

2010

2011 /

2006

2011 – 1432 ©

:

.2010

.2011

:

- **1647** . .

(970/972) 2 2982700 :

(970/972) 2 2982710 :

1800300300 :

diwan@pcbs.gov.ps :

<http://www.pcbs.gov.ps> :



.

2010

(PNA)

2011 (CFG)

.(SDC)

(CFG)

.

•

•

•

•

•

•

| | | |
|-----------|-----|---|
| | 1 | |
| 15 | | : |
| 15 | 1.1 | |
| 15 | 2.1 | |
| 15 | 3.1 | |
| 16 | 4.1 | |
| 16 | 5.1 | |
| 16 | 6.1 | |
| 16 | 7.1 | |
| 16 | 8.1 | |
| 18 | 9.1 | |
| 19 | | : |
| 19 | 1.2 | |
| 19 | 2.2 | |
| 20 | 3.2 | |
| 20 | 4.2 | |
| 21 | 5.2 | |
| 21 | 6.2 | |
| 21 | 7.2 | |
| 22 | 8.2 | |
| 23 | | : |
| 27 | | |

| | | |
|-----------|------|------------|
| 29 | | :1 |
| | 2010 | |
| 30 | 2010 | :2 |
| 31 | | :3 |
| | 2010 | |
| 32 | | :4 |
| | 2010 | |
| 33 | 2010 | :5 |
| 34 | | :6 |
| | 2010 | |
| 35 | | :7 |
| | 2010 | |
| 36 | | :8 |
| | 2010 | |
| 37 | | :9 |
| | 2010 | |
| 38 | | :10 |
| | 2010 | |
| 39 | | :11 |
| | 2010 | |
| 40 | 2010 | :12 |
| 41 | | :13 |
| | 2010 | |
| 42 | 2010 | :14 |
| 43 | 2010 | :15 |

| | | |
|-----------|------|------------|
| 46 | | :16 |
| | | 2010 |
| 47 | 2010 | :17 |
| 48 | 2010 | :18 |
| 49 | | :19 |
| | | 2010 |

)

