State of Palestine
Palestinian Central Bureau of Statistics
P.O. Box 1647 Tel: 970-2-2982700 Fax: 970-2-2982710
Finance & Insurance Survey 2018
Banking Activity

Data provided here are used only for statistical purposes and are considered highly confidential, according to the General Statistics Law of 2000.

Serial No. ☐☐☐☐☐   **Enterprise number:** ☐☐☐☐☐☐☐

Identification Data:

Q1. Enterprise commercial name: _____

Q2. Owner/ general manager: _____   **Sex:**   1. Male   2. Female   ☐

Q3. Main economic activity (in details): _____   ☐☐☐☐☐

Q4.Address

Governorate: ☐☐_____ No of enumeration area.**:** _____   ☐☐☐☐☐☐

Street: _____ Building name/ owner: _____

P.O. Box: _____ Tel/ mobile**:** _____ Fax: _____

Q5. Ownership: 1. Private national 2. Private foreign 3. Non-government organization 4. National government corp. 5. Foreign government corp.   ☐

Q6. Legal Status: _____   ☐☐

Q7. Economic organization   1. Sole Proprietorship   2. Main Center including Branches accounts   3. Main Center doesn't include Branches accounts   ☐

Q8. Website: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Q9. Email : ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Q10. Number of branch ☐☐

Remarks for Questionnaire Completion:
- A separate questionnaire is completed for each establishment included in the sample regardless of whether it keeps records or not.
- A separate questionnaire is completed for each economic activity within the establishment, provided its inputs, workers, wages, new fixed assets are separable, i.e. constitutes a branch.
- A single questionnaire is completed for the establishment if the branches keep no records.

Enterprise (Project): Economic entity capable of possessing assets and liabilities, Practicing economic activities and conducting transaction with other parties and can provide complete accounts of profits and losses, preparing balance sheet at the end of the year regarding the main and secondary activities practiced.

workers: Paid workers whether they are permanent, temporary or working for enterprise excluded categories: trainees, those in unpaid vacations and members of the board of directors

Establishment: An enterprise or a branch producing a single group of goods (with the possibility of having secondary production activities), providing that enough data are available for calculating operation surplus.

Wages and Salaries in Cash: All wages given to employees during the survey's reference year in addition to allowances, rewards, overtime, the thirteenth and fourteenth month salaries before applying any deductions, e.g. insurance, tax...etc.

Ownership: It is determined when the majority of capital (51% and more) is:
1. Private national   2. Private foreign   3. NGO,s
4. Government corporation   5. Foreign government corporation.

ID0. Interview Result: ☐☐☐ 1. Completed	**First: General Data:**
	ID1. Number of operating months during the reference year _____ ☐☐
	ID2. Fiscal Year for the Enterprise: From ___ /___ / 2018 To ___ /___ / 2018

Not (Specify)	2.1. Completely closed before 2018 2.2. Completely closed after or through 2018 3. Temporarily closed 4. Could not reach the address 6. Different economic activity * 7. Refused ** 8. Repeated 9. Central government 10. Branch Keeps No Records 11. The Balance isn't ready 12. Isn't an enterprise as Recognized 13. Israeli Ownership 14. Different Ownership 15. Other (specify), ………………

ID3. Data Sources

  1. Financial books and records   2. Estimates   3. Both   ☐

ID4. Currency used in questionnaire completion

  1. Jordanian Dinar (JD)   2. US Dollar ($)   3. Israeli Shekel (NIS)   ☐

ID5. For Non-governmental sector :

  Does the enterprise operate with feasible prices (Revenues equals or greater than)

  1. Yes   2. No   ☐

  For enterprise Only (for sole proprietorship or main centers with branches):

ID6. Establish Year: ☐☐☐☐

ID7. Declared Capital ☐☐☐☐☐☐☐☐☐

ID8. Paid Capital to the end of the 2018 ☐☐☐☐☐☐☐☐☐

ID9. The enterprise prepares profits/losses account and balance sheet? 1.Yes 2.No ☐

ID10. Does the enterprise have investments abroad? 1.Yes 2.No ☐

ID11. Does the enterprise have investments from abroad? 1.Yes 2.No ☐

 * **ID12:** If the economic activity changed, specify the new economic activity: _____ ☐☐☐☐☐

