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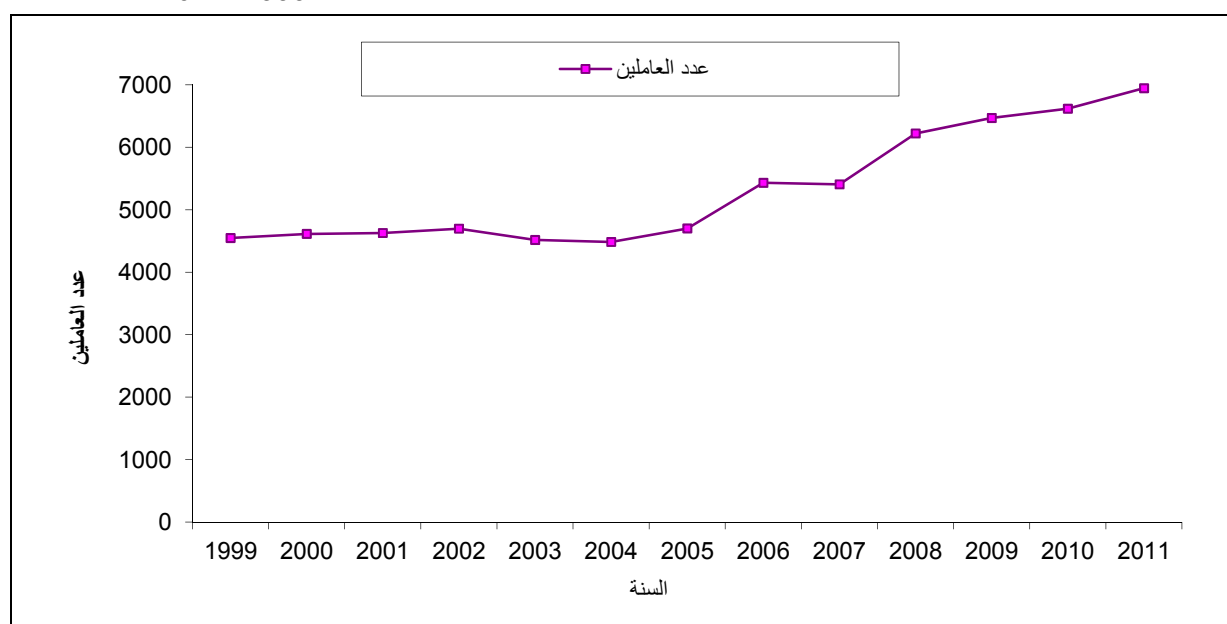
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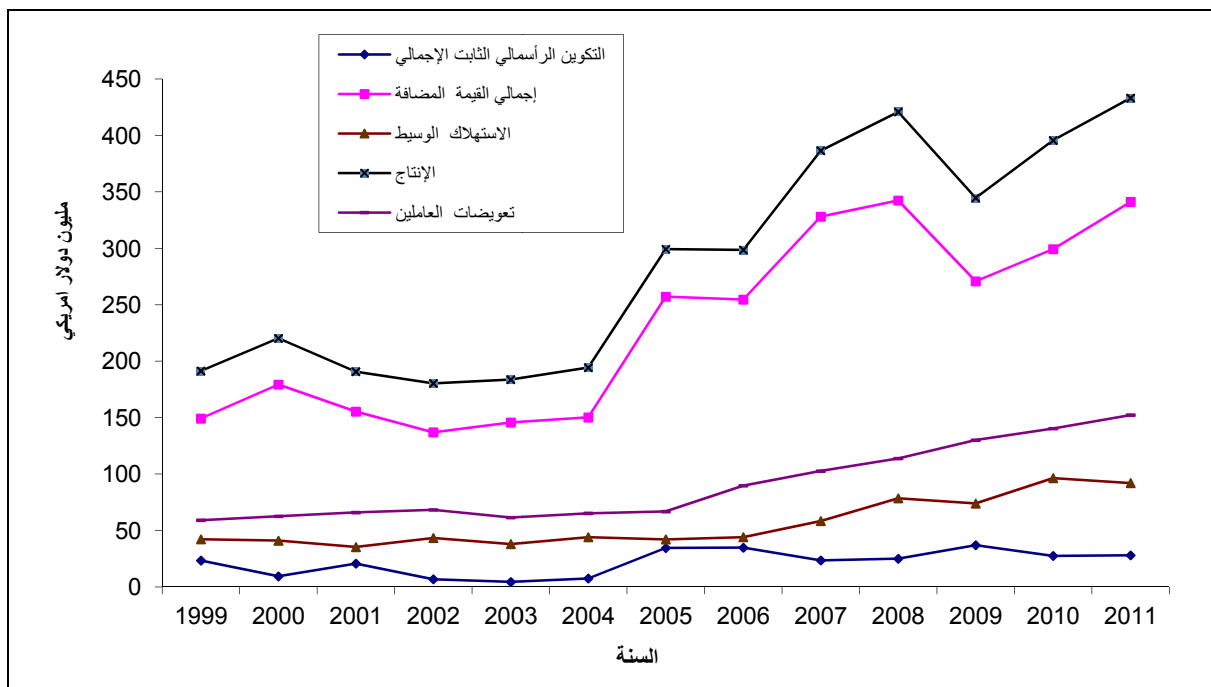
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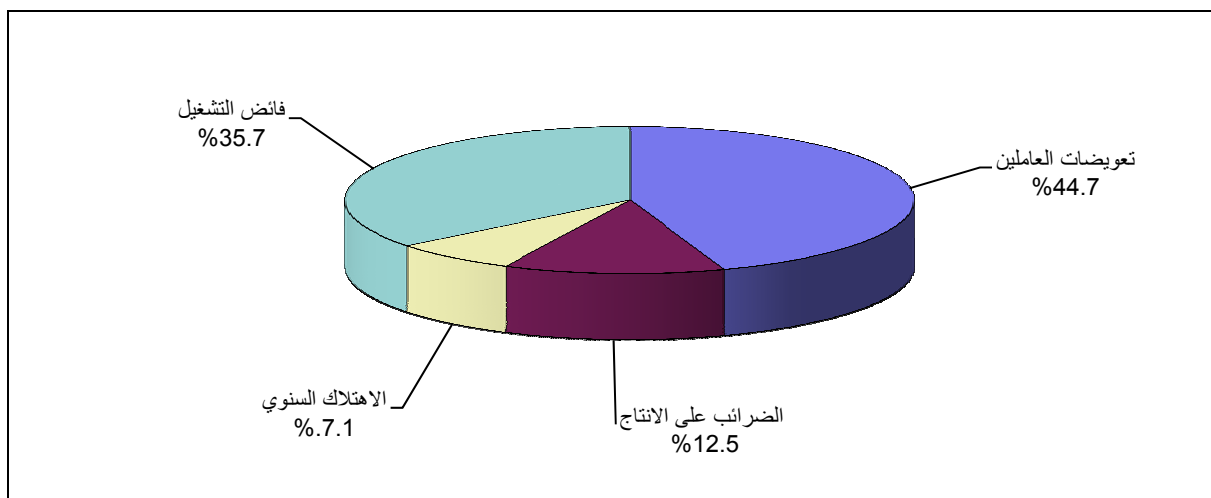
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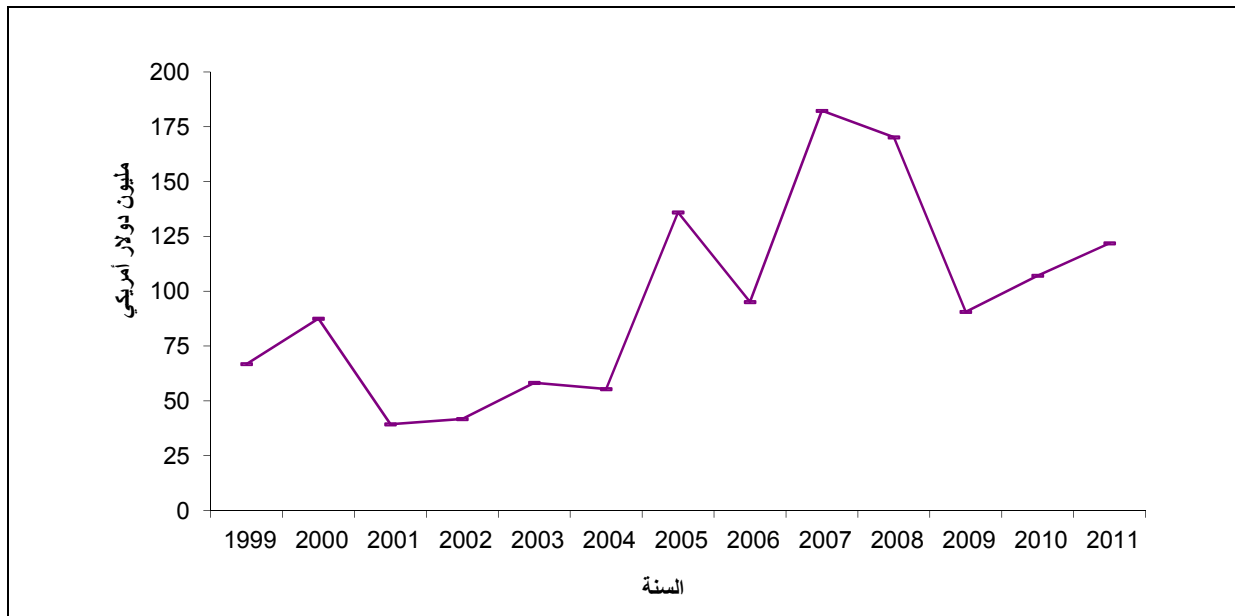
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# Tables