(

.2010

1994

2010

2011

2010

1.1

10،

38

2010

48

2.1

2009

%2.3

6,618

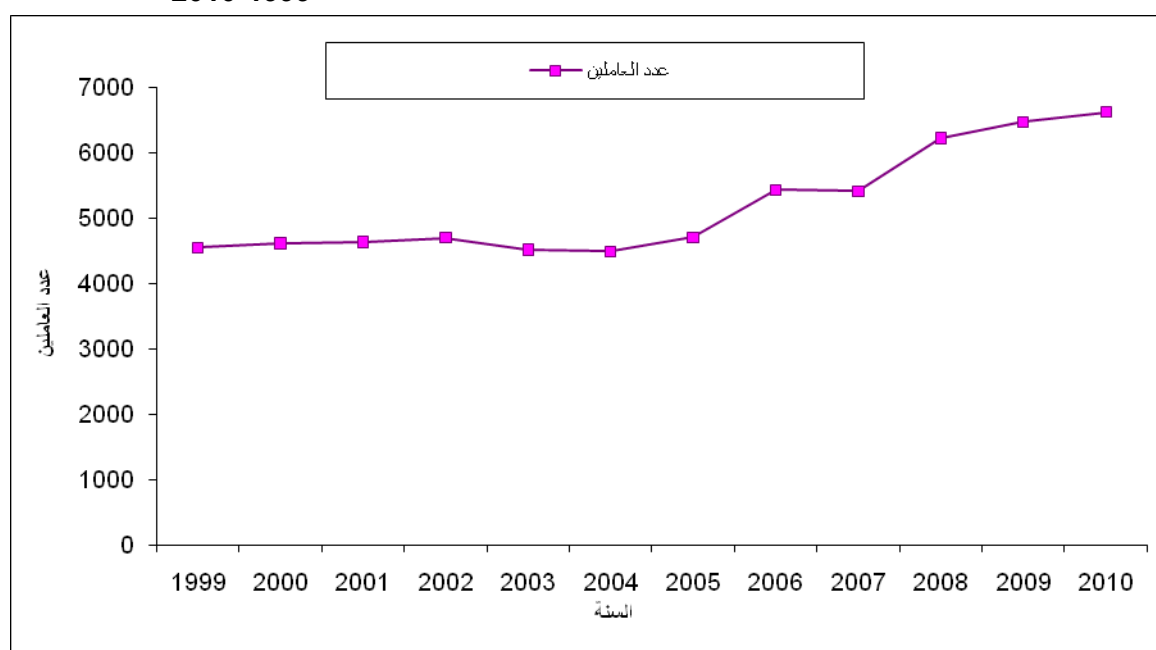
%73.3

1,115

5,503

%26.7

2010-1999



3.1

2010

140.3

120.1

130.1

2009

%7.8

20.2

4.1

2010

403.7

344.7

2009

%17.1

62.8

340.9

5.1

2009

%30.5

96.4

32.9 و

63.5

73.9

6.1

307.4

277.5

270.8

2009

%13.5

29.9

7.1

2009

%77.3

36.7

7.2 و

29.5

20.7

8.1

27.5

26.0

37.0

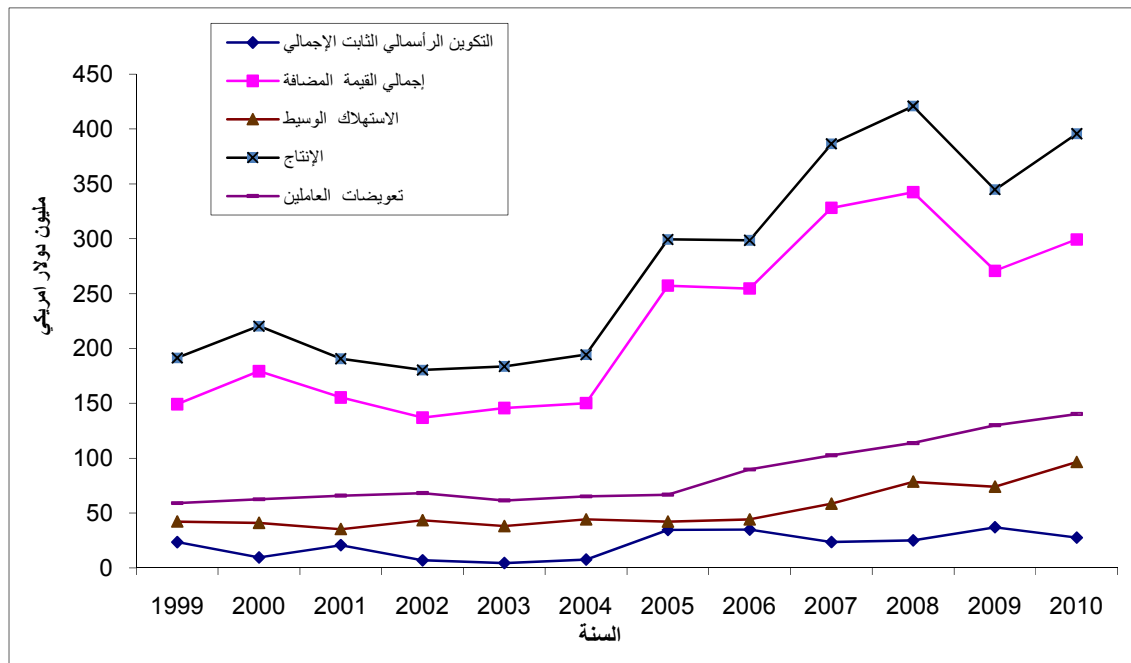
2009

%25.7

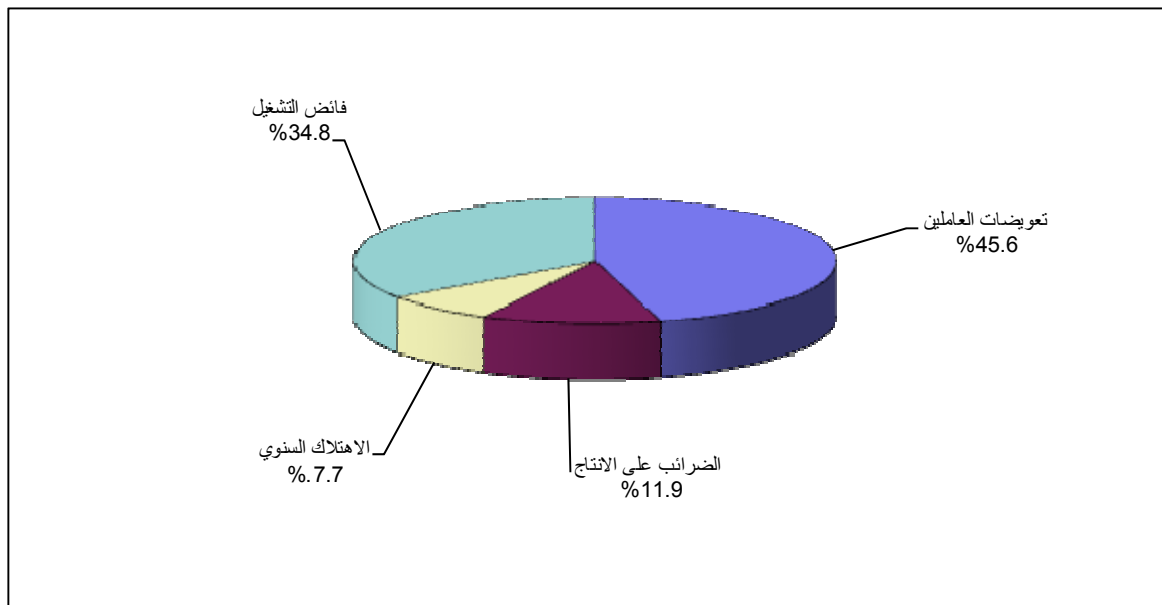
1.5

.2009

2010 - 1999



2010



9.1

18.2%

107.1

106.2

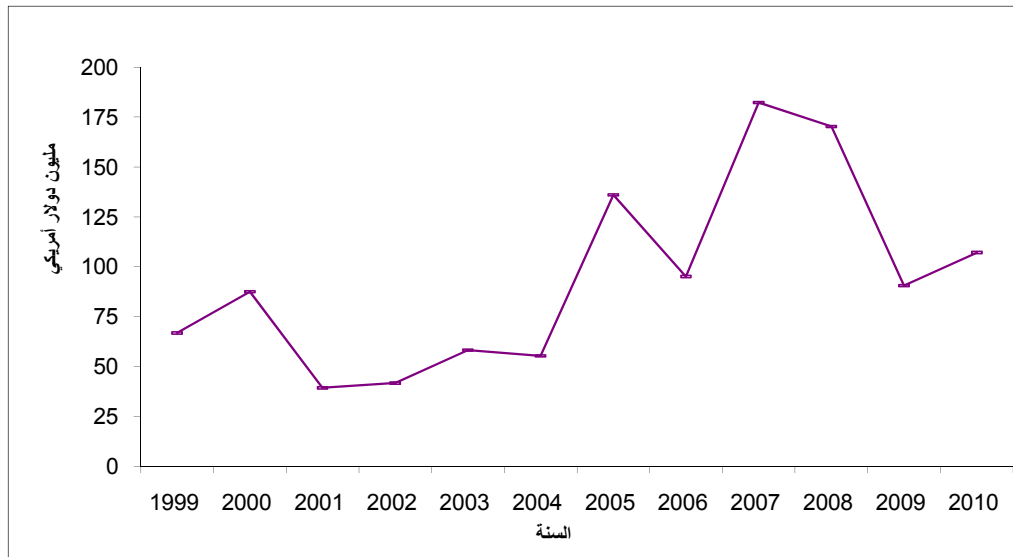
.

90.6

) 2009

0.9

2010 -1999



5.4%

21201.4

2009

20125.1

2009

.2010

53289.3) 2009

14.5%

.(2010

61004.5

2009

الفصل الثاني

1.2

2010

.1

.2

.3

.4

.5

.6

.7

.2010

2.2

1.2.2

(ISIC-4)

2007

2007

) () 2010
/() (Tabulation Category) (

:

| | (ISIC) |
|-----|-----------|
| : | 64 |
| | 6411 |
| () | 6419 |
| () | 6492 |
| : | 66 |
| | 6611 |
| | 6612 |
| : | 65 |
| | 6511 |
| | 6512 |

3.2

(48)

4.2

2010

()

5.2

1.5.2

%2.1

2.5.2

(%2.1)

.%97.9

%0.0 =

-

-

-

6.2

⌘(ISIC-4)

7.2

1.7.2

:

2.7.2

:

-
-
-
-

8.2

:

-
-
-

.1967

2010

(6512)

(6511)

(65)

" "

-
-

:

2010

3.7299 = /

0.7090 = /

:

:

:

:(ISIC-4)

:

:

:

+

=

: (SNA 93)

$$+ (\quad) \quad + \quad - \quad =$$

$$+ (\quad) \quad + \quad - \quad =$$

$$.(\quad) \quad + \quad =$$

$$(\quad) \quad + \quad - \quad =$$

$$+ \quad - \quad =$$

$$(\quad)$$

:

$$.(\quad + \quad + \quad) - \quad + \quad =$$

∴

.

∴

.

.

.

.

.

∴

.

.

∴

∴

$$(\quad)$$

.

∴

.

∴

.

.

∴

.

.

$$\vdots$$
$$\vdots$$

()

()

:(FISIM)

:

$$\vdots$$

)

(

)

.(

•

•

*

$$=$$

*

$$=$$

*

$$=$$

*

100 ×

$$=$$

*

100 ×

$$=$$

Tables

2010

:1

**Table 1: Number of Enterprises and Employed Persons and Main Economic Indicators
by Economic Activity in the Palestinian Territory, 2010**

(Value in US \$ 1000)

()

| Economic Activity | G. F. C. F. | Gross Value Added | Intermediate Consumption | Output | Compensation of Employees | Number of Employed Persons | No. of Ent. | | ISIC |
|------------------------------------------|----------------|-------------------|--------------------------|-----------------|---------------------------|----------------------------|-------------|--|--------|
| Total of Financial Intermediaries | 27499.0 | 307368.7 | 96358.8 | 403727.5 | 140310.6 | 6618 | 48 | | |
| Palestine Monetary Authority | 23387.9 | 273580.3 | 59157.2 | 332737.5 | 115822.5 | 5259 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | 6492 |
| Palestine Exchange | 2604.5 | 3863.1 | 4295.2 | 8158.3 | 4294.3 | 244 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | | 6612 |
| Insurance Corporations | 1506.6 | 29925.3 | 32906.4 | 62831.7 | 20193.8 | 1115 | 10 | | 65 |

2010

:2

Table 2: Number of Employed Persons by Economic Activity in the Palestinian Territory, 2010

| Economic Activity | No.of Employed Persons | | | | | | | No. of Ent. | | ISIC |
|-----------------------------------|------------------------|------|--------------------------------|------|--------|------|-------|-------------|--|--------|
| | Others | | Administratives and Operatives | | Female | Male | Total | | | |
| | انثى | ذكر | انثى | ذكر | | | | | | |
| | Female | Male | Female | Male | | | | | | |
| Total of Financial Intermediaries | 4 | 667 | 1766 | 4181 | 1770 | 4848 | 6618 | 48 | | |
| Palestine Monetary Authority | 2 | 580 | 1400 | 3277 | 1402 | 3857 | 5259 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | 6492 |
| Palestine Exchange | 0 | 18 | 73 | 153 | 73 | 171 | 244 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | 6612 |
| Insurance Corporations | 2 | 69 | 293 | 751 | 295 | 820 | 1115 | 10 | | 65 |

2010

:3

Table 3: Number and Compensation of Employees by Type of Work and Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Social Benefits | Payments in-Kind | Cash Wages and Salaries | | Total Compensation | No. of Employed Persons | | No. of Ent. | | ISIC |
|------------------------------------------|-----------------|------------------|-------------------------|-----------------|--------------------|-------------------------|--------------|-------------|-----------------------------|--------|
| | | | Others | Adm. & Oper. | | Others | Adm. & Oper. | | | |
| Total of Financial Intermediaries | 19395.7 | 6492.8 | 6473.9 | 107948.2 | 140310.6 | 671 | 5947 | 48 | مجموع الوساطة المالية | |
| Palestine Monetary Authority | 16999.8 | 6340.4 | 5954.3 | 86528.0 | 115822.5 | 582 | 4677 | 27 | سلطة النقد | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | والبنوك التجارية والإسلامية | + 6419 |
| Other Credit Institutions | | | | | | | | | ومؤسسات الإقراض المتخصصة | 6492 |
| Palestine Exchange | 409.9 | 7.5 | 132.1 | 3744.8 | 4294.3 | 18 | 226 | 11 | بورصة فلسطين | + 6611 |
| Stock Market Brokers | | | | | | | | | وشركات الأوراق المالية | 6612 |
| Insurance Corporations | 1986.0 | 144.9 | 387.5 | 17675.4 | 20193.8 | 71 | 1044 | 10 | شركات التأمين | 65 |

