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"ثمن النسخة 3 دولار أمريكي"

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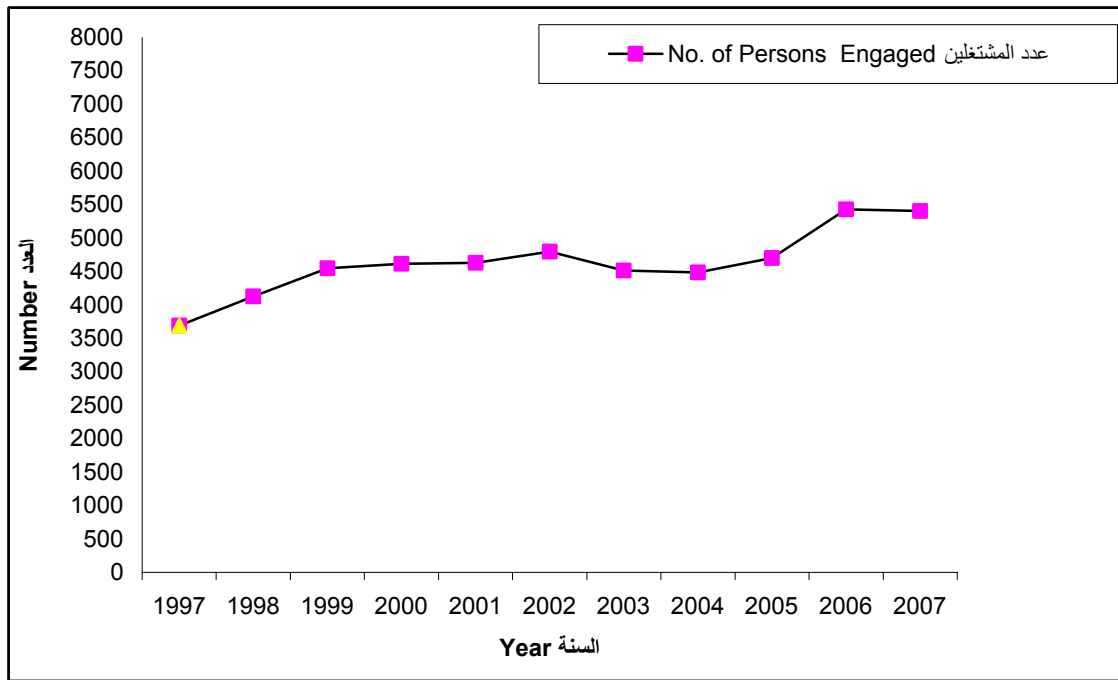
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Figure1 :Number of Employed Persons in Remaining West Bank and Gaza Strip 1997- 2007