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**Table 1: Number of Enterprises and Employed Persons and Main Economic Indicators  
by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

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Economic Activity	G. F. C. F.	Gross Value Added	Intermediate Consumption	Output	Compensation of Employees	Number of Employed Persons	No. of Ent.		ISIC
<b>Total of Financial Intermediaries</b>	<b>28006.7</b>	<b>341159.8</b>	<b>92008.8</b>	<b>433168.6</b>	<b>152263.3</b>	<b>6946</b>	<b>48</b>		
Palestine Monetary Authority	25033.7	307738.5	68742.9	376481.4	125927.4	5529	27		+ 6411
Commercial & Islamic Banks									+ 6419
Other Credit Institutions									6492
Palestine Exchange	1068.6	4430.9	1975.9	6406.8	5283.3	225	11		+ 6611
Stock Market Brokers									6612
Insurance Corporations	1904.4	28990.4	21290.0	50280.4	21052.6	1192	10		65

2011

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**Table 2: Number of Employed Persons by Sex and Economic Activity in the Palestinian Territory, 2011**

Economic Activity	No.of Employed Persons							No. of Ent.		ISIC
	Others		Adm.& Oper.		Female	Male	Total			
	انثى Female	ذكر Male	انثى Female	ذكر Male						
Total of Financial Intermediaries	25	723	1964	4234	1989	4957	6946	48		
Palestine Monetary Authority	24	637	1570	3298	1594	3935	5529	27		+ 6411
Commercial & Islamic Banks										+ 6419
Other Credit Institutions										6492
Palestine Exchange	0	24	72	129	72	153	225	11		+ 6611
Stock Market Brokers										6612
Insurance Corporations	1	62	322	807	323	869	1192	10		65

جدول 3: عدد وتعويضات العاملين حسب طبيعة العمل والنشاط الاقتصادي في الأراضي الفلسطينية، 2011

Table 3: Number and Compensation of Employees by Type of Work and Economic Activity in the Palestinian Territory, 2011

(Value in USD 1000)

(القيمة بالآلاف دولار أمريكي)

Economic Activity	مزايا اجتماعية	المزايا العينية	الرواتب والأجور النقدية		مجموع التعويضات	عدد العاملين		عدد المؤسسات	النشاط الاقتصادي	دليل النشاط ISIC
	Social Benefits	Payments in-Kind	آخرون Others	إدارة وإنتاج Adm. & Oper.		آخرون Others	إدارة وإنتاج Adm. & Oper.			
Total of Financial Intermediaries	23797.6	2170.6	8582.5	117712.6	152263.3	748	6198	48		
Palestine Monetary Authority	22073.1	2143.0	7714.6	93996.7	125927.4	661	4868	27		+ 6411
Commercial & Islamic Banks										+ 6419
Other Credit Institutions										6492
Palestine Exchange	436.5	12.3	364.2	4470.3	5283.3	24	201	11		+ 6611
Stock Market Brokers										6612
Insurance Corporations	1288.0	15.3	503.7	19245.6	21052.6	63	1129	10		65