2010

:4

Table 4: Number and Compensation of Employees by Sex and Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Social Benefits | | Payments in-Kind | | Cash Wages and Salaries | | | | Total Compensations | | No. of Employed Persons | | | ISIC |
|-----------------------------------|-----------------|---------|------------------|--------|-------------------------|--------|-------------|---------|---------------------|----------|-------------------------|------|--|--------|
| | | | | | Others | | Adm.& Oper. | | | | | | | |
| | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | | |
| Total of Financial Intermediaries | 4687.5 | 14708.2 | 1694.0 | 4798.8 | 41.4 | 6432.5 | 24652.7 | 83295.5 | 31075.6 | 109235.0 | 1770 | 4848 | | |
| Palestine Monetary Authority | 4224.4 | 12775.4 | 1630.7 | 4709.7 | 28.9 | 5925.4 | 19727.3 | 66800.7 | 25611.3 | 90211.2 | 1402 | 3857 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | | | | 6492 |
| Palestine Exchange | 88.5 | 321.4 | 2.4 | 5.1 | 0.0 | 132.1 | 806.4 | 2938.4 | 897.3 | 3397.0 | 73 | 171 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | | | | 6612 |
| Insurance Corporations | 374.6 | 1611.4 | 60.9 | 84.0 | 12.5 | 375.0 | 4119.0 | 13556.4 | 4567.0 | 15626.8 | 295 | 820 | | 65 |

2010

:5

Table 5: Fixed Assets by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Closing Book Value | Depreciation | Written-offs & Losses | Value of Sold Assets | Value of Gross Additions قيمة الاضافات الاجمالية | | | | Opening Book Value | No. of Ent. | | ISIC |
|------------------------------------------|--------------------|----------------|-----------------------|----------------------|--------------------------------------------------|----------------------------|----------------------|----------------|--------------------|-------------|--|--------|
| | | | | | إضافات وتحسينات Other Additions | Purch. of Sec. Hand Assets | Purch. of New Assets | Total | | | | |
| Total of Financial Intermediaries | 252081.4 | 23268.8 | 1249.5 | 2940.7 | 13309.1 | 174.0 | 16956.6 | 30439.7 | 249100.7 | 48 | | |
| Palestine Monetary Authority | 208138.5 | 20558.4 | 1239.8 | 1994.0 | 10880.8 | 25.0 | 14476.1 | 25381.9 | 206548.8 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | | 6492 |
| Palestine Exchange | 11381.0 | 1076.5 | 4.0 | 22.5 | 1080.4 | 0.0 | 1546.6 | 2627.0 | 9857.0 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | | 6612 |
| Insurance Corporations | 32561.9 | 1633.9 | 5.7 | 924.2 | 1347.9 | 149.0 | 933.9 | 2430.8 | 32694.9 | 10 | | 65 |

2010

:6

Table 6: Fixed Assets in Financial Intermediaries Interprises by Type in the Palestinian Territory, 2010

(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. | قيمة الاصول المشتراة خلال العام | | | Opening Book Value | |
|---------------------------|----------------------------------|----------------------------------------|----------------------------------------------|--------------------------------|----------------------------------|---------------------------------|--------------|----------------------|---------------------------|--|
| | | | | | | Purchased Assets | | | | |
| | | | | | | محلي | | مستورد مباشرة | | |
| | | | | | | Local | | | | |
| | | | | | | مستعملة Second- Hand | جديدة New | Imports | | |
| Total | 252081.4 | 23268.8 | 2940.7 | 1249.5 | 13309.1 | 174.0 | 13087.6 | 3869.0 | 249100.7 | |
| Lands | 23619.4 | 0.0 | 0.0 | 0.0 | 20.1 | 0.0 | 0.0 | 0.0 | 23599.3 | |
| Residential Buildings | 8243.6 | 177.9 | 0.0 | 0.0 | 12.5 | 22.0 | 0.0 | 0.0 | 8387.0 | |
| Non-Residential Buildings | 58675.3 | 1076.5 | 784.6 | 0.0 | 3533.8 | 0.0 | 3563.6 | 0.0 | 53439.0 | |
| Machines & Equipment's | 67155.8 | 7269.7 | 164.2 | 988.6 | 2826.2 | 1.0 | 4971.8 | 2199.9 | 65579.4 | |
| Passengers Vehicles | 7207.1 | 1973.8 | 1544.7 | 2.1 | 686.5 | 149.0 | 807.5 | 132.9 | 8951.8 | |
| Furniture's | 43885.8 | 5077.7 | 383.4 | 55.5 | 2493.1 | 2.0 | 596.0 | 438.7 | 45872.6 | |
| Computer Programs | 16603.5 | 3186.2 | 0.0 | 199.3 | 923.1 | 0.0 | 1092.4 | 388.3 | 17585.2 | |
| Other | 26690.9 | 4507.0 | 63.8 | 4.0 | 2813.8 | 0.0 | 2056.3 | 709.2 | 25686.4 | |

2010

:7

Table 7: Cost of Acquisition of New Fixed Assets by Economic Activity in the Palestinian Territory, 2010

(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 | | | |
| Total of Financial Intermediaries | 2765.5 | 1480.6 | 1034.7 | 940.4 | 7171.7 | 3563.7 | 0.0 | 0.0 | 16956.6 | 48 | | |
| Palestine Monetary Authority | 2622.2 | 1387.0 | 854.4 | 400.7 | 7032.2 | 2179.6 | 0.0 | 0.0 | 14476.1 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | | 6492 |
| Palestine Exchange | 59.5 | 9.5 | 30.4 | 25.9 | 124.3 | 1297.0 | 0.0 | 0.0 | 1546.6 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | | 6612 |
| Insurance Corporations | 83.8 | 84.1 | 149.9 | 513.8 | 15.2 | 87.1 | 0.0 | 0.0 | 933.9 | 10 | | 65 |

2010

:8

Table 8: Output from Principal and Secondary Activities by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | المقدمة للغير Revenues of Services | التجاري Trade Margin | نشاط التأمين Insurance Output | النشاط المالي Financial Output | Total Output | No. of Ent. | | ISIC |
|------------------------------------------|------------------------------------------|----------------------------|-------------------------------------|--------------------------------------|-----------------|----------------|-----------------------------|--------|
| Total of Financial Intermediaries | 11262.3 | 0.0 | 59595.0 | 332870.2 | 403727.5 | 48 | مجموع الوساطة المالية | |
| Palestine Monetary Authority | 7771.4 | 0.0 | 0.0 | 324966.1 | 332737.5 | 27 | سلطة النقد | + 6411 |
| Commercial & Islamic Banks | | | | | | | والبنوك التجارية والإسلامية | + 6419 |
| Other Credit Institutions | | | | | | | ومؤسسات الإقراض المتخصصة | 6492 |
| Palestine Exchange | 254.2 | 0.0 | 0.0 | 7904.1 | 8158.3 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | 6612 |
| Insurance Corporations | 3236.7 | 0.0 | 59595.0 | 0.0 | 62831.7 | 10 | شركات التأمين | 65 |

2010

:9

Table 9: Output from Principal Activity for Financial Institutions by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Profit from Money Exchange | Commissions | FISIM | Output | No. of Ent. | | ISIC |
|--------------------------------------|-------------------------------|----------------|-----------------|-----------------|----------------|--|--------------------------|
| Total of Financial Activities | 25148.2 | 71505.3 | 236216.7 | 332870.2 | 38 | | + 64 66 |
| Palestine Monetary Authority | 25148.2 | 63648.8 | 236169.1 | 324966.1 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | 6492 |
| Palestine Exchange | 0.0 | 7856.5 | 47.6 | 7904.1 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | 6612 |

2010

:10

**Table 10: Financial Intermediation Services Indirectly Measured for Financial Institutions
by Economic Activity in the Palestinian Territory, 2010**

(Value in US \$ 1000)

