

2009

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تم إعداد هذا التقرير حسب
الإجراءات المعيارية المحددة في
ميثاق الممارسات للإحصاءات
الرسمية الفلسطينية 2006



© 1431 - 2010

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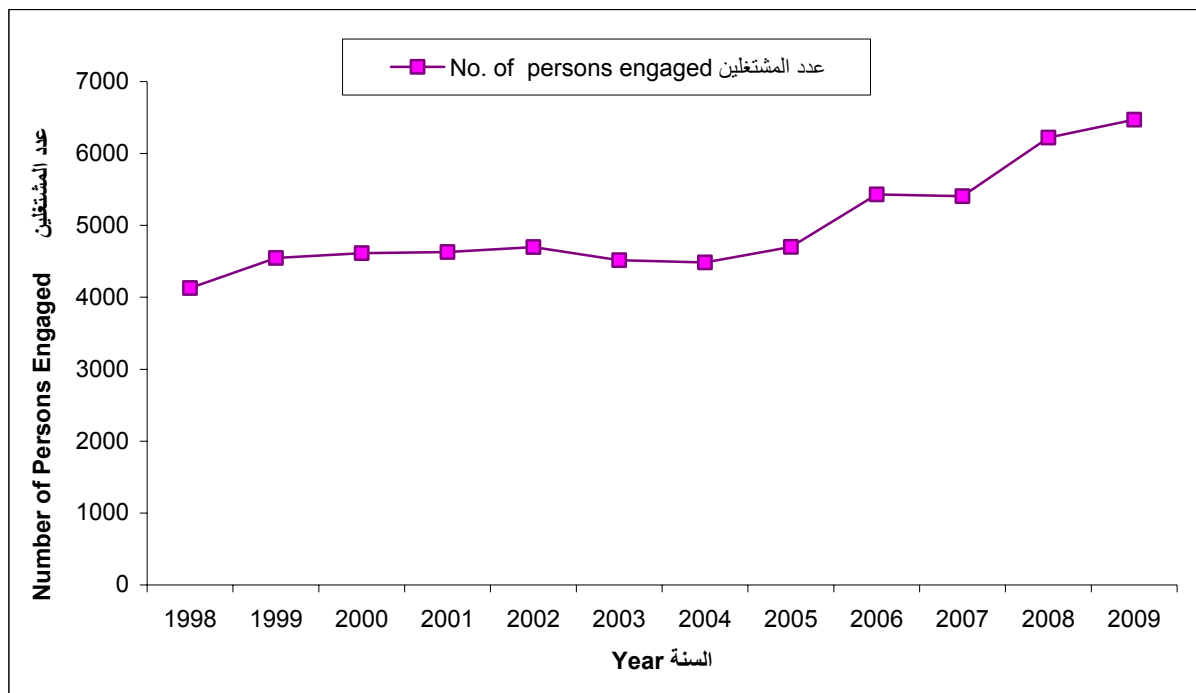
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Figure1: Number of Persons Engaged in the Palestinian Territory* for the years 1998 – 2009