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**Table 4: Number and Compensation of Employees by Sex and Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

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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	7698.4	16099.2	540.8	1629.8	190.9	8391.6	27897.3	89815.3	36327.4	115935.9	1989	4957		
Palestine Monetary Authority	7301.3	14771.8	532.0	1611.0	190.9	7523.7	23044.2	70952.5	31068.4	94859.0	1594	3935		+ 6411
Commercial & Islamic Banks														+ 6419
Other Credit Institutions														6492
Palestine Exchange	133.3	303.2	4.8	7.5	0.0	364.2	1465.0	3005.3	1603.1	3680.2	72	153		+ 6611
Stock Market Brokers														6612
Insurance Corporations	263.8	1024.2	4.0	11.3	0.0	503.7	3388.1	15857.5	3655.9	17396.7	323	869		65

جدول 5: حركة الأصول الثابتة حسب النشاط الاقتصادي في الأراضي الفلسطينية، 2011

Table 5: Fixed Assets by Economic Activity in the Palestinian Territory, 2011

(Value in USD 1000)

(القيمة بالآلاف دولار أمريكي)

Economic Activity	القيمة الدفترية في نهاية العام	قيمة الإهلاك السنوي	قيمة التالف والمفقود	قيمة الأصول المباعة	Value of Gross Additions				القيمة الدفترية في بداية العام	عدد المؤسسات	النشاط الاقتصادي	دليل النشاط  ISIC
					إضافات وتحسينات	مشتريات أصول مستعملة	مشتريات أصول جديدة	المجموع				
	Closing Book Value	Deprecia- tion	Written- offs & Losses	Value of Sold Assets	Other Additions	Purch. Of Sec. Hand Assets	Purch. Of New Assets	Total	Opening Book Value	No. of Ent.		
<b>Total of Financial Intermediaries</b>	<b>256560.1</b>	<b>24251.7</b>	<b>4524.0</b>	<b>3857.2</b>	<b>26574.7</b>	<b>26.5</b>	<b>27780.6</b>	<b>54381.8</b>	<b>234811.2</b>	<b>48</b>	<b>مجموع الوساطة المالية</b>	
Palestine Monetary Authority	226423.8	21595.8	4258.5	2841.9	26085.0	0.0	23397.4	49482.4	205637.6	27	سلطة النقد	+ 6411
Commercial & Islamic Banks											والبنوك التجارية والإسلامية	+ 6419
Other Credit Institutions											ومؤسسات الإقراض المتخصصة	6492
Palestine Exchange	9769.0	741.2	175.4	101.5	15.7	0.0	1488.4	1504.1	9283.0	11	بورصة فلسطين	+ 6611
Stock Market Brokers											وشركات الأوراق المالية	6612
Insurance Corporations	20367.3	1914.7	90.1	913.8	474.0	26.5	2894.8	3395.3	19890.6	10	شركات التأمين	65

جدول 6: حركة الأصول الثابتة في مؤسسات الوساطة المالية حسب صنف الاصل في الأراضي الفلسطينية، 2011

Table 6: Fixed Assets in Financial Intermediaries Interprises by Type in the Palestinian Territory, 2011

(Value in USD 1000)

(القيمة بالآلاف دولار أمريكي)

Type of Asset	القيمة الدفترية في نهاية العام	قيمة الإهلاك خلال العام	التالف والمفقود	قيمة الأصول المباعة خلال العام	إضافات وتحسينات رأسمالية	Purchased Assets			القيمة الدفترية في بداية العام	نوع الأصل
	Closing Book Value	Depreciation During the Year	Written- offs and Losses	Assets Sold During the Year	Capital Add. & Improv.	Local		Imports	Opening Book Value	
						Second-Hand	New			
Total	256560.1	24251.7	4524.0	3857.2	26574.7	26.5	26533.4	1247.2	234811.2	المجموع
Lands	17555.5	0.0	0.0	2207.6	1231.3	0.0	5585.1	0.0	12946.7	الأراضي
Residential Buildings	7740.0	137.3	0.0	0.0	851.4	0.0	0.0	0.0	7025.9	مباني سكنية
Non-Residential Buildings	59458.9	1508.2	219.8	20.5	8580.8	26.5	4399.4	0.0	48200.7	مباني غير سكنية
Machines & Equipment's	63831.1	7981.8	777.8	840.9	2481.3	0.0	7089.4	335.9	63525.0	آلات ومعدات
Passengers Vehicles	7549.1	1466.4	584.1	597.6	986.6	0.0	876.3	383.8	7950.5	سيارات نقل ركاب وبضائع
Furniture's	50320.8	5314.0	1211.7	110.5	6503.8	0.0	2318.9	184.3	47950.0	أثاث ومفروشات
Computer Programs	20700.7	3311.8	1659.9	80.1	4366.9	0.0	2766.1	242.9	18376.6	برامج الكمبيوتر
Other	29404.0	4532.2	70.7	0.0	1572.6	0.0	3498.2	100.3	28835.8	أخرى



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**Table 7: Cost of Acquisition of New Fixed Assets by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 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			
<b>Total of Financial Intermediaries</b>	<b>3598.5</b>	<b>3009.0</b>	<b>2503.2</b>	<b>1260.1</b>	<b>7425.3</b>	<b>4399.4</b>	<b>0.0</b>	<b>5585.1</b>	<b>27780.6</b>	<b>48</b>		
Palestine Monetary Authority	3203.1	2921.3	1950.2	727.1	7081.5	3245.0	0.0	4269.2	23397.4	27		+ 6411
Commercial & Islamic Banks												+ 6419
Other Credit Institutions												6492
Palestine Exchange	295.8	54.4	549.5	483.8	161.1	34.4	0.0	1315.9	2894.9	11		+ 6611
Stock Market Brokers												6612
Insurance Corporations	99.6	33.3	3.5	49.2	182.7	1120.0	0.0	0.0	1488.3	10		65

جدول 8: الإنتاج من النشاط الرئيسي والأنشطة الثانوية حسب النشاط الاقتصادي في الأراضي الفلسطينية، 2011