()

| Economic Activity | الفوائد والمستحقات الأخرى المدفوعة | | دخل الملكية المقبوض | | خدمات الوساطة المالية المقاسة بصورة غير مباشرة | النشاط الاقتصادي | دليل النشاط ISIC |
|------------------------------|------------------------------------|-----------|---------------------------|-----------|---------------------------------------------------|-----------------------------|---------------------|
| | Interests and Other Items Payable | | Propety Income Receivable | | | | |
| | مستحقات أخرى | فوائد | دخل ملكية آخر | فوائد | | | |
| | Others | Interests | Other Property Income | Interests | FISIM | | |
| Total of Financial Activity | 1477.2 | 70008.7 | 15047.6 | 292655.0 | 236216.7 | مجموع نشاط المالية | + 6411 |
| Palestine Monetary Authority | 1477.2 | 70008.7 | 15000.0 | 292655.0 | 236169.1 | سلطة النقد | + 6419 |
| Commercial & Islamic Banks | | | | | | والبنوك التجارية والإسلامية | + 6492 |
| Other Credit Institutions | | | | | | ومؤسسات الإقراض المتخصصة | |
| Palestine Exchange | 0.0 | 0.0 | 47.6 | 0.0 | 47.6 | | + 6612 |
| Stock Market Brokers | | | | | | | |

2010

:11

**Table 11: Output from Principal Activity for Insurance Corporations by Economic Activity
in the Palestinian Territory, 2010**

(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 | 64347.3 | 720.4 | 65067.7 | 121113.9 | 2567.7 | 123681.6 | 57303.5 | 2291.5 | 59595.0 | 65 |

2010

:()11

**Table 11(Cont.): Output from Principal Activity for Insurance Corporations by Economic Activity
in The Palestinian Territory, 2010**

(Value in US \$ 1000)

()

| Economic Activity | Changes in Technical Reserves for Life- Insurance | صافي الدخل من استثمار الاحتياطيات الفنية Net Income from Technical Reserves | | | ISIC |
|------------------------|---------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------|------------------|---------------------|
| | | تأمين على غير الحياة Non-life Insurance | تأمين على الحياة Life Insurance | المجموع Total | |
| Insurance Corporations | 351.0 | 536.9 | 795.2 | 1332.1 | شركات التأمين 65 |

2010

:12

Table 12: Output from Secondary Activity by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Revenues of Services | | | Total | No. of Ent. | النشاط الاقتصادي | ISIC |
|------------------------------------------|----------------------|------------------|------------------------|----------------|-------------|------------------|--------|
| | Other | Building Rentals | Rental of Safety Boxes | | | | |
| Total of Financial Intermediaries | 10507.4 | 414.0 | 340.9 | 11262.3 | 48 | | |
| Palestine Monetary Authority | 7093.2 | 337.3 | 340.9 | 7771.4 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | 6492 |
| Palestine Exchange | 177.5 | 76.7 | 0.0 | 254.2 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | 6612 |
| Insurance Corporations | 3236.7 | 0.0 | 0.0 | 3236.7 | 10 | | 65 |

2010

:13

Table 13: Other Revenues and Transfers by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Various Transfers | | | | Property Income | | | Gov. Subsidies | Total | No. of Ent. | | ISIC |
|------------------------------------------|-------------------|----------------------|---------------------|-----------------------------------------|-----------------|-------------------------------------------|----------------|----------------|----------------|-------------|--|--------|
| | Other | Grants and Donations | Re-Insurance Claims | ضد الحوادث Casualty Insurance Claims | Rent of Land | Dividends and Income of Owning other Ent. | Interests | | | | | |
| Total of Financial Intermediaries | 7031.0 | 4686.0 | 8654.0 | 0.0 | 0.0 | 81.9 | 53166.5 | 0.0 | 73619.4 | 48 | | |
| Palestine Monetary Authority | 4780.2 | 4686.0 | 0.0 | 0.0 | 0.0 | 81.9 | 53166.5 | 0.0 | 62714.6 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | | 6492 |
| Palestine Exchange | 201.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 201.8 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | | 6612 |
| Insurance Corporations | 2049.0 | 0.0 | 8654.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 10703.0 | 10 | | 65 |

2010

:14

Table 14: Production Inputs by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

(القيمة بالآلاف دولار أمريكي)

| 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 | 13.9 | 364.5 | 333.0 | 5006.8 | 154.1 | 212.0 | 275.2 | 6049.1 | 1986.1 | 14394.7 | | |
| Palestine Monetary Authority | 0.0 | 291.8 | 331.4 | 3558.7 | 130.7 | 150.7 | 164.0 | 3686.3 | 1212.9 | 9526.5 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | | 6492 |
| Palestine Exchange | 0.0 | 60.4 | 1.6 | 634.3 | 23.4 | 61.3 | 41.9 | 343.6 | 525.3 | 1691.8 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | | 6612 |
| Insurance Corporations | 13.9 | 12.3 | 0.0 | 813.8 | 0.0 | 0.0 | 69.3 | 2019.2 | 247.9 | 3176.4 | | 65 |

2010

:15

Table 15: Other Production Expenditures by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Rent of Build. | ومعدات Rent of Mach.& Equip. | Machines Maintenance | Building Maintenance | Operational Services Exp. | * Commissions to Insurance Agents* | Total | No. of Ent. | | ISIC |
|--------------------------------------------|-------------------|------------------------------------|-------------------------|-------------------------|------------------------------|------------------------------------------|----------------|----------------|--|----------------|
| Total of Financial Intermediaries | 10346.8 | 5870.1 | 4250.5 | 684.3 | 391.4 | 14722.9 | 75198.2 | 48 | | |
| Palestine Monetary Authority | 8510.3 | 4466.0 | 3729.0 | 527.6 | 391.4 | 0.0 | 49630.7 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | 6492 |
| Palestine Exchange Stock Market Brokers | 444.2 | 417.2 | 159.5 | 23.6 | 0.0 | 0.0 | 2603.4 | 11 | | + 6611 6612 |
| Insurance Corporations | 1392.3 | 986.9 | 362.0 | 133.1 | 0.0 | 14722.9 | 22964.1 | 10 | | 65 |

* Excluding VAT Paid on Behalf of Agents.

*

2010

:()15

Table 15(Cont.): Other Production Expenditures by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Tickets | Travels | Hospitality | Passenger Transport | Goods & Money Shipping | Auditing | Legal Charges and Court Fees | Palestine Exchange Fees | Chambers of Commerce Fees | Union Fees | Telecommunication | | ISIC |
|------------------------------------------|--------------|---------------|---------------|---------------------|------------------------|---------------|------------------------------|-------------------------|---------------------------|---------------|-------------------|---------------|--------|
| Total of Financial Intermediaries | 354.4 | 1299.3 | 1369.3 | 2508.3 | 2261.0 | 1450.3 | 2248.3 | 214.6 | 157.4 | 1180.4 | 5870.1 | | |
| Palestine Monetary Authority | 250.7 | 974.7 | 960.8 | 2346.7 | 2261.0 | 1114.9 | 1625.9 | 214.6 | 95.1 | 917.5 | 4466.0 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | | | 6492 |
| Palestine Exchange | 21.4 | 90.3 | 77.0 | 36.5 | 0.0 | 69.9 | 107.5 | 0.0 | 13.1 | 105.8 | 417.2 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | | | 6612 |
| Insurance Corporations | 82.3 | 234.3 | 331.5 | 125.1 | 0.0 | 265.5 | 514.9 | 0.0 | 49.2 | 157.1 | 986.9 | شركات التأمين | 65 |

2010

:()15

Table 15(Cont.): Other Production Expenditures by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Other | Cleaning Exp. | Adver. | Employees Training Exp. | وعطاءات Tender Fees | Work Accidents Medical Exp. | Engeneering Services | Computer Services | Bank Commissions and Clearance Exp. | النشاط الاقتصادي | دليل النشاط ISIC |
|------------------------------------------|---------------|------------------|---------------|-------------------------------|---------------------------|--------------------------------------|-------------------------|----------------------|----------------------------------------------|-----------------------------|------------------------|
| Total of Financial Intermediaries | 3696.1 | 1132.9 | 8227.5 | 1350.6 | 20.5 | 912.0 | 590.1 | 1395.9 | 2693.2 | مجموع الوساطة المالية | |
| Palestine Monetary Authority | 3301.3 | 1091.3 | 6767.1 | 1051.9 | 0.0 | 899.0 | 394.8 | 1028.6 | 2244.5 | سلطة النقد | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | والبنوك التجارية والإسلامية | + 6419 |
| Other Credit Institutions | | | | | | | | | | ومؤسسات الإقراض المتخصصة | 6492 |
| Palestine Exchange | 177.9 | 7.3 | 157.4 | 78.1 | 0.0 | 6.0 | 12.1 | 66.6 | 114.8 | بورصة فلسطين | + 6611 |
| Stock Market Brokers | | | | | | | | | | وشركات الأوراق المالية | 6612 |
| Insurance Corporations | 216.9 | 34.3 | 1303.0 | 220.6 | 20.5 | 7.0 | 183.2 | 300.7 | 333.9 | شركات التأمين | 65 |