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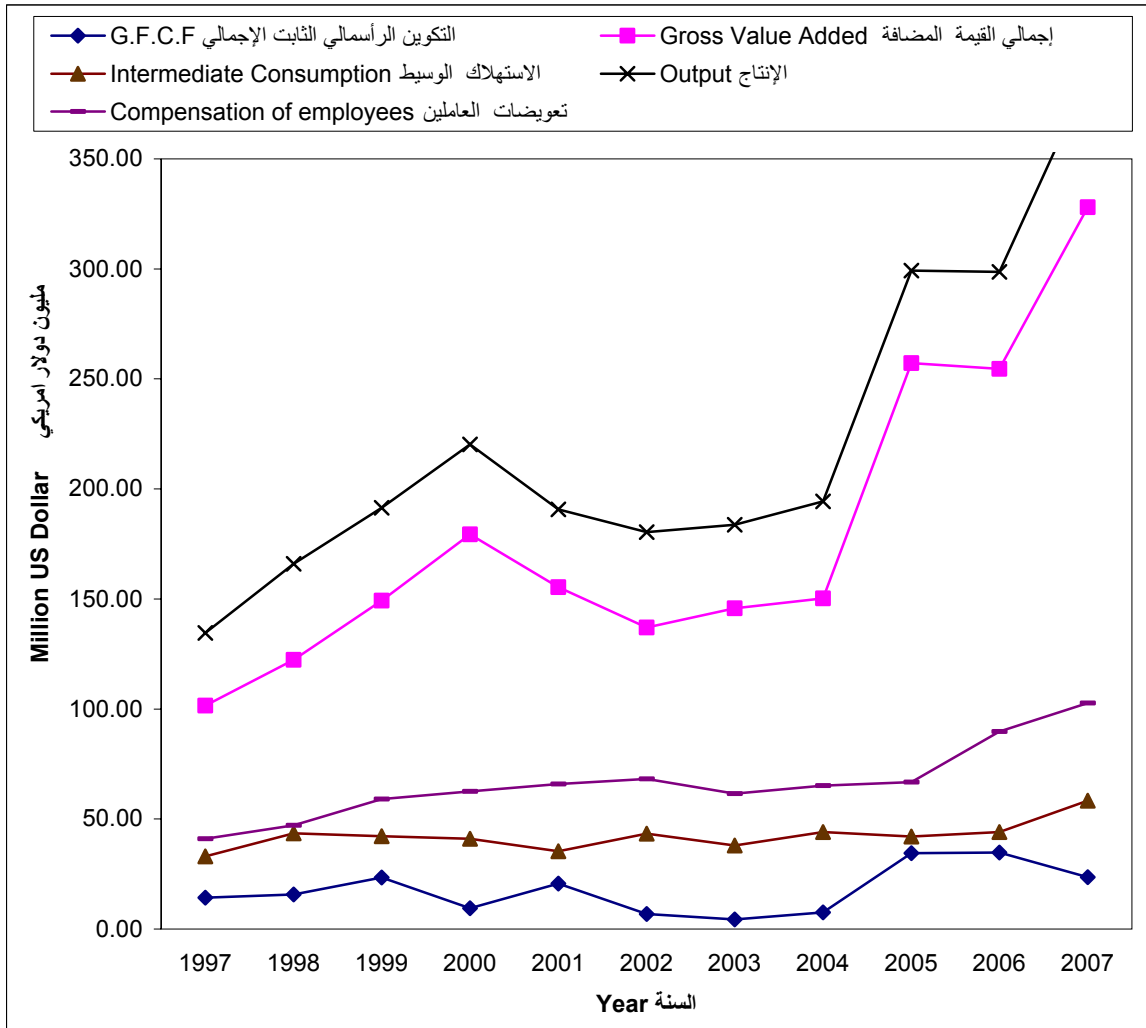
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Figure2 :Main Economic Indicators in Remaining West Bank and Gaza Strip
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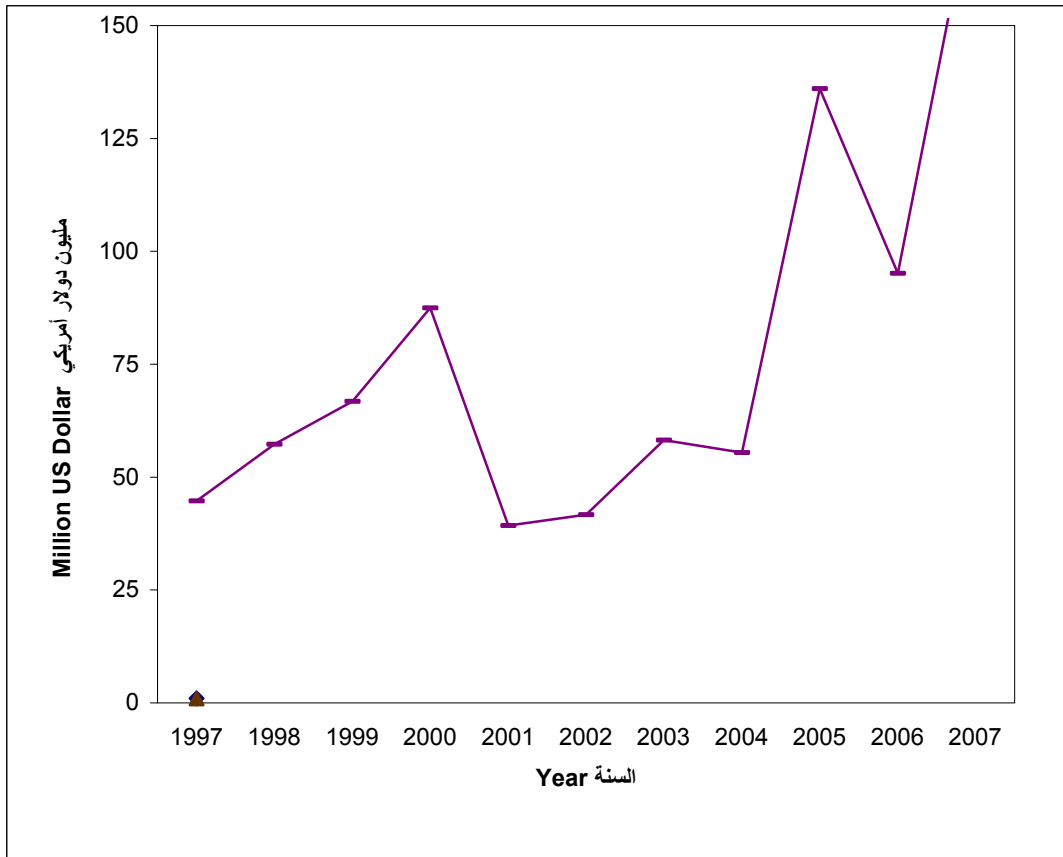
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Figure 3 : Movement of Operating Surplus in Remaining West Bank and Gaza Strip 1997 – 2007