**Table 8: Output from Principal and Secondary Activities by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

(القيمة بالآلاف دولار أمريكي)

Economic Activity	إيرادات الخدمات المقدمة للغير Revenues of Services	الهامش التجاري Trade Margin	الإنتاج من نشاط التأمين Insurance Output	الإنتاج من النشاط المالي Financial Output	الإنتاج الكلي Total Output	عدد المؤسسات No. of Ent.	النشاط الاقتصادي	دليل النشاط ISIC
<b>Total of Financial Intermediaries</b>	<b>14911.7</b>	<b>0.0</b>	<b>48557.4</b>	<b>369699.5</b>	<b>433168.6</b>	<b>48</b>	مجموع الوساطة المالية	
Palestine Monetary Authority	12333.7	0.0	0.0	364147.7	376481.4	27	سلطة النقد	+ 6411
Commercial & Islamic Banks							والبنوك التجارية والإسلامية	+ 6419
Other Credit Institutions							ومؤسسات الإقراض المتخصصة	6492
Palestine Exchange	855.0	0.0	0.0	5551.8	6406.8	11	بورصة فلسطين	+ 6611
Stock Market Brokers							وشركات الأوراق المالية	6612
Insurance Corporations	1723.0	0.0	48557.4	0.0	50280.4	10	شركات التأمين	65

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**Table 9: Output from Principal Activity for Financial Institutions by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

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Economic Activity	Profit from Money Exchange	Commissions	FISIM	الإنتاج Output	No. of Ent.		ISIC
<b>Total of Financial Activities</b>	<b>25148.2</b>	<b>71505.3</b>	<b>236216.7</b>	<b>332870.2</b>	<b>38</b>		<b>+ 64</b>
Palestine Monetary Authority	25148.2	63648.8	236169.1	324966.1	27		<b>66</b> + 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

جدول 10: خدمات الوساطة المالية المقاسة بصورة غير مباشرة للمؤسسات المالية حسب النشاط الاقتصادي في الأراضي الفلسطينية، 2011

**Table 10: Financial Intermediation Services Indirectly Measured for Financial Institutions  
by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

(القيمة بالآلاف دولار أمريكي)

Economic Activity	Interests and Other Items Payable		Property Income Receivable		FISIM		ISIC
	Others	Interests	Other Property Income	Interests			
<b>Total of Financial Activity</b>	<b>1477.2</b>	<b>70008.7</b>	<b>15047.6</b>	<b>292655.0</b>	<b>236216.7</b>		<b>+ 64</b>
							<b>66</b>
Palestine Monetary Authority	1477.2	70008.7	15000.0	292655.0	236169.1	سلطة النقد	+ 6411
Commercial & Islamic Banks						والبنوك التجارية والإسلامية	+ 6419
Other Credit Institutions						ومؤسسات الإقراض المتخصصة	6492
Palestine Exchange	0.0	0.0	47.6	0.0	47.6	بورصة فلسطين	+ 6611
Stock Market Brokers						وشركات الأوراق المالية	6612

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**Table 11: Output from Principal Activity for Insurance Corporations by Economic Activity  
in the Palestinian Territory, 2011**

(Value in USD 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	77843.8	317.5	<b>78161.3</b>	123168.7	3854.0	<b>127022.7</b>	45849.0	2708.4	<b>48557.4</b>		65

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**Table 11(Cont.): Output from Principal Activity for Insurance Corporations by Economic Activity  
in The Palestinian Territory, 2011**

(Value in USD 1000)

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Economic Activity	Changes in Technical Reserves for Life-Insurance	Net Income from Technical Reserves				ISIC
		Non-life Insurance	Life Insurance	Total		
Insurance Corporations	<b>1597.8</b>	524.1	769.7	<b>1293.8</b>		65

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**Table 12: Output from Secondary Activity by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

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Economic Activity	Revenues of Services			Total	No. of Ent.		ISIC
	Other	Building Rentals	Rental of Safety Boxes				
<b>Total of Financial Intermediaries</b>	<b>12389.1</b>	<b>2083.6</b>	<b>439.0</b>	<b>14911.7</b>	<b>48</b>		
Palestine Monetary Authority	10273.3	1621.4	439.0	12333.7	27		+ 6411
Commercial & Islamic Banks							+ 6419
Other Credit Institutions							6492
Palestine Exchange	705.3	149.7	0.0	855.0	11		+ 6611
Stock Market Brokers							6612
Insurance Corporations	1410.5	312.5	0.0	1723.0	10		65

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**Table 13: Other Revenues and Transfers by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 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					
<b>Total of Financial Intermediaries</b>	<b>2099.2</b>	<b>4695.1</b>	<b>7755.2</b>	<b>0.0</b>	<b>0.0</b>	<b>1968.2</b>	<b>143696.5</b>	<b>0.0</b>	<b>160214.2</b>	<b>48</b>		
Palestine Monetary Authority	1260.7	4686.0	0.0	0.0	0.0	211.1	143435.3	0.0	149593.1	27		+ 6411
Commercial & Islamic Banks												+ 6419
Other Credit Institutions												6492
Palestine Exchange	0.0	0.0	0.0	0.0	0.0	108.5	28.2	0.0	136.7	11		+ 6611
Stock Market Brokers												6612
Insurance Corporations	838.5	9.1	7755.2	0.0	0.0	1648.6	233.0	0.0	10484.4	10		65

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**Table 14: Production Inputs by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

(القيمة بالآلاف دولار أمريكي)

Economic Activity	Other	Deter- gents	Work Clothes	Stationery &Printed Materials	Dispo- sables	Spare Parts	Water	Electricity	Fuel & Oil	Total Inputs		ISIC
<b>Total of Financial Intermediaries</b>	<b>12.2</b>	<b>653.6</b>	<b>342.7</b>	<b>5095.6</b>	<b>190.8</b>	<b>405.8</b>	<b>225.3</b>	<b>4546.2</b>	<b>1788.1</b>	<b>13260.3</b>		
Palestine Monetary Authority	0.0	589.9	342.6	4484.3	190.8	379.6	149.6	4182.1	1240.0	11558.9		+ 6411
Commercial & Islamic Banks												+ 6419
Other Credit Institutions												6492
Palestine Exchange	12.2	9.1	0.0	36.2	0.0	0.0	45.2	117.2	18.2	238.1		+ 6611
Stock Market Brokers												6612
Insurance Corporations	0.0	54.6	0.1	575.1	0.0	26.2	30.5	246.9	529.9	1463.3		65