2010

:16

Table 16: Fees and Taxes Due by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic 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 | 557.0 | 34827.8 | 196.0 | 188.7 | 147.0 | 787.9 | 0.0 | 36704.4 | 48 | | |
| Palestine Monetary Authority | 506.7 | 27584.9 | 167.1 | 178.9 | 115.7 | 552.9 | 0.0 | 29106.2 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | 6492 |
| Palestine Exchange | 1.7 | 310.7 | 2.8 | 3.3 | 6.3 | 109.8 | 0.0 | 434.6 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | 6612 |
| Insurance Corporations | 48.6 | 6932.2 | 26.1 | 6.5 | 25.0 | 125.2 | 0.0 | 7163.6 | 10 | | 65 |

2010

:17

Table 17: Transfers and Other Payments by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

| Economic Activity | Various Transfers | | | | | | Property Payments | | | | | Total | No. of Ent. | | ISIC |
|------------------------------------------|-------------------|--------------------------|--------------------|--------------|--------------------|----------------------|-------------------------------|-----------------------|--------------|------------|--------------|----------------|-------------|--|--------|
| | أخرى Other | مكافآت 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 | 12107.7 | 13383.2 | 2049.9 | 524.8 | 1581.8 | 15419.9 | 1896.6 | 23706.5 | 15.6 | 0.0 | 589.8 | 71275.8 | 48 | | |
| Palestine Monetary Authority | 10200.4 | 9853.5 | 1307.1 | 524.8 | 1338.6 | 0.0 | 1519.9 | 21614.4 | 15.6 | 0.0 | 401.8 | 46776.1 | 27 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | | | | | 6492 |
| Palestine Exchange | 0.0 | 104.7 | 42.3 | 0.0 | 37.7 | 0.0 | 104.0 | 138.2 | 0.0 | 0.0 | 38.7 | 465.6 | 11 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | | | | | 6612 |
| Insurance Corporations | 1907.3 | 3425.0 | 700.5 | 0.0 | 205.5 | 15419.9 | 272.7 | 1953.9 | 0.0 | 0.0 | 149.3 | 24034.1 | 10 | | 65 |

2010

:18

Table 18: Investments by Economic Activity in the Palestinian Territory, 2010

(Value in US \$ 1000)

()

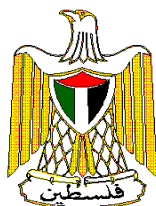
| Economic Activity | Real Assets | | | | Financial Assets | | | | Total | | ISIC |
|------------------------------------------|------------------|-------------------|----------------|----------------|--------------------------|-----------------|----------------------------|-----------------|------------------|--|--------|
| | Other Investment | Precious Minerals | Lands | Real Estates | certificates of deposits | Securities | Government Bills and Bonds | shares | | | |
| Total of Financial Intermediaries | 320155.4 | 0.0 | 49045.5 | 15073.9 | 0.0 | 226218.0 | 483685.8 | 159860.6 | 1254039.2 | | |
| Palestine Monetary Authority | 280288.0 | 0.0 | 17490.5 | 8768.7 | 0.0 | 211068.5 | 483685.8 | 106019.1 | 1107320.6 | | + 6411 |
| Commercial & Islamic Banks | | | | | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | | | | | 6492 |
| Palestine Exchange | 0.0 | 0.0 | 244.2 | 0.0 | 0.0 | 0.0 | 0.0 | 2081.9 | 2326.1 | | + 6611 |
| Stock Market Brokers | | | | | | | | | | | 6612 |
| Insurance Corporations | 39867.4 | 0.0 | 31310.8 | 6305.2 | 0.0 | 15149.5 | 0.0 | 51759.6 | 144392.5 | | 65 |

2010

:19

Table 19: Selected Ratios by Economic Activity in the Palestinian Territory, 2010

| Economic Activity | الانتاج 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 | 5.8 | 45.6 | 76.1 | 46444.3 | 61004.5 | 21201.4 | |
| Palestine Monetary Authority | 6.2 | 42.3 | 82.2 | 52021.4 | 63270.1 | 22023.7 | + 6411 |
| Commercial & Islamic Banks | | | | | | | + 6419 |
| Other Credit Institutions | | | | | | | 6492 |
| Palestine Exchange | 13.2 | 111.2 | 47.4 | 15832.4 | 33435.7 | 17599.6 | + 6611 |
| Stock Market Brokers | | | | | | | 6612 |
| Insurance Corporations | 2.6 | 67.5 | 47.6 | 26838.8 | 56351.3 | 18111 | 65 |



Palestinian National Authority Palestinian Central Bureau of Statistics

Finance and Insurance Survey, 2010 Main Results

Issue No. 15

October 2011

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

**This document is prepared in accordance with the standard
procedures stated in the Code of Practice for Palestine's Official
Statistics 2006**

© October 2011.
All rights reserved.

Suggested Citation:

Palestinian Central Bureau of Statistics, 2011. *Finance and Insurance Survey - 2010: Main Results.* Ramallah - Palestine.

All correspondence should be directed to:
Palestinian Central Bureau of Statistics
P.O.Box 1647 Ramallah, Palestine.

Tel: (972/970) 2 2982700
Fax: (972/970) 2 2982710
Toll free.: 1800300300
E-Mail: diwan@pcbs.gov.ps
website: <http://www.pcbs.gov.ps>

Acknowledgement

The Palestinian Central Bureau of Statistics (PCBS) extends its deep appreciation to all owners and managers of institutions who contributed to the success in collecting the survey data, and to all workers in the survey for being well dedicated in performing their duties.

The Survey of Finance and Insurance 2010, has been planned and conducted by a technical team from PCBS and with joint funding by the Palestinian National Authority (PNA) and the Core Funding Group (CFG) for the year 2011 represented by the Representative office of Norway to PNA and the Swiss Development and Cooperation Agency (SDC).

Moreover, PCBS very much appreciates the distinctive efforts to of the Core Funding Group (CFG) for their valuable contribution to the funding of the project.

Team Work

- **Technical Committee**

Issam Sbaih

Head of the Committee

Deema Abassi

Feda Abu Aishah

- **Report Preparation**

Issam Sbaih

- **Dissemination Standards**

Hanan Janajreh

- **Preliminary Review**

Faed Rayyan

Mahmoud Al- Qayya

- **Final Review**

Mahmoud Jaradat

- **Overall Supervision**

Ola Awad

President of PCBS

Abbreviations

| | |
|----------------------|-----------------------------------------------------------------------------------------|
| GFCF : | Gross Fixed Capital Formation. |
| FISIM : | Financial Intermediation Services Indirectly Measured. |
| ISIC-4 : | International Standard Industrial Classification of All Economic Activities, version 4. |
| No. of Ent. : | Number of Enterprises. |
| PCBS : | Palestinian Central Bureau of Statistics. |
| SNA93 : | System of National Accounts 1993. |

Table of Contents

| Subject | Page |
|----------------------------------------------------|-------------|
| List of Tables | |
| Introduction | |
| Chapter One: Main Findings | [15] |
| 1.1 Number of Enterprises | [15] |
| 1.2 Number of Employees | [15] |
| 1.3 Compensation of Employees | [15] |
| 1.4 Output | [16] |
| 1.5 Intermediate Consumption | [16] |
| 1.6 Value Added | [16] |
| 1.7 Operation Surplus | [17] |
| Chapter Two: Methodology & Data Quality | [19] |
| 2.1 Questionnaire | [19] |
| 2.2 Coverage and Sampling | [19] |
| 2.3 Field Work Operations | [19] |
| 2.4 Data Processing and Tabulation | [19] |
| 2.5 Accuracy of the Data | [20] |
| 2.6 Comparability | [20] |
| 2.7 Data Quality Control | [20] |
| 2.8 Notes on Data | [21] |
| Chapter Three: Concepts and Definitions | [23] |
| Tables | [27] |