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* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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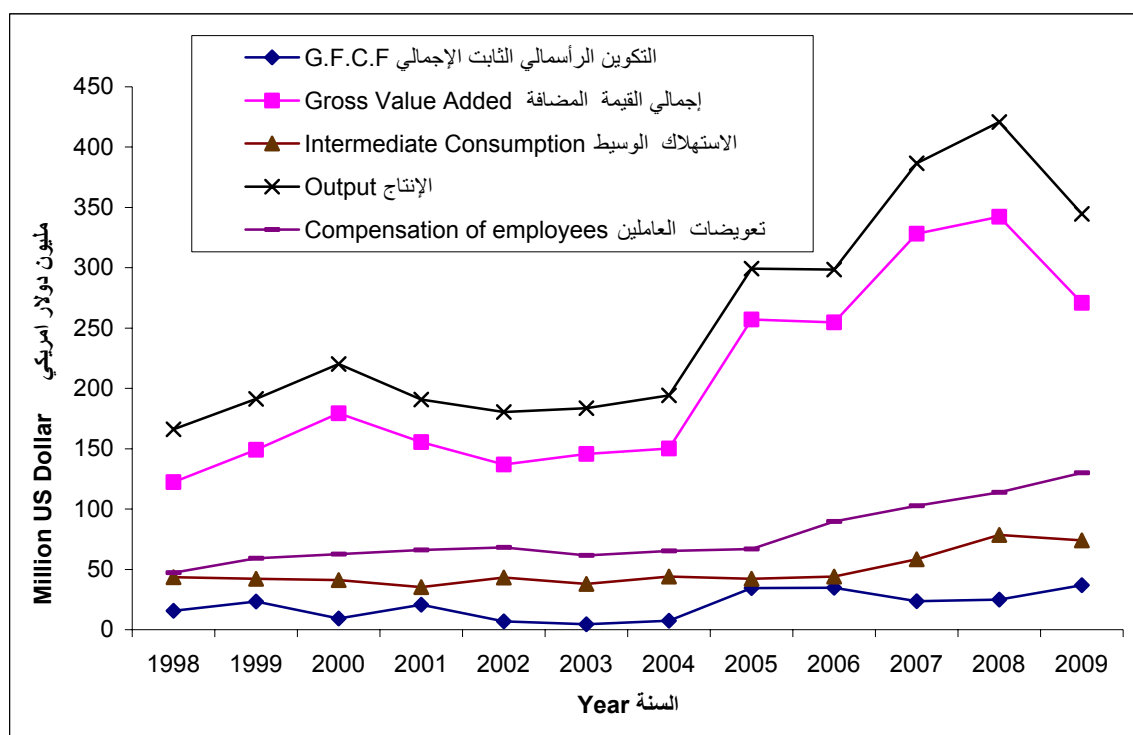
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Figure2: Main Economic Indicators in the Palestinian Territory* for the years 1998 – 2009

