





## List of Tables

<b>Table</b>	<b>Page</b>
<b>Table 1:</b> Number of Enterprises and Employed Persons and Main Economic Indicators by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>39</b>
<b>Table 2:</b> Number of Employed Persons by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>40</b>
<b>Table 3:</b> Compensation of Paid Employees by Type of Work and Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>41</b>
<b>Table 4:</b> Compensation of Wage Employees by Sex and Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>42</b>
<b>Table 5:</b> Assets by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>43</b>
<b>Table 6:</b> Assets by Type in Remaining West Bank and Gaza Strip – 2006	<b>44</b>
<b>Table 7:</b> Cost of Acquisition of New Assets by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>45</b>
<b>Table 8:</b> Output from Principal and Secondary Activities by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>46</b>
<b>Table 9:</b> Output from Principal Activity for Financial Institutions by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>47</b>
<b>Table 10:</b> Financial Intermediation Services Indirectly Measured for Financial Institutions by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>48</b>
<b>Table 11:</b> Output from Principal Activity for Insurance Corporations by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>49</b>
<b>Table 12:</b> Output from Secondary Activity by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>50</b>
<b>Table 13:</b> Other Revenues and Transfers by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>51</b>
<b>Table 14:</b> Production Inputs by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>52</b>
<b>Table 15:</b> Other Production Expenditures by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>53</b>
<b>Table 16:</b> Fees and Taxes Due by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>56</b>

<b>Table</b>		<b>Page</b>
<b>Table 17:</b>	Other Payments and Transfers by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>57</b>
<b>Table 18:</b>	Investment by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>58</b>
<b>Table 19:</b>	Selected Ratios by Economic Activity in Remaining West Bank and Gaza Strip – 2006	<b>59</b>

## **List of Figures**

<b>Figure</b>	<b>Page</b>
<b>Figure 1:</b> Number of Employed Persons in Remaining West Bank and Gaza Strip 1997– 2006	<b>27</b>
<b>Figure 2:</b> Main Economic Indicators in Remaining West Bank and Gaza Strip 1997 – 2006	<b>28</b>
<b>Figure 3:</b> Movement of operating surplus in Remaining West Bank and Gaza Strip 1997 – 2006	<b>29</b>
<b>Figure 4:</b> Distribution of Value Added for Surveyed Activities on its Components in Remaining West Bank and Gaza Strip – 2006	<b>30</b>



# 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 eleventh round of the Finance and Insurance survey for 2006, as the 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 objective of the survey were 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.
- 3.12 Remaining West Bank: The West Bank except for those parts of Jerusalem, which were annexed after 1967 occupation by Israel.

#### **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 = 8.5%
  - Response rate = 6.4%
  - Overc-coverage error rate = 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 for 2006 in Remaining West Bank and Gaza Strip are as follows:

### **6.1 Number of Enterprises:**

The surveys results show that there are 47 operating enterprises during 2006 in Financial Intermediation activities, this number was distributed as follows: financial institutions 38 enterprises, and insurance companies 9 enterprises.

### **6.2 Number of Persons Engaged:**

The number of persons engaged in all Financial Intermediation activities is 6064 worker, this number was distributed as follows: financial institutions 5217 worker, and insurance institutions 847 worker, distributed as follows: male 76.1%, and female 23.9%.

### **6.3 Compensations of Employees:**

The results indicate that the value of compensations of employees during 2006 in Remaining West Bank and Gaza strip was 89.7 million US\$, this value was distributed as follows: financial institutions 80.3 million US\$, and insurance institutions 9.4 million US\$.

### **6.4 Out put:**

The results indicate that the value of output in Remaining West Bank and Gaza Strip was 298.6 million US\$, this value was distributed by economic activity as follows: financial institutions 84.5%, and insurance institutions 15.5%.

### **6.5 Intermediate Consumption:**

The surveys results show that the value of intermediate consumption in Remaining West Bank and Gaza Strip was 44.1 million US\$, this value was distributed as follows: financial institutions 77.6%, and insurance institutions 22.4%.

### **6.6 Value Added:**

The surveys results indicate that the value added in Remaining West Bank and Gaza Strip was 254.6 million US\$, this value distributed as follows: financial institutions 85.7%, and insurance institutions 14.3%.

The value added was distributed by its components as follows: compensation of employees 35.2%, annual depreciation 11.2%, taxes on production less subsidies 16.2%, and operating surplus 37.4%.

### **6.7 Comparison of main results with the result of 2005:**

The surveys results revealed decrease in the output in the year 2006 by 0.23% compared with the year 2005, also the gross value added decreased by 1.0% in the year 2006 compared with 2005, meanwhile the value of compensation of employees increased by 34.3% in the year 2006 compared with the previous year, due to the increase in number of persons engaged which it increase from 4700 person to 6064 person in the year 2006.