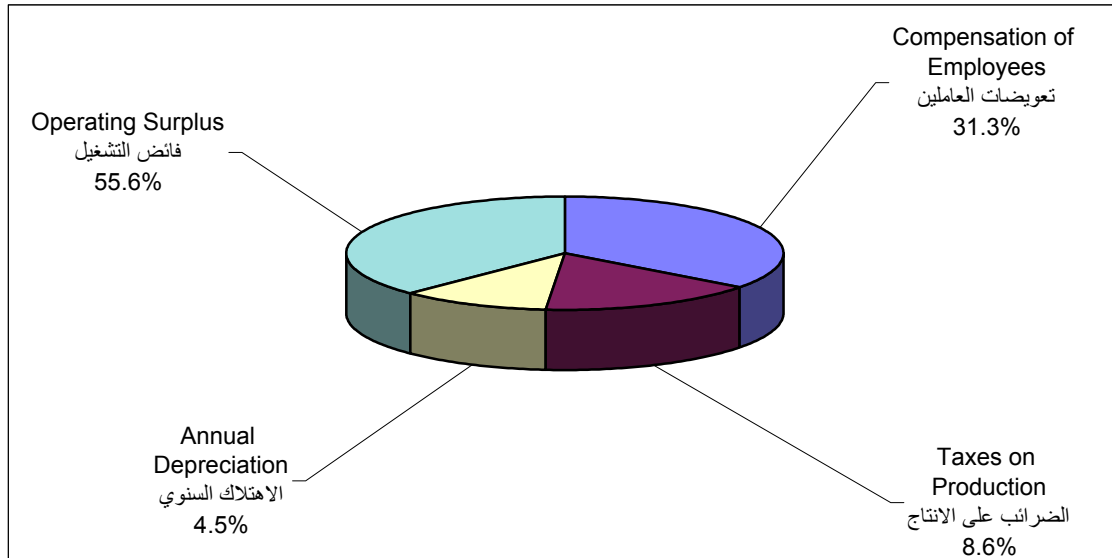
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Figure4 :Distribution of Value Added for Surveyed Activities on its Components in Remaining West Bank and Gaza Strip – 2007



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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, 2007

(Value in US \$ 1000)

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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	23536.1	328086.3	58421.0	386507.3	102567.2	5406	48		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	22542.7	299958.2	39385.6	339343.8	88627.6	4301	29		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	320.5	7466.6	1901.4	9368.0	2997.8	206	10		+ 6711 6712
Insurance Corporations	672.9	20661.5	17134.0	37795.5	10941.8	899	9		660

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Table 2: Number of Employed Persons by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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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	5	635	1363	3403	5406	0	0	0	0	0	1368	4038	5406	48	J
Palestine Monetary Authority and Commercial & Islamic Banks and Other Credit Institutions	4	564	1066	2667	4301	0	0	0	0	0	1070	3231	4301	29	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0	10	58	138	206	0	0	0	0	0	58	148	206	10	+ 6711 6712
Insurance Corporations	1	61	239	598	899	0	0	0	0	0	240	659	899	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, 2007

(Value in US \$ 1000)

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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	11699.7	1989.9	5066.5	83811.1	102567.2	640	4766	48		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	10522.8	1943.4	4656.8	71504.6	88627.6	568	3733	29		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	344.0	46.5	41.6	2565.7	2997.8	10	196	10		+ 6711 6712
Insurance Corporations	832.9	0.0	368.1	9740.8	10941.8	62	837	9		660