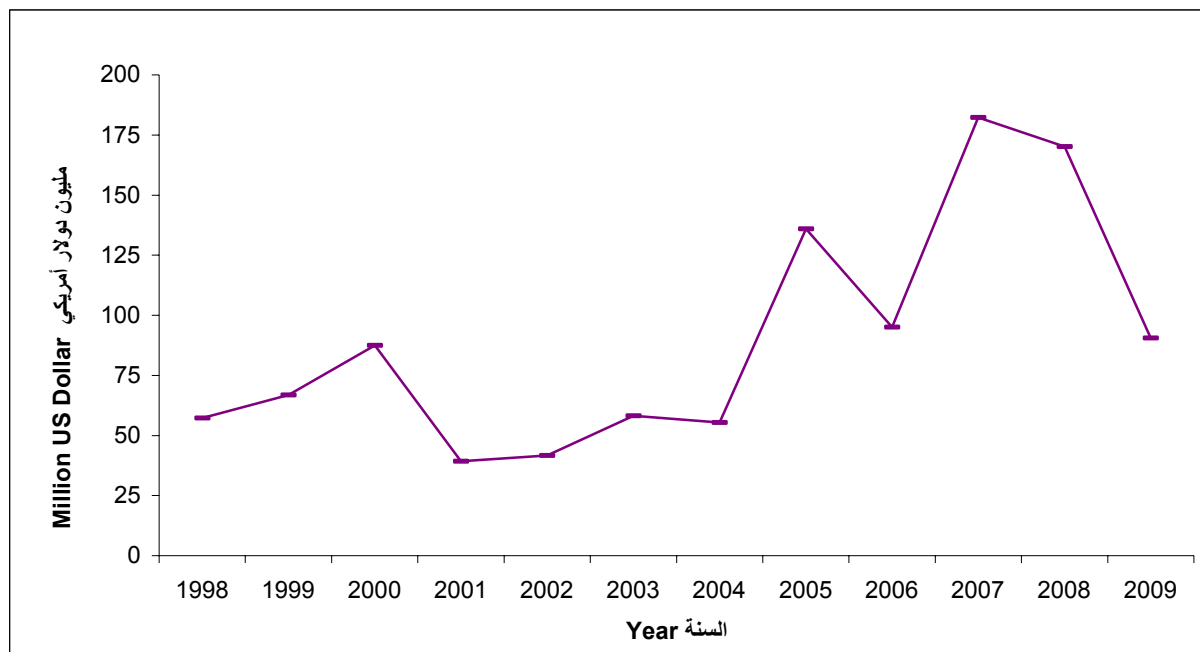


* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Figure 3: Movement of Operating Surplus in the Palestinian Territory* for the years 1998 – 2009



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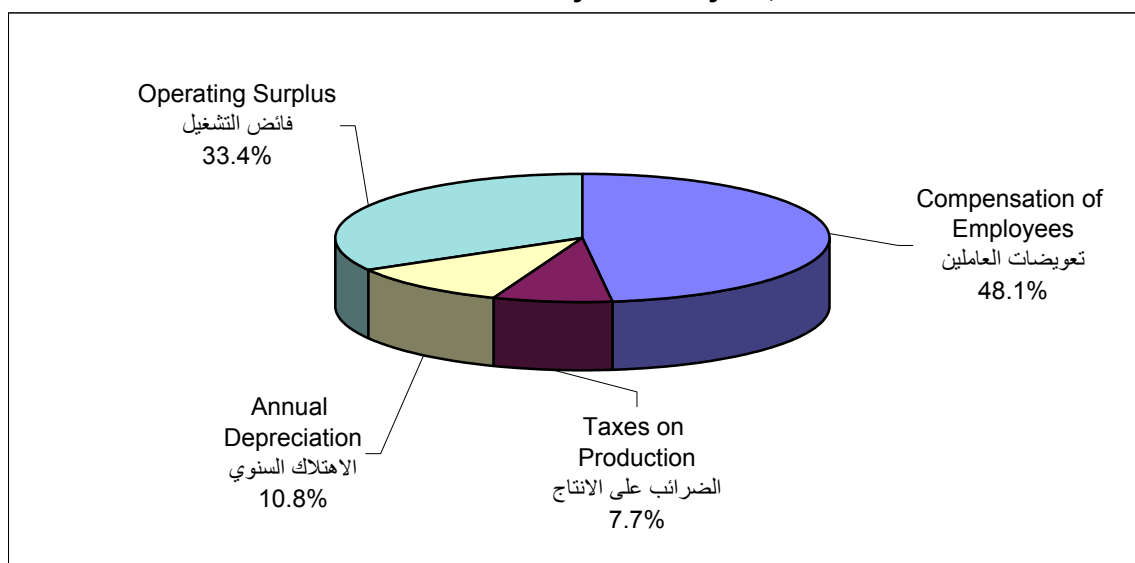
* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Figure4: Distribution of Value Added for Surveyed Activities on its Components in the Palestinian Territory* for the year, 2009



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* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Tables

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Table 1: Number of Enterprises, Employed Persons and Main Economic Indicators by Economic Activity in The Palestinian Territory*, 2009

(Value in US \$ 1000)

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Economic Activity	G. F. C. F.	Gross Value Added	Intermediate Consumption	Output	Compensation of Employees	No. of Persons Engaged	No. of Ent.		ISIC
Total of Financial Intermediaries	36975.7	270820.8	73907.5	344728.3	130189.2	6469	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	29281.0	238125.7	47239.8	285365.5	113950.9	5279	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	6894.7	4986.0	2445.0	7431.0	3459.6	240	10		+ 6711 6712
Insurance Corporations	800.0	27709.1	24223.7	51931.8	12778.7	950	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 2: Number of Persons Engaged by Economic Activity in The Palestinian Territory*, 2009