 ** **ID13**: If the result of the interview refused identify the cause of rejection:_____

 *** If the result of the interview is incomplete interview is terminated

No.2: Employment and Compensations of Employees

Categories of employed persons	Auxiliary code	Average number of males employees	Average number of females employees	Compensations of employees during the reference year	Payments in kind	Contribution of enterprise in social security	Contribution of enterprise in pension fund	Contribution of enterprise in health insurance	Other benefits	Total Compensations
LS	LS1	LS2	LS3	LS4	LS5	LS6	LS7	LS8	LS9	LS10
Unpaid employees	1									
Paid employees	2									
Total	**88**									

No. 3: Production Inputs of Goods (A)

Item	Auxiliary code	Value of beginning Inventory	Purchases during the year	Production inputs sold as purchased (purchased price)	Losses and written offs	Value of ending inventory	Consumed Value during the year*
RM	RM1	RM2	RM3	RM4	RM5	RM6	RM7
Raw Materials	10						
Other Production Inputs	11						
Electricity	12						
water	13						
Total	**88**						

*Consumed Value during the year =(value of beginning inventory + Purchases – Production inputs sold as purchased –losses and written offs – value of ending Inventory)

No.3: Production Inputs of Goods (B)

Item	Auxiliary code	Value of beginning Inventory	Purchases during the year	Production inputs sold as purchased (purchased price)	Losses and written offs	Value of ending inventory	Consumed value during the year*	Consumed value to produce electricity	Consumed value for transportation
OL	OL1	OL2	OL3	OL4	OL5	OL6	OL7	OL8	OL9
1. Gasoline	10								
2. Kerosene	11								
3. Diesel	12								
4. Gas	13								
5. Oils and lubrications	14								
6. fire wood	15								
7 .coal	16								
8. Other fuel(….)	17								
Total	**88**								

*Consumed Value during the year =(value of beginning inventory + Purchases – Production inputs sold as purchased –losses and written offs – value of ending Inventory)

No.4: Other Production Expenditures (Services Offered by Others)

Type of expenditure	Auxiliary code	Expenditure value				Type of expenditure	Auxiliary code	Expenditure value			
		Internal	External		Total			Internal	External		Total
			Value	Israel %					Value	Israel %	
PE	PE 1	PE 2	PE3	PE 4	PE 5	PE	PE 1	PE 2	PE 3	PE4	PE 5
Rent of buildings	10					government services purchases (stamps fees and courts fees)	17				
Rent of machines and equipments	11					Post, telegraph, telephone and fax	18				
Computer consulting services	12					Transportation of passengers and goods	19				
Maintenance and repairs of machines and equipments	13					Unions and syndicates fees	20				
Maintenance and repair of buildings and constructions	14					Non Governmental fines exclude loans	21				
Advertising	15					Insurance premiums (excluding employees)	22				
Auditing	16					Vehicles licensing fees	23				
						Cleaning services	24				
						PMA fees	**60**				
						Others(…………………….)	25				
						Total	**88**				

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No.5: Fees and Taxes on Production

Fees and Taxes	Auxiliary code	Value of payments		
		Internal	External	Total
TF	TF1	TF2	TF3	TF4
Custom duties	10			
Value added tax (net tax)	11			
Enterprise licensing fees	12			
Buying and excise tax (taxes on products)	13			
Other Fees and Taxes on Production	14			
Subsidies on production and products	15			
Total	**88**			

No.6: Cumulative Accounts

Type Possession	Auxiliary code	Loss	Profit
BO	BO1	BO2	BO3
Sell of production input	10		
Sell of fixed assets	11		
Total	**88**		

No. 7: Various transfers

Types of Various transfers	Auxiliary Code	From Enterprise			To Enterprise		
		Internal	External		Internal	External	
			Value	%Israel		Value	%Israel
ST	ST1	ST2	ST3	ST34	ST5	ST6	ST7
Tax on income and profits of the enterprise	10						
Insurance premiums on accidents (exclude employees)	11						
Governmental fines	12						
Pension Salaries and social security	13						
Grants and donations — kind	14						
Grants and donations — cash	15						
Prizes on saving accounts	**65**						
Other transfers(…….)	16						
Total	**88**						