2011

:15

**Table 15: Other Production Expenditures by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

( )

Economic Activity	Rent of Build.	Rent of Mach. & Equip.	Machines Maintenance	Building Maintenance	Operational Services Exp.	* Commissions to Insurance Agents*	Total	No. Of Ent.		ISIC
<b>Total of Financial Intermediaries</b>	<b>11069.5</b>	<b>451.4</b>	<b>3854.0</b>	<b>2194.2</b>	<b>0.0</b>	<b>6225.3</b>	<b>72708.3</b>	<b>48</b>		
Palestine Monetary Authority	9508.3	445.3	3302.0	1469.6	0.0	0.0	57184.0	27		+ 6411
Commercial & Islamic Banks										+ 6419
Other Credit Institutions										6492
Palestine Exchange	349.7	6.1	194.4	10.2	0.0	0.0	1737.8	11		+ 6611
Stock Market Brokers										6612
Insurance Corporations	1211.5	0.0	357.6	714.4	0.0	6225.3	13786.5	10		65

\* Excluding VAT Paid on Behalf of Agents.

\*

2011

:( )15

**Table 15(Cont.): Other Production Expenditures by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

( )

Economic Activity	Tickets	Travels	Hospit- ality	Passenger Transport	Goods & Money Shipping	Auditing	Legal Charges and Court Fees	Palestine Exchange Fees	Cham- pers of Com- merce Fees	Union Fees	Teleco- mmunicati on		ISIC
<b>Total of Financial Intermediaries</b>	<b>1390.9</b>	<b>2292.1</b>	<b>1392.2</b>	<b>712.6</b>	<b>2306.9</b>	<b>1686.0</b>	<b>2256.2</b>	<b>143.0</b>	<b>374.7</b>	<b>1045.4</b>	<b>10613.0</b>		
Palestine Monetary Authority													+ 6411
Commercial & Islamic Banks	1358.9	1865.8	1118.3	258.5	2306.9	1181.2	1657.1	0.0	294.0	983.3	9278.3		+ 6419
Other Credit Institutions													6492
Palestine Exchange	0.0	53.9	41.7	55.6	0.0	77.5	121.5	143.0	10.8	6.3	336.9		+ 6611
Stock Market Brokers													6612
Insurance Corporations	32.0	372.4	232.2	398.5	0.0	427.3	477.6	0.0	69.9	55.8	997.8		65

## جدول 15(تابع): مصاريف الإنتاج الأخرى حسب النشاط الاقتصادي في الأراضي الفلسطينية، 2011

Table 15(Cont.): Other Production Expenditures by Economic Activity in the Palestinian Territory, 2011

(Value in USD 1000)

(القيمة بالآلاف دولار أمريكي)

Economic Activity	أخرى Other	خدمات تنظيف Cleaning Exp.	دعاية وإعلان Adver.	خدمات تدريبية للعاملين Employees Training	رسوم مناقصات وعطاءات Tender Fees	نفقات طبية لإصابات العمل Work Accidents	خدمات هندسية Engeneering Services	خدمات كمبيوتر Computer Services	عمولات بنكية ومصاريف مقاصة Bank Commissions		ISIC
<b>Total of Financial Intermediaries</b>	<b>5283.9</b>	<b>1354.5</b>	<b>9955.6</b>	<b>1045.4</b>	<b>18.6</b>	<b>1678.5</b>	<b>362.2</b>	<b>1391.9</b>	<b>3610.3</b>		
Palestine Monetary Authority	5187.1	1315.7	8503.5	983.3	0.0	1669.1	261.2	1031.4	3205.2		+ 6411
Commercial & Islamic Banks											+ 6419
Other Credit Institutions											6492
Palestine Exchange	50.7	14.9	109.9	6.3	0.0	9.4	0.0	9.0	130.0		+ 6611
Stock Market Brokers											6612
Insurance Corporations	46.1	23.9	1342.2	55.8	18.6	0.0	101.0	351.5	275.1		65

2011

:16

**Table 16: Fees and Taxes Due by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 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
<b>Total of Financial Intermediaries</b>	<b>5347.2</b>	<b>35310.5</b>	<b>333.9</b>	<b>536.8</b>	<b>111.4</b>	<b>1093.2</b>	<b>0.0</b>	<b>42733.0</b>	<b>48</b>		
Palestine Monetary Authority	5345.9	31523.9	311.7	495.9	66.5	896.2	0.0	38640.1	27		+ 6411
Commercial & Islamic Banks											+ 6419
Other Credit Institutions											6492
Palestine Exchange	1.3	62.2	8.6	0.0	4.6	118.6	0.0	195.3	11		+ 6611
Stock Market Brokers											6612
Insurance Corporations	0.0	3724.4	13.6	40.9	40.3	78.4	0.0	3897.6	10		65

2011

:17

**Table 17: Transfers and Other Payments by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

( )

Economic Activity	Various Transfers						Property Payments					Total	No. of Ent.		ISIC
	أخرى	مكافآت ترك الخدمة													
	Other	Provident Fund	Grants & Donations	Fines	Insurance Premiums	Reinsurance Premiums	Bonuses to Board of Directors	Distributed Dividends	Rent of Land	Royalties	Interests				
<b>Total of Financial Intermediaries</b>	<b>12977.7</b>	<b>4423.5</b>	<b>6146.3</b>	<b>887.6</b>	<b>2840.7</b>	<b>13795.4</b>	<b>399.6</b>	<b>4981.4</b>	<b>0.0</b>	<b>0.0</b>	<b>20930.4</b>	<b>67382.6</b>	<b>48</b>		
Palestine Monetary Authority	12559.9	2885.0	5534.3	887.6	2765.1	0.0	27.7	3056.3	0.0	0.0	20766.4	48482.3	27		+ 6411
Commercial & Islamic Banks															+ 6419
Other Credit Institutions															6492
Palestine Exchange	223.5	130.9	44.7	0.0	17.6	0.0	88.9	0.0	0.0	0.0	7.4	513.0	11		+ 6611
Stock Market Brokers															6612
Insurance Corporations	194.3	1407.6	567.3	0.0	58.0	13795.4	283.0	1925.1	0.0	0.0	156.6	18387.3	10		65