Economic Activity	Wage Employees					Total No.of Employed Persons			No. of Ent.		ISIC
	Others		Administratives and Operatives		Total	F	M	Total			
	F	M	F	M							
Total of Financial Intermediaries	4	688	1716	4061	6469	1720	4749	6469	49		J
Palestine Monetary Authority and Commercial & Islamic Banks and Other Credit Institutions	3	593	1382	3301	5279	1385	3894	5279	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0	16	77	147	240	77	163	240	10		+ 6711 6712
Insurance Corporations	1	79	257	613	950	258	692	950	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 3: Compensation of Paid Employees by Type of Work and Economic Activity in The Palestinian Territory*, 2009

(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	19678.3	6637.1	6903.4	96970.4	130189.2	691	5778	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	18405.6	6536.0	6252.3	82757.0	113950.9	596	4683	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	237.7	2.9	130.5	3088.5	3459.6	16	224	10		+ 6711 6712
Insurance Corporations	1035.0	98.2	520.6	11124.9	12778.7	79	871	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 4: Compensation of Wage Employees by Sex and Economic Activity in The Palestinian Territory*, 2009

(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	7071.3	12607.0	1822.7	4814.4	27.7	6875.7	21537.4	75433.0	30459.1	99730.1	1720	4749		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	6784.7	11620.8	1783.7	4752.3	27.7	6224.6	18244.0	64513.0	26840.2	87110.7	1385	3894		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	66.4	171.4	0.9	2.0	0.0	130.6	826.7	2261.7	893.9	2565.7	77	163		+ 6711 6712
Insurance Corporations	220.2	814.8	38.1	60.1	0.0	520.5	2466.7	8658.3	2725.0	10053.7	258	692		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 5: Assets by Economic Activity in The Palestinian Territory*, 2009

(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	200344.7	29365.8	1133.0	6851.4	22295.7	489.4	16997.6	39782.7	197912.2	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	143451.9	26618.7	1079.0	1684.0	14944.9	489.4	16046.6	31480.9	141352.7	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	4935.2	518.5	41.2	2757.0	759.3	0.0	262.7	1022.0	7229.9	10		+ 6711 6712
Insurance Corporations	51957.6	2228.6	12.8	2410.4	6591.5	0.0	688.3	7279.8	49329.6	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 6: Assets by Type in The Palestinian Territory*, 2009

(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	200344.7	29365.8	6851.4	1133.0	22295.7	489.4	16011.3	986.4	197912.2	
Lands	33840.4	11.2	4680.4	0.0	4319.9	360.0	275.9	0.0	33576.2	
Residential Buildings	8392.8	108.7	774.0	0.0	1666.0	127.8	1833.4	0.0	5648.3	
Non-Residential Buildings	54861.1	1390.0	147.8	0.0	5590.1	0.0	149.9	0.0	50658.9	
Machines & Equipment's	36677.9	6572.7	661.2	465.8	3465.9	0.0	6582.3	383.6	33945.8	
Passengers Vehicles	7432.8	1057.6	121.9	51.8	332.7	0.0	435.3	330.4	7565.7	
Furniture's	29834.7	10910.5	464.3	321.6	5120.5	0.0	2053.5	150.6	34206.5	
Computer Programs	10153.8	2583.8	1.2	0.0	388.6	0.0	1283.6	121.8	10944.8	
Other	19151.3	6731.3	0.6	293.8	1412.0	1.6	3397.4	0.0	21366.0	

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 7: Cost of Acquisition of New Assets by Economic Activity in The Palestinian Territory*, 2009

(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	3397.4	1405.4	2204.2	765.7	6965.8	149.9	1833.4	275.9	16997.7	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	3397.4	1324.4	2005.7	368.7	6847.4	113.8	1833.4	155.9	16046.7	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0.0	73.9	51.0	19.4	118.4	0.0	0.0	0.0	262.7	10		+ 6711 6712
Insurance Corporations	0.0	7.1	147.5	377.6	0.0	36.1	0.0	120.0	688.3	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 8: Output from Main and Secondary Activities by Economic Activity in The Palestinian Territory*, 2009

(Value in US \$ 1000)