List of Tables

| Table | Page |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Table 1: Number of Enterprises and Employed Persons and Main Economic Indicators by Economic Activity in the Palestinian Territory, 2010 | 29 |
| Table 2: Number of Employed Persons by Economic Activity in the Palestinian Territory, 2010 | 30 |
| Table 3: Number and Compensation of Employees by Type of Work and Economic Activity in the Palestinian Territory, 2010 | 31 |
| Table 4: Number and Compensation of Employees by Sex and Economic Activity in the Palestinian Territory, 2010 | 32 |
| Table 5: Fixed Assets by Economic Activity in the Palestinian Territory, 2010 | 33 |
| Table 6: Fixed Assets in Financial Intermediaries Enterprises by Type in the Palestinian Territory, 2010 | 34 |
| Table 7: Cost of Acquisition of New Fixed Assets by Economic Activity in the Palestinian Territory, 2010 | 35 |
| Table 8: Output from Principal and Secondary Activities by Economic Activity in the Palestinian Territory, 2010 | 36 |
| Table 9: Output from Principal Activity for Financial Institutions by Economic Activity in the Palestinian Territory, 2010 | 37 |
| Table 10: Financial Intermediation Services Indirectly Measured for Financial Institutions by Economic Activity in the Palestinian Territory, 2010 | 38 |
| Table 11: Output from Principal Activity for Insurance Corporations by Economic Activity in the Palestinian Territory, 2010 | 39 |
| Table 12: Output from Secondary Activity by Economic Activity in the Palestinian Territory, 2010 | 40 |
| Table 13: Other Revenues and Transfers by Economic Activity in the Palestinian Territory, 2010 | 41 |
| Table 14: Production Inputs by Economic Activity in the Palestinian Territory, 2010 | 42 |
| Table 15: Other Production Expenditures by Economic Activity in the Palestinian Territory, 2010 | 43 |
| Table 16: Fees and Taxes Due by Economic Activity in the Palestinian Territory, 2010 | 46 |
| Table 17: Transfers and Other Payments by Economic Activity in the Palestinian Territory, 2010 | 47 |
| Table 18: Investments by Economic Activity in the Palestinian Territory, 2010 | 48 |
| Table 19: Selected Ratios by Economic Activity in the Palestinian Territory, 2010 | 49 |

Introduction

Economic development, in the form of trade liberalization between countries and economic agreements, is one of the most important elements that makes financial transactions (money transfers, insurance on goods, banking facilities, and other transactions) an essential need and which requires the production of relevant statistics in this field. The specialized activity involved in such transactions is known as financial intermediation.

Due to the importance of financial intermediation represented by financial, monetary, and insurance activities, statistical agencies devote special attention to data related to these activities in the production of official statistics.

The Palestinian Central Bureau of Statistics is pleased to issue the fifteenth volume of the Finance and Insurance Survey for 2010 in the Palestinian Territory.

This report comprises the survey data for 2010, presented in tables. Enterprises engaged in financial intermediary activities (Palestinian Monetary Authority, banks, Palestine Exchange, stock market brokers, and insurance companies) were fully covered by this survey.

The results of the economic surveys conducted in various fields constitute the foundations for the compilation of Palestinian National Accounts. It is hoped that they will also meet the various needs and expectations of users in both private and public sectors.

October 2011

**Ola Awad
President of PCBS**

Chapter One

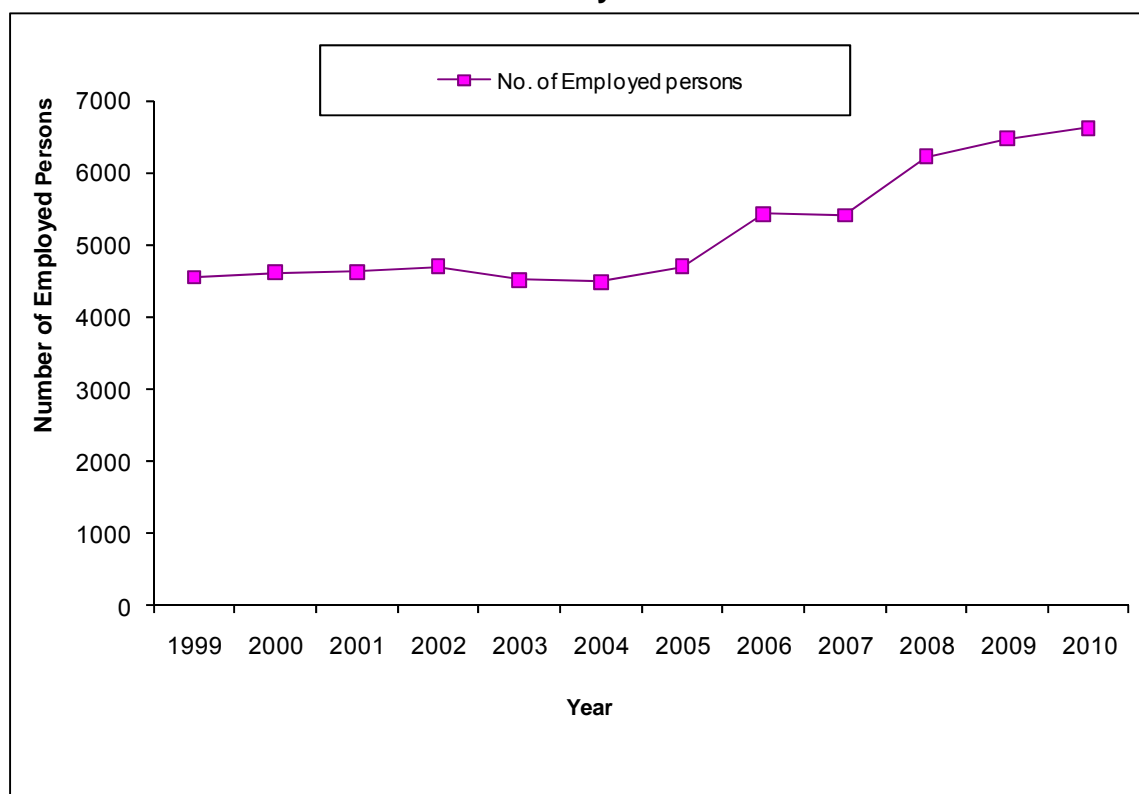
Main Findings

The main findings of the Finance and Insurance Survey for 2010 in the Palestinian Territory are as follows:

1.1 Number of Enterprises

The survey results show that 48 enterprises were in operation during 2010 in financial intermediation activities, of which 38 were financial institutions and 10 were insurance enterprises.

Number of Employed Persons in the Financial Intermediation Enterprises in the Palestinian Territory for 1999 – 2010

**1.2 Number of Employees**

There were 6,618 employed persons in the financial intermediation enterprises, increased by 2.3% compared with 2009, distributed as follows: 5,503 workers in financial institutions and 1,115 workers in insurance enterprises: 73.3% of employees were male and 26.7% female.

1.3 Compensation of Employees

The results indicate that the value of compensations to employees during 2010 in the financial intermediation enterprises was US\$140.3 million, increased by 2.3% compared with 2009: US\$120.1 million in financial institutions and US\$20.2 million in insurance enterprises.