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Table 4: Compensation of Wage Employees by Sex and Economic Activity in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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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	2419.1	9280.6	251.1	1738.8	48.0	5018.5	17912.1	65899.0	20630.3	81936.9	1368	4038	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	2160.4	8362.4	237.9	1705.5	40.7	4616.1	15067.1	56437.5	17506.1	71121.5	1070	3231	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	86.7	257.3	13.2	33.3	0.0	41.6	690.2	1875.5	790.1	2207.7	58	148	+ 6711 6712
Insurance Corporations	172.0	660.9	0.0	0.0	7.3	360.8	2154.8	7586.0	2334.1	8607.7	240	659	660

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Table 5: Assets by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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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	206578.1	14911.1	846.1	3794.4	9995.5	66.3	19444.6	29506.4	196623.3	48		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	162348.6	13031.1	846.1	1436.0	9467.8	0.0	17071.7	26539.5	151122.3	29		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	4591.9	556.0	0.0	0.0	25.6	66.3	228.7	320.6	4827.3	10		+ 6711 6712
Insurance Corporations	39637.6	1324.0	0.0	2358.4	502.1	0.0	2144.2	2646.3	40673.7	9		660

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Table 6: Assets by Type in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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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	206578.1	14911.1	3794.4	846.1	9995.5	66.3	13789.4	5655.2	196623.3
Lands	47363.1	0.0	1676.3	0.0	980.9	0.0	3852.1	0.0	44206.4
Residential Buildings	9480.4	240.1	68.6	0.0	264.3	0.0	0.0	0.0	9524.8
Non-Residential Buildings	27949.4	1067.1	419.1	0.0	5822.3	0.0	0.0	0.0	23613.3
Machines & Equipment's	61436.8	5208.2	318.0	841.4	973.8	66.3	902.1	4525.7	61336.5
Passengers Vehicles	6970.7	983.2	559.0	0.0	80.6	0.0	184.0	712.9	7535.4
Furniture's	37422.7	3638.4	696.2	1.0	636.8	0.0	7491.0	416.6	33213.9
Computer Programs	8247.3	1782.8	0.0	0.0	67.4	0.0	1298.8	0.0	8663.9
Other	7707.7	1390.5	57.2	3.7	1169.4	0.0	61.4	0.0	8529.1

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Table 7: Cost of Acquisition of New Assets by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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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	61.4	1298.8	7907.7	896.8	5427.9	0.0	0.0	3852.0	19444.6	48		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	61.4	959.5	7667.2	572.8	5250.0	0.0	0.0	2560.8	17071.7	29		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	100.2	71.9	0.0	56.6	0.0	0.0	0.0	228.7	10		+ 6711 6712
Insurance Corporations	0.0	239.1	168.6	324.0	121.3	0.0	0.0	1291.2	2144.2	9		660

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Table 8: Output from Main and Secondary Activities by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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Economic Activity	Revenues of Services	Trade Margin	Insurance Output	Financial Output	Total Output	No. of Ent.	ISIC
Total of Financial Intermediaries	4732.4	0.0	37706.4	344068.5	386507.3	48	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	4643.3	0.0	0.0	334700.5	339343.8	29	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	0.0	9368.0	9368.0	10	+ 6711 6712
Insurance Corporations	89.1	0.0	37706.4	0.0	37795.5	9	660

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Table 9: Output from Main Activity for Financial Institutions by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(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	22927.8	42809.6	278331.1	344068.5	39		+ 65 67
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	22927.8	34474.8	277297.9	334700.5	29		+ 6511
							+ 6519
							6592
Palestine Securities Exchange & Stock Market Brokers	0.0	8334.8	1033.2	9368.0	10		+ 6711
							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, 2007

(Value in US \$ 1000)

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Economic Activity	Interests and Other Items Payable		Propety Income Receivable		FISIM	ISIC
	* Others *	Interests	Other Property Income	Interests		
Total of Financial Activity	3218.2	46004.6	21979.3	305574.6	278331.1	+ 65 67
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	3218.2	46004.6	20946.1	305574.6	277297.9	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	1033.2	0.0	1033.2	+ 6711 6712

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

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**Table 11: Output from Main Activity for Insurance Corporations by Economic Activity
in Remaining West Bank and Gaza Strip, 2007**

(Value in US \$ 1000)

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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	48675.1	1380.8	50055.9	80472.0	3160.8	83632.8	35891.2	1815.2	37706.4	660

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**Table 11(Cont.): Output from Main Activity for Insurance Corporations by Economic Activity
in Remaining West Bank and Gaza Strip, 2007**

(Value in US \$ 1000)

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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	1087.6	4094.3	1122.8	5217.1	660