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Economic Activity	Revenues of Services	Insurance Output	Financial Output	Total Output	No. of Ent.		ISIC
Total of Financial Intermediaries	2096.3	51539.0	291093.0	344728.3	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	1627.0	0.0	283738.5	285365.5	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	76.5	0.0	7354.5	7431.0	10		+ 6711 6712
Insurance Corporations	392.8	51539.0	0.0	51931.8	10		660

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* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 9: Output from Main Activity for Financial Institutions by Economic Activity in The Palestinian Territory*, 2009

(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	28684.0	59700.4	202708.6	291093.0	49		+ 65 67
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	28684.0	52891.2	202163.3	283738.5	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0.0	6809.2	545.3	7354.5	10		+ 6711 6712

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 10: Financial Intermediation Services Indirectly Measured for Financial Institutions by Economic Activity in The Palestinian Territory, 2009**

(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	1088.9	34169.3	26874.8	208391.7	202708.6		+ 65 67
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	1088.9	34169.3	26329.5	208391.7	202163.3		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0.0	0.0	545.3	0.0	545.3		+ 6711 6712

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

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** Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 11: Output from Main Activity for Insurance Corporations by Economic Activity
in The Palestinian Territory*, 2009

(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	62850.7	1630.1	64480.8	109287.2	2842.0	112129.2	50175.9	1363.1	51539.0		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967. .1967

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Table 11(Cont.): Output from Main Activity for Insurance Corporations by Economic Activity
in The Palestinian Territory*, 2009

(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	698.3	3739.4	849.5	4588.9		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967. .1967

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Table 12: Output from Secondary Activity by Economic Activity in The Palestinian Territory*, 2009

(Value in US \$ 1000)

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Economic Activity	Revenues of Services			Total	No. of Ent.		ISIC
	Other	Building Rentals	Rental of Safety Boxes				
Total of Financial Intermediaries	1516.9	204.5	374.9	2096.3	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	1124.1	128.0	374.9	1627.0	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0.0	76.5	0.0	76.5	10		+ 6711 6712
Insurance Corporations	392.8	0.0	0.0	392.8	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 13: Other Revenues and Transfers by Economic Activity in The Palestinian Territory*, 2009

(Value in US \$ 1000)

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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	364.1	2056.8	12129.3	0.0	0.0	88.7	27995.5	0.0	42634.4	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	0.0	2038.0	0.0	0.0	0.0	88.7	27779.8	0.0	29906.5	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	122.4	18.8	0.0	0.0	0.0	0.0	215.7	0.0	356.9	10		+ 6711 6712
Insurance Corporations	241.7	0.0	12129.3	0.0	0.0	0.0	0.0	0.0	12371.0	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 14: Production Inputs by Economic Activity in The Palestinian Territory*, 2009

(Value in US \$ 1000)

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Economic Activity	Other	Deterge- nts	Work Clothes	Stationery & Printed Materials	Dispos- ables	Spare Parts	Water	Electr- icity	Fuel & Oil	Total Inputs		ISIC
Total of Financial Intermediaries	0.0	459.4	493.8	3834.7	109.1	216.8	202.1	3735.7	1500.2	10551.8		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	0.0	403.5	491.9	3227.3	38.5	168.2	150.7	3250.4	870.2	8600.7		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0.0	12.8	0.2	69.9	0.7	4.5	8.8	134.7	47.2	278.8		+ 6711 6712
Insurance Corporations	0.0	43.1	1.7	537.5	69.9	44.1	42.6	350.6	582.8	1672.3		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 15: Other Production Expenditures by Economic Activity in The Palestinian Territory***, 2009

(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	9791.9	167.6	2962.9	769.1	179.2	14451.2	28321.9	60218.5	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	8291.5	124.6	2551.1	611.4	179.2	0.0	11757.8	38639.1	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	494.3	0.0	133.7	0.0	0.0	0.0	628.0	2166.2	10		+ 6711 6712
Insurance Corporations	1006.1	43.0	278.1	157.7	0.0	14451.2	15936.1	19413.2	10		660

* Excluding VAT Paid on Behalf of Agents.

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** Total for the whole of table 15.