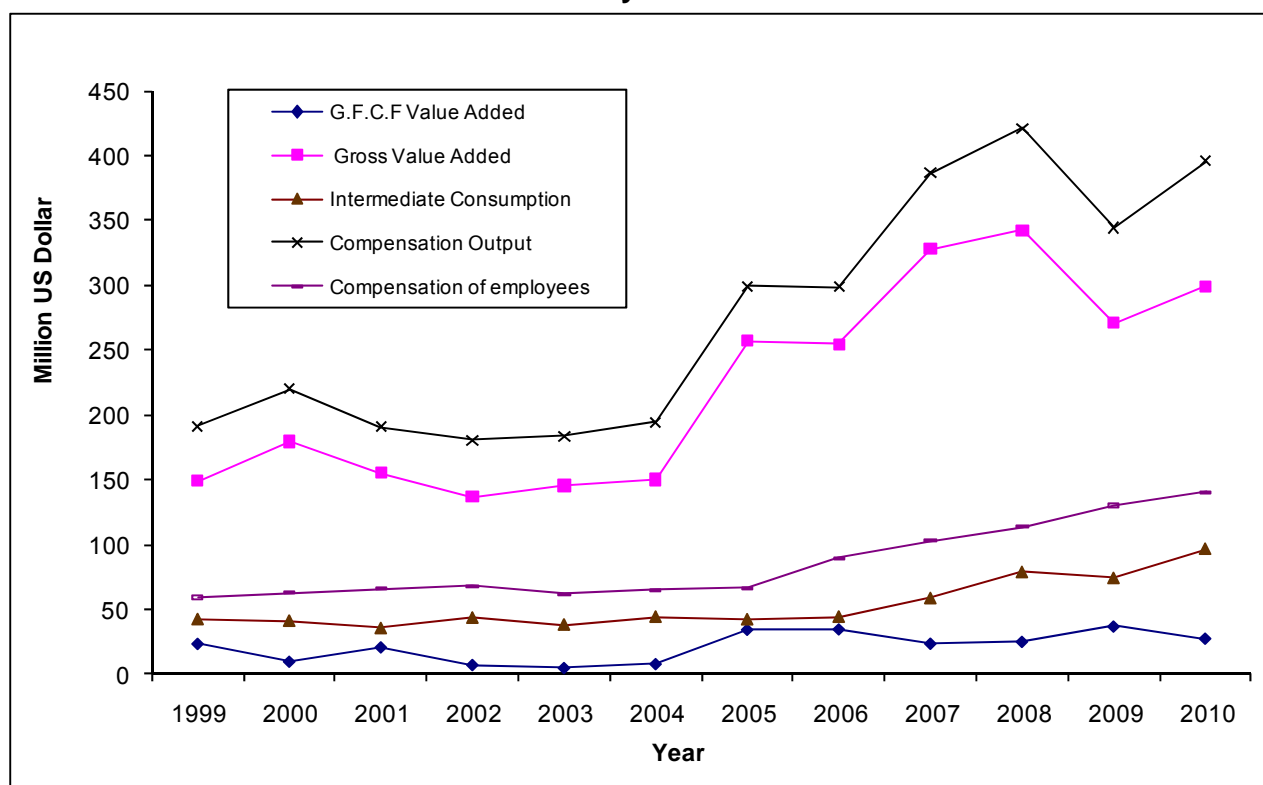
1.4 Output

The results indicate that the value of output in the financial intermediation enterprises was US\$ 403.7 million, increased by 17.1% compared with 2009: US\$340.9 million in financial institutions and US\$62.8 million in insurance enterprises.

1.5 Intermediate Consumption

The survey results show that the value of intermediate consumption in the financial intermediation enterprises was US\$96.4 million, increased by 30.5% compared with 2009: US\$ 63.5 million in financial institutions and US\$ 32.9 million in insurance enterprises.

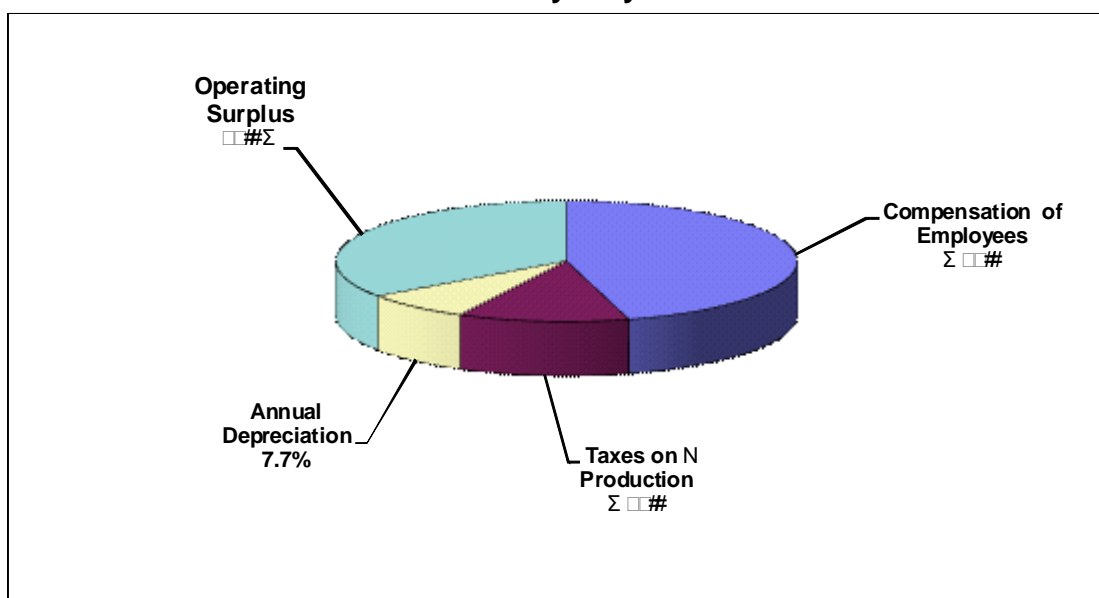
Main Economic Indicators in the Financial Intermediation Enterprises in the Palestinian Territory for 1999 – 2010



1.6 Value Added

The survey results indicate that the gross value added in the financial intermediation enterprises was US\$ 307.4 million, increased by 30.5% compared with 2009: US\$ 277.5 million in financial institutions and US\$ 29.9 million in insurance enterprises.

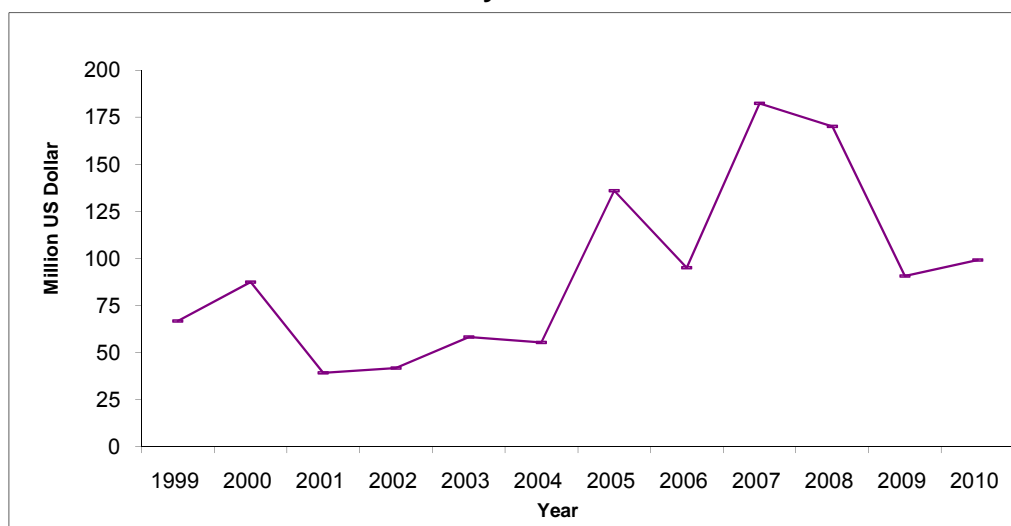
Distribution of Value Added in the Financial Intermediation Enterprises in the Palestinian Territory for year 2010



1.7 Operation Surplus

The survey results indicate that the operation surplus in the financial intermediation enterprises was US\$ 107.1 million, increased by 18.5% compared with 2009:US\$106.2 million in financial institutions and US\$0.9 million in insurance enterprises.

Operating Surplus in the Financial Intermediation Enterprises in the Palestinian Territory for 1999 – 2010



Chapter Two

Methodology and Data Quality

This chapter describes the questionnaire of the economic surveys series, coverage and sampling and the implementation stage, and the accuracy of the data with respect to statistical errors and non-statistical errors in all of the survey stages involving data collection and data entry.

2.1 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 should comprise the major economic variables pertaining to insurance and financial activities and should meet the requirements for compiling Palestinian National Accounts.

The questionnaire included these variables:

1. The persons engaged in enterprise and compensation of these employees.
2. Value of output from main activity and secondary activity.
3. Value of financial investment.
4. Production inputs of goods and services.
5. Payments and transfers.
6. Taxes on production.
7. Assets and net additions on those assets and depreciation for 2010.

2.2 Coverage and Sampling**2.2.1 Coverage**

The survey covered all enterprises engaged in the activities classified under the tabulation category K according to ISIC-4, excluding money exchangers and insurance agents. There was full coverage of all enterprises engaged in the relevant activities.

The sample size for 2010 was 48 enterprises.

2.3 Field Work Operations

This phase included field work operations, data processing and tabulation:

- Preparation stage: This included development of the questionnaire, a manual, dummy tables, a work plan, a time-table, and editing and coding rules.
- Implementation stage: Due to the fact that the survey frame is small, there was no recruitment and training of field workers, except for one field worker for the Gaza Strip. In the West Bank, technical staff conducted the survey.