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Table 12: Output from Secondary Activity by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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Economic Activity	Revenues of Services			Trade Margin	Total	No. of Ent.	ISIC
	Other	Building Rentals	Rental of Safety Boxes				
Total of Financial Intermediaries	4010.1	183.2	929.1	0.0	5122.4	48	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	4010.1	94.1	929.1	0.0	5033.3	29	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	0.0	0.0	0.0	10	+ 6711 6712
Insurance Corporations	0.0	89.1	0.0	0.0	89.1	9	660

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Table 13: Other Revenues and Transfers by Economic Activity in Remaining West Bank and Gaza Strip 2007

(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	3606.8	4078.7	8554.8	0.0	0.0	104.0	7898.1	0.0	24242.4	48		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	547.2	4078.7	0.0	0.0	0.0	104.0	7760.5	0.0	12490.4	29		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10		+ 6711 6712
Insurance Corporations	3059.6	0.0	8554.8	0.0	0.0	0.0	137.6	0.0	11752.0	9		660

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Table 14: Production Inputs by Economic Activity in Remaining West Bank and Gaza Strip - 2007

(Value in US \$ 1000)

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Economic Activity	Other	Detergents	Work Clothes	Stationery & Printed Materials	Disposables	Spare Parts	Water	Electricity	Fuel & Oil	Total Inputs		ISIC
Total of Financial Intermediaries	0.0	384.5	495.7	3087.4	309.9	484.0	216.9	2748.2	1245.1	8971.7		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	0.0	291.1	495.7	2572.6	164.0	408.2	153.2	2328.6	811.8	7225.2		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	1.7	0.0	70.6	17.3	0.0	4.6	79.9	26.4	200.5		+ 6711 6712
Insurance Corporations	0.0	91.7	0.0	444.2	128.6	75.8	59.1	339.7	406.9	1546.0		660

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Table 15: Other Production Expenditures by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(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	8482.3	85.1	2083.9	872.1	0.0	6290.7	17814.1	46069.6	48		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	6944.8	58.0	1823.5	745.1	0.0	0.0	9571.4	32160.4	29		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	340.7	0.0	145.3	0.0	0.0	0.0	486.0	1700.9	10		+ 6711 6712
Insurance Corporations	1196.8	27.1	115.1	127.0	0.0	6290.7	7756.7	12208.3	9		660

* Excluding VAT Paid on Behalf of Agents.

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** Total for the whole of table 15.

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Table 15 (Cont.): Other Production Expenditures by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(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	260.0	1432.4	1034.6	2244.0	896.8	930.7	1707.0	108.4	222.3	1097.1	4514.2	14447.5	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	211.6	971.6	843.9	1744.6	896.8	691.6	1330.0	0.0	215.0	889.1	3567.5	11361.7	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	83.8	55.2	22.2	0.0	58.9	58.6	108.4	1.5	80.8	199.2	668.6	+ 6711 6712
Insurance Corporations	48.4	377.0	135.5	477.2	0.0	180.2	318.4	0.0	5.8	127.2	747.5	2417.2	660

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Table 15 (Cont.): Other Production Expenditures by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(Value in US \$ 1000)

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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	1772.5	750.9	5168.7	1047.0	4.5	1623.2	651.6	1251.7	1537.9	13808.0		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	1534.6	694.3	4130.6	967.1	0.0	1600.8	457.4	765.1	1077.4	11227.3		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	6.8	8.9	240.0	12.4	0.0	22.4	12.5	22.9	220.4	546.3		+ 6711 6712
Insurance Corporations	231.1	47.7	798.1	67.5	4.5	0.0	181.7	463.7	240.1	2034.4		660

2007

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Table 16: Fees and Taxes Due by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(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	234.2	26842.1	164.6	347.8	147.5	550.9	0.0	28287.1	48		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	32.8	22216.7	137.3	255.0	77.0	342.4	0.0	23061.2	29		+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	10.9	807.3	0.1	1.9	4.0	28.4	0.0	852.6	10		+ 6711 6712
Insurance Corporations	190.5	3818.1	27.2	90.9	66.5	180.1	0.0	4373.3	9		660

2007

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Table 17: Other Payments and Transfers by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(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	3076.0	4227.9	1092.4	48.1	5098.9	11934.5	1362.7	4897.8	0.0	0.0	760.0	32498.3	48	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	3076.0	3639.3	481.2	48.1	689.9	0.0	1182.5	0.0	0.0	0.0	532.5	9649.5	29	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	0.0	0.0	152.7	0.0	3.5	0.0	87.0	3112.7	0.0	0.0	86.4	3442.3	10	+ 6711 6712
Insurance Corporations	0.0	588.6	458.5	0.0	4405.5	11934.5	93.2	1785.1	0.0	0.0	141.1	19406.5	9	660