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*** Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 15(Cont.): Other Production Expenditures by Economic Activity in The Palestinian Territory*, 2009

(Value in US \$ 1000)

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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	Telecommunications	Total		ISIC
Total of Financial Intermediaries	110.4	1115.4	1262.5	2020.0	1222.7	1884.3	2325.6	156.8	486.3	1285.4	4766.1	16635.5		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	44.7	887.4	958.5	1938.5	1222.7	1526.5	1661.7	0.0	477.0	1063.6	3672.8	13453.4		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	39.2	79.5	47.0	15.9	0.0	110.5	113.9	156.8	1.8	81.0	395.6	1041.2		+ 6711 6712
Insurance Corporations	26.5	148.5	257.0	65.6	0.0	247.3	550.0	0.0	7.5	140.8	697.7	2140.9		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 15(Cont.): Other Production Expenditures by Economic Activity in The Palestinian Territory*, 2009

(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	1667.9	805.8	5748.0	1016.4	56.4	1508.8	967.5	1686.0	1804.3	15261.1		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	1506.1	767.7	5029.3	859.5	0.0	1498.9	677.8	1540.1	1548.5	13427.9		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	94.3	7.3	187.9	41.2	0.0	9.9	22.6	12.7	121.1	497.0		+ 6711 6712
Insurance Corporations	67.5	30.8	530.8	115.7	56.4	0.0	267.1	133.2	134.7	1336.2		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 16: Fees and Taxes Due by Economic Activity in The Palestinian Territory*, 2009

(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	0.0	19197.6	973.2	207.6	202.5	125.7	0.0	20706.6	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	0.0	16464.8	942.7	193.1	175.5	93.2	0.0	17869.3	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0.0	632.6	0.0	1.8	3.0	2.1	0.0	639.5	10		+ 6711 6712
Insurance Corporations	0.0	2100.2	30.5	12.7	24.0	30.4	0.0	2197.8	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 17: Transfers and Other Payments by Economic Activity in The Palestinian Territory*, 2009

(Value in US \$ 1000)

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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	3993.3	11269.3	2238.9	174.9	1277.8	15266.5	10665.5	31644.5	0.0	0.0	283.0	76813.7	49		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	3759.3	6760.9	799.7	174.9	1121.2	0.0	10445.6	30273.1	0.0	0.0	192.2	53526.9	29		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	0.0	124.2	84.9	0.0	4.8	0.0	22.0	0.0	0.0	0.0	90.8	326.7	10		+ 6711 6712
Insurance Corporations	234.0	4384.2	1354.3	0.0	151.8	15266.5	197.9	1371.4	0.0	0.0	0.0	22960.1	10		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 18: Investments by Economic Activity in The Palestinian Territory*, 2009

(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	2720327.9	21961.3	49737.3	183405.0	228762.7	75075.2	16826.1	127637.7	3423733.2		J
Palestine Monetary Authority	2673098.5	10968.9	28770.3	115464.3	195027.5	75075.2	16826.1	127637.7	3242868.5		+ 6511
and Commercial & Islamic Banks											+ 6519
& Other Credit Institutions											6592
Palestine Exchange	0.0	244.2	0.0	15825.5	0.0	0.0	0.0	0.0	16069.7		+ 6711
& Stock Market Brokers											6712
Insurance Corporations	47229.4	10748.2	20967.0	52115.2	33735.2	0.0	0.0	0.0	164795.0		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Table 19: Selected Ratios by Economic Activity in The Palestinian Territory*, 2009

Economic Activity	Depreciation to Output %	Compens- ation 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	8.5	48.1	78.6	41864.4	53289.3	20125.1		J
Palestine Monetary Authority and Commercial & Islamic Banks & Other Credit Institutions	9.3	47.9	83.4	45108.1	54056.7	21585.7		+ 6511 + 6519 6592
Palestine Exchange & Stock Market Brokers	7.0	69.4	67.1	20775.0	30962.5	14415.0		+ 6711 6712
Insurance Corporations	4.3	46.1	53.4	29167.5	54665.1	13451.3		660

* Doesn't include those parts of Jerusalem Governorate which were annexed by Israel in 1967.