2011

:18

**Table 18: Investments by Economic Activity in the Palestinian Territory, 2011**

(Value in USD 1000)

( )

Economic Activity	Real Assets				Financial Assets				Total		ISIC
	Other Investment	Precious Minerals	Lands	Real Estates	certificates of deposits	Securities	Government Bills and Bonds	shares			
<b>Total of Financial Intermediaries</b>	<b>2103375.3</b>	<b>0.0</b>	<b>52202.9</b>	<b>7721.2</b>	<b>0.0</b>	<b>331069.1</b>	<b>654192.8</b>	<b>161256.8</b>	<b>3309818.1</b>		
Palestine Monetary Authority	2085991.1	0.0	13257.3	7622.9	0.0	310209.7	654192.8	113935.1	3185208.9		+ 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	6522.6	6766.8		+ 6611
Stock Market Brokers											6612
Insurance Corporations	17384.2	0.0	38701.4	98.3	0.0	20859.4	0.0	40799.1	117842.4		65

## جدول 19: بعض المعدلات المستخلصة من المسح حسب النشاط الاقتصادي في الأراضي الفلسطينية، 2011

Table 19: Selected Ratios by Economic Activity in the Palestinian Territory, 2011

Economic Activity	نسبة الإهلاك السنوي الى الانتاج Depreciation to Output %	نسبة تعويضات العمال الى القيمة المضافة Compensation of Employees to Value Added %	نسبة القيمة المضافة الى الانتاج Value Added to Output %	متوسط نصيب العامل بأجر من القيمة المضافة بالدولار Value Added per Paid Employee in (USD)	متوسط انتاجية العامل بأجر بالدولار Output Per Paid Employee in (USD)	متوسط نصيب العامل بأجر من تعويضات العمال بالدولار Annual Compensation per Paid Employee in (USD)	النشاط الاقتصادي	دليل النشاط  ISIC
Financial Intermediaries	5.6	44.6	78.8	49116.0	62362.3	21921.0	الوساطة المالية	
Palestine Monetary Authority	5.7	40.9	81.7	55659.0	68092.1	22775.8	سلطة النقد	+ 6411
Commercial & Islamic Banks							والبنوك التجارية والإسلامية	+ 6419
Other Credit Institutions							ومؤسسات الإقراض المتخصصة	6492
Palestine Exchange	11.6	119.2	69.2	19692.9	28474.7	23481.3	بورصة فلسطين	+ 6611
Stock Market Brokers							وشركات الأوراق المالية	6612
Insurance Corporations	3.8	72.6	57.7	24320.8	42181.5	17661.6	شركات التأمين	65



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

**Finance and Insurance Survey, 2011  
Main Results**

**Issue No. 16**

**October, 2012**



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## **Abbreviations**

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







## Table of Contents

Subject	Page
List of Tables	
Introduction	
Chapter One: <b>Main Findings</b>	<b>[15]</b>
1.1 Number of Enterprises	[15]
1.2 Number of Employees	[15]
1.3 Compensation of Employees	[15]
1.4 Output	[15]
1.5 Intermediate Consumption	[16]
1.6 Value Added	[16]
1.7 Operation Surplus	[17]
Chapter Two: <b>Methodology &amp; Data Quality</b>	<b>[19]</b>
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	[19]
2.6 Comparability	[20]
2.7 Data Quality Control	[20]
2.8 Notes on Data	[20]
Chapter Three: <b>Concepts and Definitions</b>	<b>[23]</b>
<b>Tables</b>	<b>[27]</b>



## List of Tables

Table	Page
<b>Table 1:</b> Number of Enterprises and Employed Persons and Main Economic Indicators by Economic Activity in the Palestinian Territory, 2011	<b>29</b>
<b>Table 2:</b> Number of Employed Persons by Economic Activity in the Palestinian Territory, 2011	<b>30</b>
<b>Table 3:</b> Number and Compensation of Employees by Type of Work and Economic Activity in the Palestinian Territory, 2011	<b>31</b>
<b>Table 4:</b> Number and Compensation of Employees by Sex and Economic Activity in the Palestinian Territory, 2011	<b>32</b>
<b>Table 5:</b> Fixed Assets by Economic Activity in the Palestinian Territory, 2011	<b>33</b>
<b>Table 6:</b> Fixed Assets in Financial Intermediaries Enterprises by Type in the Palestinian Territory, 2011	<b>34</b>
<b>Table 7:</b> Cost of Acquisition of New Fixed Assets by Economic Activity in the Palestinian Territory, 2011	<b>35</b>
<b>Table 8:</b> Output from Principal and Secondary Activities by Economic Activity in the Palestinian Territory, 2011	<b>36</b>
<b>Table 9:</b> Output from Principal Activity for Financial Institutions by Economic Activity in the Palestinian Territory, 2011	<b>37</b>
<b>Table 10:</b> Financial Intermediation Services Indirectly Measured for Financial Institutions by Economic Activity in the Palestinian Territory, 2011	<b>38</b>
<b>Table 11:</b> Output from Principal Activity for Insurance Corporations by Economic Activity in the Palestinian Territory, 2011	<b>39</b>
<b>Table 12:</b> Output from Secondary Activity by Economic Activity in the Palestinian Territory, 2011	<b>40</b>
<b>Table 13:</b> Other Revenues and Transfers by Economic Activity in the Palestinian Territory, 2011	<b>41</b>
<b>Table 14:</b> Production Inputs by Economic Activity in the Palestinian Territory, 2011	<b>42</b>
<b>Table 15:</b> Other Production Expenditures by Economic Activity in the Palestinian Territory, 2011	<b>43</b>
<b>Table 16:</b> Fees and Taxes Due by Economic Activity in the Palestinian Territory, 2011	<b>46</b>
<b>Table 17:</b> Transfers and Other Payments by Economic Activity in the Palestinian Territory, 2011	<b>47</b>
<b>Table 18:</b> Investments by Economic Activity in the Palestinian Territory, 2011	<b>48</b>
<b>Table 19:</b> Selected Ratios by Economic Activity in the Palestinian Territory, 2011	<b>49</b>



## **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 sixteenth volume of the Finance and Insurance Survey for 2011 in the Palestinian Territory.