2007

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Table 18: Investments by Economic Activity in Remaining West Bank and Gaza Strip, 2007

(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	782999.8	0.0	23890.5	2503.3	0.0	47008.3	6503.9	260408.2	1123314.0		J
Palestine Monetary Authority and Commercial & Islamic Banks	763016.2	0.0	10829.3	2459.2	0.0	20760.5	0.0	142138.3	939203.5		+ 6511
& Other Credit Institutions											+ 6519
											6592
Palestine Securities Exchange	0.0	0.0	2534.1	0.0	0.0	0.0	0.0	63724.1	66258.2		+ 6711
& Stock Market Brokers											6712
Insurance Corporations	19983.6	0.0	10527.1	44.1	0.0	26247.8	6503.9	54545.8	117852.3		660

2007

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Table 19: Selected Ratios by Economic Activity in Remaining West Bank and Gaza Strip, 2007

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	3.9	31.3	84.9	60689.3	71496.0	18972.8	J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	3.8	29.6	88.4	69741.5	78898.8	20606.3	+ 6511 + 6519 6592
Palestine Securities Exchange & Stock Market Brokers	5.9	40.2	79.7	36245.6	45475.7	14552.4	+ 6711 6712
Insurance Corporations	3.5	53.0	54.7	22982.8	42041.7	12171.1	660



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

**Finance and Insurance Survey, 2007
Main Results**

October, 2008

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On this occasion, the PCBS extends special thanks to the members of the Core Funding Group (CFG) who contributed in funding this survey for this 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.
- RWBGS** : Remaining West Bank and Gaza Strip.
- SNA** : System of National Accounts.
- UN** : United Nations.
- WBGS** : West Bank and Gaza Strip.

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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 twelfth volume of the Finance and Insurance Survey for the year 2007 for the Remaining West Bank and Gaza Strip.

This report includes the survey data for 2007 represented in tables for Remaining West Bank and Gaza Strip. 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, 2008

Luay Shabaneh, Ph.D
President of PCBS

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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 twelfth round of the Finance and Insurance survey for 2007, 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 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.
- 3.12 Remaining West Bank: The West Bank except those parts of Jerusalem, which were annexed by Israel in 1967.

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 = 8.4%
 - Response rate = 91.6%
 - Refusal rate = 4.2%
 - The Balance isn't read = 2.1%
 - Temporarily closed = 2.1%
 - Over-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 2007 in Remaining West Bank and Gaza Strip are as follows:

6.1 Number of Enterprises:

The survey results show that there are 48 operating enterprises during 2007 in Financial Intermediation activities, this number was distributed as follows: financial institutions 39 enterprises, and insurance companies 9 enterprises.

6.2 Number of Persons Engaged:

The number of persons engaged in all Financial Intermediation activities is 5,406 worker, this number was distributed as follows: financial institutions 4,507 worker, and insurance institutions 899 worker, distributed as follows: male 74.7%, and female 25.3%.

6.3 Compensations of Employees:

The results indicate that the value of compensations of employees during 2007 in Remaining West Bank and Gaza strip was 102.6 million US\$, this value was distributed as follows: financial institutions 91.7 million US\$, and insurance institutions 10.9 million US\$.

6.4 Out put:

The results indicate that the value of output in Remaining West Bank and Gaza Strip was 386.5 million US\$, this value was distributed by economic activity as follows: financial institutions 90.2%, and insurance institutions 9.8%.

6.5 Intermediate Consumption:

The survey results show that the value of intermediate consumption in Remaining West Bank and Gaza Strip was 58.4 million US\$, this value was distributed as follows: financial institutions 70.7%, and insurance institutions 29.3%.

6.6 Value Added:

The survey results indicate that the gross value added in Remaining West Bank and Gaza Strip was 328.1 million US\$, this value distributed as follows: financial institutions 93.7%, and insurance institutions 6.3%.

The value added was distributed by its components as follows: compensation of employees 31.3%, annual depreciation 4.5%, taxes on production less subsidies 8.6%, and operating surplus 55.6%.

6.7 Comparison of main results with the result of 2006:

The surveys results revealed increase in the output in the year 2007 by 29.4% compared with the year 2006, also the gross value added increased by 28.9% in the year 2007 compared with 2006, meanwhile the value of compensation of employees increased by 14.5% in the year 2007 compared with the previous year.