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Palestinian National Authority Palestinian Central Bureau of Statistics

Finance and Insurance Survey, 2009 Main Results

October, 2010

PAGE NUMBERS OF ENGLISH TEXT ARE PRINTED IN SQUARE BRACKETS.
TABLES ARE PRINTED IN THE ARABIC ORDER (FROM RIGHT TO LEFT)

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

Abbreviations

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

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Preface

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

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

The Palestinian Central Bureau of Statistics is pleased to issue the 14th volume of the Finance and Insurance Survey for the year 2009 in the Palestinian Territory.

This report includes the survey data for 2009 represented in tables for Palestinian Territory. Enterprises engaged in financial intermediaries activity (Palestinian Monetary Authority, Banks, Palestine Exchange, and Stock market Brokers, and Insurance Companies) were fully covered by this survey.

The results of the 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, 2010

**Ola Awad
Acting President**

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Executive Summary

1. Introduction:

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

In its endeavor to provide the basic statistical data on the Palestinian economy, the PCBS has conducted the thirteenth round of the Finance and Insurance survey for 2009, as a reference year. The PCBS also carries out a series of annual economic surveys including transport, storage and communication, industry, services, internal trade, and construction– contractors surveys.

2. Objectives:

The objectives of the survey are to obtain data on:

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

3. Definitions:

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

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

4. Methodology:

- 4.1 Questionnaire: The questionnaire used in this survey has much in common with the other questionnaires in the economic surveys series. In designing the questionnaire, it was taken into account that it comprises the major economic variables pertaining to the examined phenomenon related to the insurance and financial activities and that it meets the needs of compiling the Palestinian National Accounts.
- 4.2 Coverage and sampling:
- 4.2.1 Coverage: The survey covers all enterprises engaged in the activities classified under the tabulation category (J) according to (ISIC-3) excluding money exchangers and insurance agents.
- 4.2.2 Sample design: Full coverage for all enterprises engaged in relevant activities.
- 4.2.3 Response rates:
- Non-response rate = 2.04%
 - Response rate = 97.96%
 - Temporarily closed = 2.04%
 - Over-coverage error rate = 0.0%

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 2009 in The Palestinian Territory are as follows:

6.1 Number of Enterprises:

The survey results show that there are 49 operating enterprises during 2009 in Financial Intermediation activities, this number was distributed as follows: financial institutions 39 enterprises, and insurance companies 10 enterprises.

6.2 Number of Persons Engaged:

The number of persons engaged in all Financial Intermediation activities is 6,469 worker, this number was distributed as follows: financial institutions 5,519 worker, and insurance institutions 950 worker, distributed as follows: male 73.4%, and female 26.6%.

6.3 Compensations of Employees:

The results indicate that the value of compensations of employees during 2009 in The Palestinian Territory was US\$ 130.1 million, this value was distributed as follows: financial institutions US\$ 117.3 million, and insurance institutions US\$ 12.8 million.

6.4 Out put:

The results indicate that the value of output in The Palestinian Territory was US\$ 344.7 million, this value was distributed by economic activity as follows: financial institutions 84.9%, and insurance institutions 15.1%.

6.5 Intermediate Consumption:

The survey results show that the value of intermediate consumption in The Palestinian Territory was US\$ 73.9 million, this value was distributed as follows: financial institutions 67.3%, and insurance institutions 32.7%.

6.6 Value Added:

The survey results indicate that the gross value added in The Palestinian Territory was US\$ 270.8 million, this value distributed as follows: financial institutions 89.8%, and insurance institutions 10.2%.

6.7 Comparison of main results with the result of 2008:

The output amounted to US\$ 344.7 million for the year 2009 with a decrease by 18.1%. The value of intermediate consumption amounted to US\$ 73.9 million for the year 2009 with a decrease by 6.1% compared with the year 2008. The gross value added amounted to US\$ 270.8 million for the year 2009 with a decrease by 20.9% compared with the year 2008