This report comprises the survey data for 2011, 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 2012**

**Ola Awad  
President of PCBS**

## Chapter One

### Main Findings

The main findings of the Finance and Insurance Survey for 2011 in the Palestinian Territory are as follows:

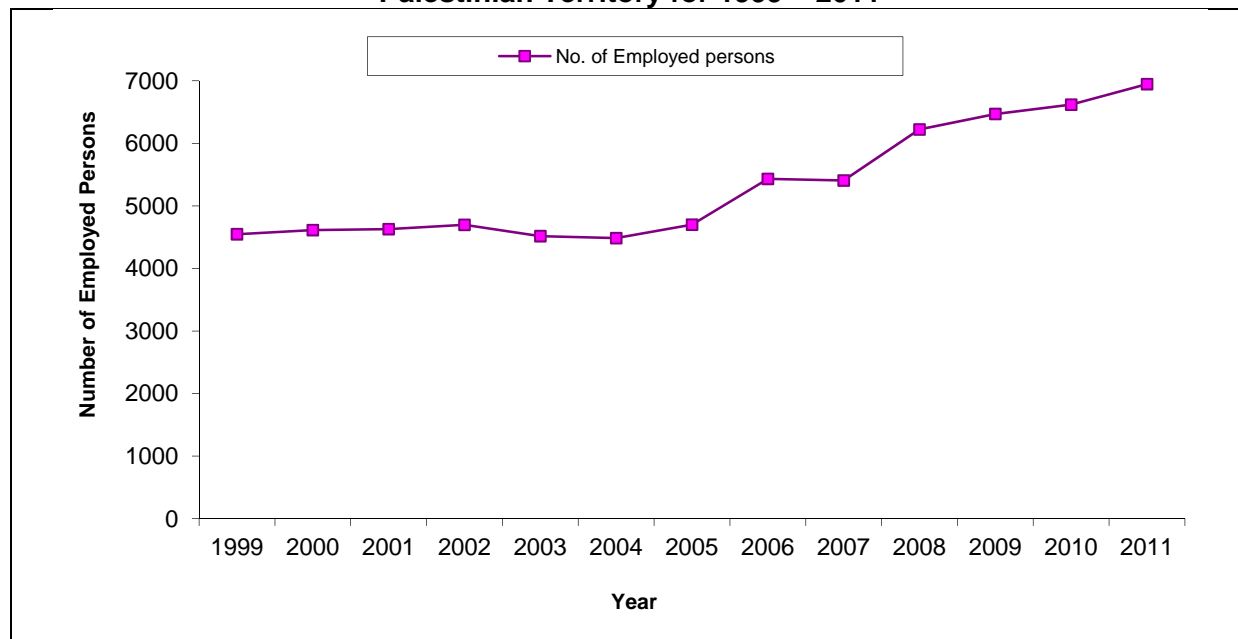
#### 1.1 Number of Enterprises

The survey results show that 48 enterprises were in operation during 2011 in financial intermediation activities, of which 38 were financial institutions and 10 were insurance enterprises.

#### 1.2 Number of Employees

There were 6,946 employed persons in the financial intermediation enterprises, increased by 5.0% compared with 2010, distributed as follows: 5,754 workers in financial institutions and 1,192 workers in insurance enterprises: 71.4% of employees were male and 28.6% female.

**Number of Employed Persons in the Financial Intermediation Enterprises in the Palestinian Territory for 1999 – 2011**



#### 1.3 Compensation of Employees

The results indicate that the value of compensations to employees during 2011 in the financial intermediation enterprises was USD 152.3 million, increased by 8.6% compared with 2010, distributed as follows: USD 131.2 million in financial institutions and USD 21.1 million in insurance enterprises.

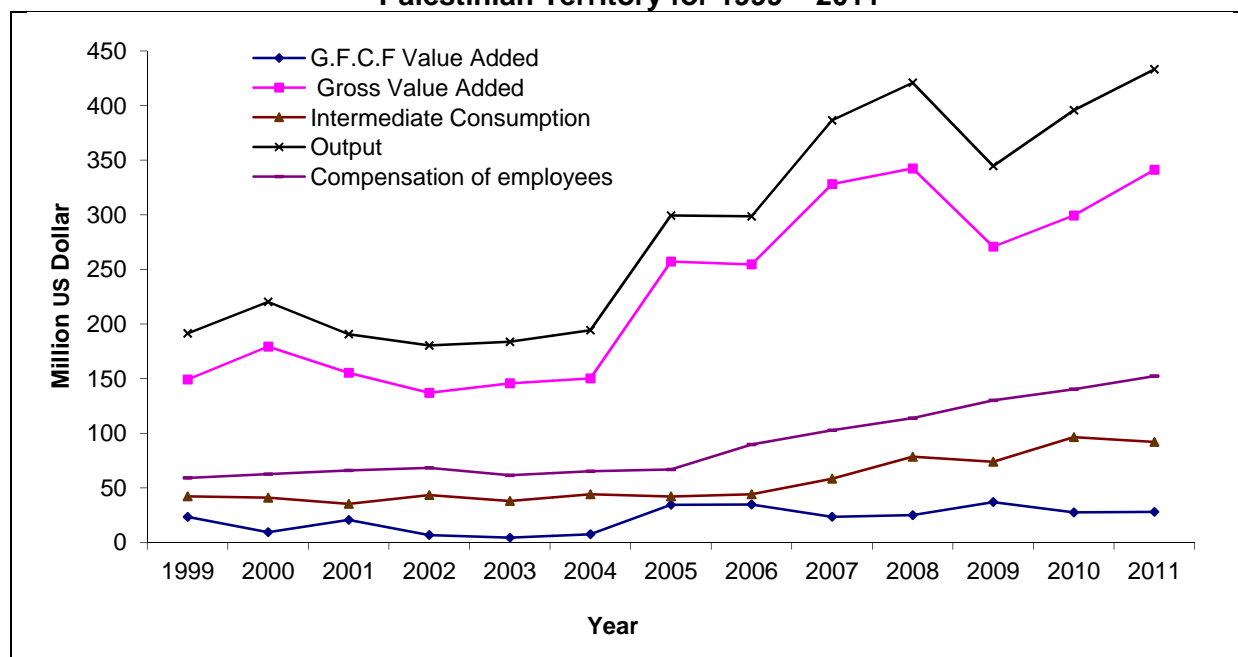
#### 1.4 Output

The results indicate that the value of output in the financial intermediation enterprises was USD 433.2 million, increased by 7.3% compared with 2010, distributed as follows: USD 382.9 million in financial institutions and USD 50.3 million in insurance enterprises.