No. 8: Revenues of Services Rendered to Others

Type of revenue	Auxiliary code	Other Revenues Value			Total
		Internal	External		
			Value	Israel %	
	SI1	SI2	SI3	SI4	SI5
Rental of safety boxes	10				
Rentals of Building	11				
Other (……)	12				
Total	**88**				

No.9: Returns on property income (received and paid)

Types Item	Auxiliary Code	Paid returns on property income				Types Item	Auxiliary Code	Received returns on property income			
		Internal	External		Total			Internal	External		Total
			Value	Israel %					Value	Israel %	
QP	QP1	QP2	QP3	QP4	QP5	QI	QI1	QI2	QI3	QI4	QI5
Rent of land	10					Rent of land	10				
Interests on loans and bonds (include fines on loans)	11					Interests on loans and bonds (include fines on loans)	11				
Dividends	12					Dividends	12				
Withdrawals of proprietors	13					Withdrawals of proprietors	13				
Investment income paid to pension funds	14					Investment income received from pension funds	14				
Distributed Rations	15					Distributed Rations	15				
Total	**88**						**88**				

No.10: Output from the main activity

Currency	Auxiliary Code	Receivable interests (Include fines for delay)			Total Revenue Investment of Islamic Bank & Institutions*		
		Internal	External	Total	Internal	External	Total
BA	BA1	BA2	BA3	BA4	BA5	BA6	BA7
US$	10						
JD	20						
Nis	30						

*Investment revenues which includes: (Trust, Partnership and Cost-plus Financing)

(Con.): Output from Principal Activity

Currency	Auxiliary Code	Paid interests (Include fines for delay)			Profits of Depositors in Profit sharing investment accounts in Islamic Banks		
		Internal	External	Total	Internal	External	Total
BA	BA1	BA9	BA10	BA11	BA12	BA13	BA14
US$	10						
JD	20						
Nis	30						

(Con.): Interest Rates (Commercial Banks)

BB2	Auxiliary Code	Rate%	BB2	Auxiliary Code	Rate%
Interest on Loans in $	40		Interest on Deposits in $	70	
Interest on Loans in JD	50		Interest on Deposits in JD	80	
Interest on Loans in Nis	60		Interest on Deposits in Nis	90	

(Con.): Value of Loans and Deposits (Commercial Banks)

BC2	Auxiliary Code	Value	BC2	Auxiliary Code	Value
Loans in US$	100		Deposits in US$	130	
Loans in JD	110		Deposits in JD	140	
Loans in NIS	120		Deposits in NIS	150	

(Con.): Murabaha and Musharaka Rates (Islamic Banks)

BC3	Auxiliary Code	Rate%	BC3	Auxiliary Code	Rate%
Murabaha Rate in $	40		Musharaka Rate in $	70	
Murabaha Rate in JD	50		Musharaka Rate in JD	80	
Murabaha Rate in Nis	60		Musharaka Rate in Nis	90	

(Con.): Financing and Contributions of depositors in profit sharing investment accounts (Islamic Banks)

BD2	Auxiliary Code	Value	BD2	Auxiliary Code	Value
Financing in Islamic Banks (Musharaka and Murabaha and Modaraba) $	100		Contributions of depositors in profit sharing investment accounts $	130	
Financing in Islamic Banks (Musharaka and Murabaha and Modaraba) JD	110		Contributions of depositors in profit sharing investment accounts JD	140	
Financing in Islamic Banks (Musharaka and Murabaha and Modaraba) Nis	120		Contributions of depositors in profit sharing investment accounts Nis	150	

(Con.): The Reference interest rate

Commercial Banks			Islamic Banks		
BE2	Auxiliary Code	Rate%	BE2	Auxiliary Code	Rate%
Reference interest rate in US$	100		Reference Musharaka and Murabaha and Modaraba rate in US$	130	
Reference interest rate in JD	110		Reference Musharaka and Murabaha and Modaraba rate in JD	140	
Reference interest rate in NIS	120		Reference Musharaka and Murabaha and Modaraba rate in NIS	150	

(Cont.): Output from the main activity

Type of enterprise	ISIC	FISIM**	Received Commissions (Credit)*	Profits from Money Exchange	Land Rent	Output**
BA	BA1	BA16	BA17	BA18	BA19	BA20
Palestine Monetary Authority	6411					
Commercial banks	6419					
Islamic banks and Institutions	6419					
Other Credit Institutions	6492					
Total	**8888**					

*Includes revenues from credit commission as(loan commission &credit facilities except interest, revenues from Post, telegraph, telephone, and fax...)