2.4 Data Processing and Tabulation

This included:

- Developing a data entry program and training of data entry clerks
- Organizing data entry processes
- Post-data entry editing
- Tabulation.

2.5 Accuracy of the Data

2.5.1. Statistical Errors

The findings of the survey were not affected by statistical errors due to covering all of the census in the survey.

2.5.2. Non-Statistical Errors

These types of error could appear in one or in all of the survey stages that include data collection and data entry.

Response rate values:

- Non-response rate = 2.1%
- Response rate = 97.9%
- Temporarily closed = 2.1%
- Over-coverage error rate = 0.0%

Response errors: This type of error is related to respondents, field workers, and data entry personnel. To avoid mistakes and reduce their impact, a series of steps were established to enhance the accuracy of the data through the process of data collection from the field and data processing.

2.6 Comparability

Published data in this report are based on ISIC-4 of economic activities, whereas previous published reports were based on ISIC-3 of economic activities.

2.7 Data Quality Control

2.7.1. Field Work

- Data were obtained from the accounts of the financial institutions. The field work team provided the project management with daily progress reports about completeness and response rates.
- The main field work team was selected based on skills acquired from the training course: one worker in the north of the West Bank, one in the south, and the third in the middle of the West Bank. The project manager also collected data in Ramallah and Al- Bireh governorates.

2.7.2 Data Processing

To ensure the quality and consistency of data, a series of measures were implemented to enhance the accuracy of data as follows:

- Creation of a data entry program prior to the collection of data to ensure this would be ready.
- A set of validation rules were applied to the program to check the consistency of data.
- The efficiency of the program was pre-tested by entering a few questionnaires, including incorrect information, and checking its efficiency in capturing the incorrect information.
- Well-trained data personnel were selected and trained for the main data entry.
- Weekly data files were received by project management to be checked for accuracy and consistency: correction notes were provided to data entry management for implementation.

2.8 Notes on Data

1. No financial enterprises were in those parts of Jerusalem Governorate which were annexed by Israel in 1967
2. The survey for 2010 does not cover money exchangers and insurance agents because of the lack of output of these bodies in comparison with the higher values of financial intermediation activities.
3. Tables of data related to the Palestine Monetary Authority, commercial banks and Islamic banks are integrated to maintain the confidentiality of individual data for some of these institutions., This was also the case for securities firms and data incorporated on life insurance activities (Directory 6511) and non-life insurance activities (Directory 6512) under "insurance companies" (Directory 65) since it was not possible to separate these and maintain the confidentiality of individual data for some of the companies engaged in these activities.
4. Some minor differences may be noticed in the values of the same variable in different tables or between a variable and a total due to the rounding operations associated with data processing.

- **Exchange rates**

The exchange rates adopted in the survey for 2010 were:

US \$ / NIS = 3.7299

US \$ / JD = 0.7090

Chapter Three

Concepts and Definitions

have been following the latest recommendations of international financial statistics, as well as international regulations proposed by the United Nations and the International Monetary Fund for the preparation of national accounts and balance of payments. The main definitions of terms used in the survey include:

Statistical Unit:

It is an economic entity that is capable, in its own right, of owning assets, incurring liabilities and engaging in economic activities and in transactions with other entities.

Employed Persons

This includes unpaid owners and family members, and paid employees both permanent and temporary..

Output:

This is the value of the final products of goods and services produced by an establishment, used by other units as self-consumed or for the purposes of self gross fixed capital formation. Production includes two categories: Final products and the so-called under operating products. Production can be classified as follows: market outputs, outputs of private account, and other non-market outputs.

This means that production = value of production from main activity + value of production of secondary activities.

Known production of the main activity in financial intermediation activities according to the system of national accounts (SNA 93) is as follows:

A. Financial activities:

- Monetary Authority, commercial banks, specialized credit institutions:

The main activity of production = income property arrested - property income paid + commissions receivable (payable) + profit exchange.

It consists of the arrested property income received and interest income shares and income from contributing to facilities and other institutions in addition to net rent from land.

The income of the arrested property income from the investment of funds of the institution itself is not included.

The property income paid consists of interest paid.

- Islamic banks:

The main activity of production = income property arrested - property income paid + commissions receivable (payable) + profit exchange.

Property income consists of the proceeds from investment income from speculation and profit-sharing and participation.

The property income paid from the profits is made in the accounts of depositors joint investment.

- Palestine Exchange and securities firms:

The main activity of production = income property arrested + commissions received

(creditor).

It consists of the arrested property income dividends and income from contributing to facilities and other institutions, in addition to the net land rents.

B. Insurance activities:

• Life insurance activities:

Production of the main activity = premiums earned - claims due + net income from the investment of insurance technical reserves - changes in technical reserves for life insurance - gains (losses) on acquisition of distributed policyholders.

• Non-life insurance activities:

Production of the main activity = earned premiums - claims due + net income from the investment of insurance technical reserves.

The production of secondary activity in financial intermediation, which consists of:

Revenue from commercial activity + income for services rendered to others.

A. Income from business activity:

This relates to the income statements of the goods to the business activity without introducing any secondary manufacturing processes (excluding the fragmentation of the goods or packaging that is not industrialized), not including production inputs sold to buy the same which are recorded within the production requirements. The amount of revenue from commercial activity, including so-called margin trading, which is the gross profit resulting from the trade is calculated by the following equation:

Commercial margin = sales + stocks last year - (purchases + stock beginning of the year + damaged or missing stock).

B. Income for services rendered to others:

This represents income from the exercise of service activities as secondary activities by the institution to other bodies, such as the rental of buildings, revenue and income from banking services, financial advisory services, and other services.

Intermediate Consumption:

It is the value of the goods and services consumed as inputs, used up or transformed during the production process. It is measured during a specific period in time in a way similar to measuring production. Intermediate consumption is estimated by purchase price, which is defined as the producers' price plus transportation and wholesale and retail trade margins. The value of the gross intermediate consumption on the level of the total economy is the same whether calculated by purchase or producers' price. However, on the detailed level, the two evaluations vary.

Value Added:

Value added is a central concept of production and refers to the generated value of any unit that carries out any productive activity. Gross value added is defined as the value of gross output less the value of intermediate consumption. The net value added is defined as the gross value less the value of fixed capital consumption. The net value added reflects the performance of the economy in a better way; however, since it is difficult to measure the fixed capital consumption accurately, the concept of gross value added is used more frequently

Compensation of Employees:

Compensation of employees is the total remuneration, in cash or in kind, including social security contributions, payable by an enterprise to an employee in return for work done by the latter.

Taxes on Product:

These are taxes that are compulsory cash or in kind payments payable by producers to the general government. They consist of taxes on products payable on goods and services for production, sale, or exchange and other taxes payable on production by resident producers as a result of carrying out the production process.

Assets:

These are tangible or intangible (computer software, artistic, original) and are an output of the production process. They are used frequently or continuously in other production processes for longer than a one-year period.

Depreciation:

This is the value of the assets which can be reproduced and depreciated during the year. Depreciation is calculated on the current substitutive value.

Operating Surplus:

Value added minus (compensation of employees plus net taxes on production minus subsidies and custom fees plus depreciation).

Gross Fixed Capital Formation:

Gross capital formation can be divided into three components: gross fixed capital formation, change in inventory, and net acquisitions of valuables. Henceforth, gross capital formation (or investment) can be defined as the total value of the three aforementioned components. It is measured at purchase price.

Main Economic Activity:

The main work of the enterprise based on ISIC rev4 and which contributes a large proportion of the value added whenever more than one activity exists in the enterprise.

Calculation of Statistical Indicators:

1. Compensation per waged employee = $\frac{\text{Compensation of Employees}}{\text{Waged Employees}}$
2. Output per employed person = $\frac{\text{Output}}{\text{Employed Persons}}$
3. Output per waged employee = $\frac{\text{Output}}{\text{Waged Employees}}$
4. Value added per employed person = $\frac{\text{Value Added}}{\text{Employed Persons}}$
5. Value added per waged employee = $\frac{\text{Value Added}}{\text{Waged Employees}}$
6. Value added to output = $\frac{\text{Value Added}}{\text{Output}} \times 100$
7. Compensation to value added = $\frac{\text{Compensation of Employees}}{\text{Value Added}} \times 100$