### 1.5 Intermediate Consumption

The survey results show that the value of intermediate consumption in the financial intermediation enterprises was USD 92.0 million, decreased by 4.6% compared with 2010, distributed as follows: USD 70.7 million in financial institutions and USD 21.3 million in insurance enterprises.

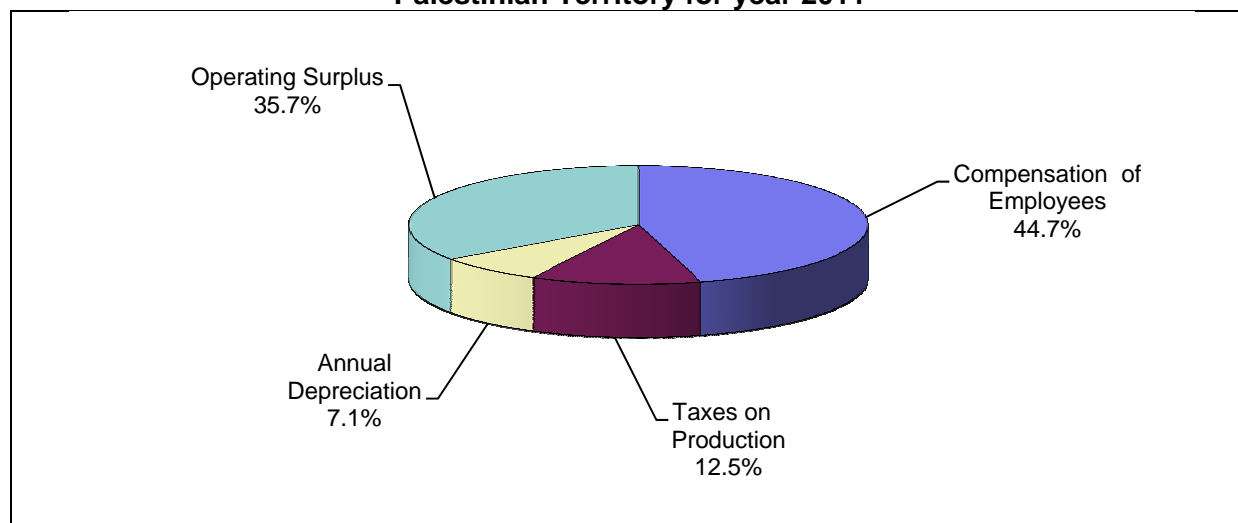
**Main Economic Indicators in the Financial Intermediation Enterprises in the Palestinian Territory for 1999 – 2011**



### 1.6 Value Added

The survey results indicate that the gross value added in the financial intermediation enterprises was USD 341.2 million, increased by 11.0% compared with 2010, distributed as follows: USD 312.2 million in financial institutions and USD 29.0 million in insurance enterprises.

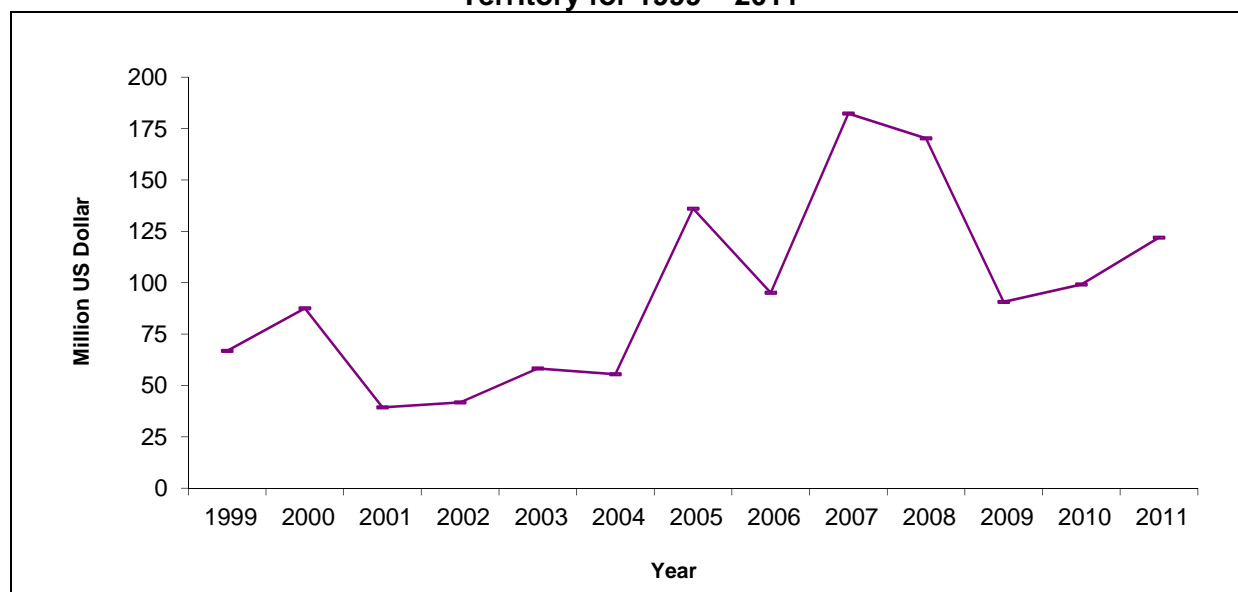
**Distribution of Value Added in the Financial Intermediation Enterprises in the Palestinian Territory for year 2011**



### 1.7 Operation Surplus

The survey results indicate that the operation surplus in the financial intermediation enterprises was USD 121.9 million, increased by 13.8% compared with 2010, distributed as follows: USD 119.8 million in financial institutions and USD 2.2 million in insurance enterprises.

**Operating Surplus in the Financial Intermediation Enterprises in the Palestinian Territory for 1999 – 2011**







## 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 2011.

#### 2.2 Coverage and Sampling

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 2011 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%
- 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 published reports before 2010 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 2011 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 2011 were:

USD / NIS = 3.5784

USD / JD = 0.7056



## 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 =  $\frac{\text{Compensation of Employees}}{\text{Value Added}} \times 100$