** filled by Palestinian Central Bureau of Statistics

No.11 Portfolio Investment

Type of Portfolio Investment	Auxiliary Code	Value of investment		
		Internal	**External**	**Total**
INV	INV1	INV2	INV3	INV4
A. Financial assets				
1. Certificates of deposits	1000			
2. Government bonds	1001			
3. Treasury bills	1002			
4. Other Financial bonds	1003			
5. shares	1004			
B. Real assets				
1. Buildings	1005			
2. Lands	1006			
3. Expensive Mineral	1007			
C. Other investments(………..)				
	1008			
	1009			
	1010			
TOTAL	**8888**			

No. 12 : Fixed Assets

Types of fixed assets		Auxiliary code	The average number of years of	Market value at the begining of the reference period	Purchased assets during the reference year	Capital improvements and additions during the reference year	Assets produced at the enterprise during the reference year	Assets sold during the reference year	Written-off and losses	Depreciation during the year	Market value at the end of the reference period
FA		FA1	FA2	FA3	FA4	FA5	FA6	FA7	FA8	FA9	FA10
Land		10									
Buildings and Construction	Residential buildings	11									
	Non Residential buildings	12									
Machines, equipment & devices	Transportation equipment	13									
	Devices	14									
	Other tools and Machines	15									
Furniture		16									
Passengers vehicles		17									
Goods vehicles		18									
Computer programs		19									
Databases		20									
Studies and Research		21									
Total		**88**									

Name and addresses of branches (for multi branch enterprise)

No.	Name of Branch	Branches sequence no.	Address	Data included in the main center questionnaire 1.Yes 2.No
1		☐☐☐☐☐☐☐		
2		☐☐☐☐☐☐☐		
3		☐☐☐☐☐☐☐		
4		☐☐☐☐☐☐☐		
5		☐☐☐☐☐☐☐		
6		☐☐☐☐☐☐☐		
7		☐☐☐☐☐☐☐		
8		☐☐☐☐☐☐☐		
9		☐☐☐☐☐☐☐		
10		☐☐☐☐☐☐☐		
11		☐☐☐☐☐☐☐		
12		☐☐☐☐☐☐☐		
13		☐☐☐☐☐☐☐		
14		☐☐☐☐☐☐☐		
15		☐☐☐☐☐☐☐		
16		☐☐☐☐☐☐☐		
17		☐☐☐☐☐☐☐		
18		☐☐☐☐☐☐☐		
19		☐☐☐☐☐☐☐		
20		☐☐☐☐☐☐☐		

Time of the interview

ID14:	beginning of the interview	☐☐:☐☐	System 24 hours	ID15:	End of the interview ☐☐:☐☐	System 24 hours	First visit
ID16:	beginning of the interview	☐☐:☐☐	System 24 hours	ID17:	End of the interview ☐☐:☐☐	System 24 hours	Second visit
ID18:	beginning of the interview	☐☐:☐☐	System 24 hours	ID19:	End of the interview ☐☐:☐☐	System 24 hours	Third visit
ID20:	beginning of the interview	☐☐:☐☐	System 24 hours	ID21:	End of the interview ☐☐:☐☐	System 24 hours	Fourth visit

Respondent

Name:	**Official Seal**
Jobs:	
Date:	
Signature	

For PCBS use

Name	Code	Signature	Date	Interviewer Notes
* **Interviewer**	☐☐☐☐	_____	____ / ____ / 2019	
* **Supervisor**	☐☐☐☐	_____	____ / ____ / 2019	
* **Coordinator**	☐☐☐☐	_____	____ / ____ / 2019	
* **Editor**	☐☐☐☐	_____	____ / ____ / 2019	
* **Coder**	☐☐☐☐	_____	____ / ____ / 2019	
* **Data entry operator**	☐☐☐☐	_____	____ / ____ / 2019	
* **Post data entry editor**	☐☐☐☐	_____	____ / ____ / 2019	