Table of Contents

Concept and Definitions
Survey Questionnaire
Data Set Linkage
Target Population
Sample and Frame
Reference Date
Data Collecting
Response Rate
Data Quality
Concepts and Definitions

Statistical unit: The SNA 93 defines two major statistical units:
- Institutional unit (enterprise): An economic entity that is capable, in its own right, of owning assets, incurring liabilities and engaging in economic activities and transactions with other entities.
- Establishment: An enterprise or part of an enterprise in which one group of goods and services is produced (with the possibility of having secondary activities).
As for financial sector it is the enterprise as statistical unit that is recommended by the SNA 93.

Principal economic activity:
It is the main activity of the establishment during the reference year, using (ISIC- 3) for classification and coding.

Output:
Value of goods and services, including own-account goods, produced during a specific period.

Intermediate consumption:
Value of production inputs from both goods and services.

Gross value added:
output minus intermediate consumption.

Compensation of employees:
Wages, salaries and other allowances and remuneration in cash or in kind.

Taxes on production less subsidies:
Taxes assessed on producers with respect to the production, sale, purchase or use of goods and services, less production subsidies.

Aids:
The current payments to the producers from the government according to output levels.

Depreciation:
Value of assets which it possible to reproduce them, and they depreciated during base year calculated on the bases of current substitutive value.

Operating Surplus:
Value Added – (Compensation of employees + Taxes on production less subsidies + Depreciation of fixed assets).

Gross Fixed Capital Formation:
it is measured by value of acquisitions less disposals of new or existing assets.

FISIM:
it is measured by the total property income receivable by financial intermediaries minus their interest payable, excluding the value of any property income receivable from their own funds, as such income does not arise from financial intermediation.
Remaining West Bank:
The West Bank except for those parts of Jerusalem, which were annexed after 1967 occupation by Israel.

Portfolio:
It is include tow kinds of investment: financial assets(Shares, Bonds, Treasury Bonds, Other financial investment), Real assets(Real state, Land, Expensive mineral).

Survey Questionnaire

There are three forms for financial and insurance survey 2003, the first one is related to banking sector, the second is related to insurance corporation, the third is related to stock market. The questionnaire used for this survey has much in common with other questionnaires in the economic survey series. The design of the questionnaire takes into account major economic variables pertaining to the examined phenomenon and meets the needs of the Palestinian National Accounts and Balance of Payments:

1. Number of employees in a company and their compensations.
2. The output of the main and second activities.
4. Various payments and transfers.
5. Indirect taxes.
6. Enterprises assets.

Data Set Linkage

There are 13 data file in this CD-ROM, with one key variable in each file to allow the linkage between these files. The following table describes the files names content and identification variables.

<table>
<thead>
<tr>
<th>File Name</th>
<th>Content</th>
<th>Identification Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definition Data</td>
<td>Identification data</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Diff Income</td>
<td>Various transfers and revenues</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>Data about establishment assets.</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Invest</td>
<td>Data about Portfolio</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Labor Salaries</td>
<td>Persons engaged and their compensations</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Banking Sector</td>
<td>Data about the main output activity for banking sector</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Stock Market</td>
<td>Data about the main output activity for stock market</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Insurance corporation</td>
<td>Data about the main output activity for insurance corporation</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Pays Drafts</td>
<td>Various payments and transfers</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Prod Expend</td>
<td>Other output expenses</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Raw other Materials</td>
<td>Goods Production Inputs</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Services Income</td>
<td>Revenues of Services Rendered to Others</td>
<td>Est_no: establishment number</td>
</tr>
<tr>
<td>Taxes fees</td>
<td>Indirect Fees and Taxes</td>
<td>Est_no: establishment number</td>
</tr>
</tbody>
</table>
Target Population

Palestinian Central Bureau of Statistics (PCBS) depend on Industrial Standard International Classification for all economic activities, revision 3, (ISIC-3) which published by United Nations, in the basis of this establishments classified in general record which used in PCBS and depend on the 1997 establishments and people general census, properly its main economic activities, finance and insurance survey covers all establishments of the following main activities:

1. J1 Banking Sector.

Sample and Frame

The number of establishments in finance and insurance Survey for the base year 2003, frame - (46), which form the whole frame distributed in all West bank and Gaza Strip governorates depending on the 1997 population.

Sample design: for all enterprises engaged in economic activities has been done, without sampling techniques.

Reference Date

That period which data collected about. The data collected about attribution year 2003.

Data Collecting

Preparation stage:
This includes developing the questionnaire, manual, dummy tables, work plan, time-table, editing and coding rules.

Implementation stage:

Fieldwork operations:
Due to the fact that the survey frame is small no recruitment and training for field workers was made excluding one fieldworker for Gaza Strip, but for the West Bank the technical staff had conducted the survey.
Response Rate

Definitions
1. Non responding, which includes:
   - Refusal
   - Completely closed
   - Could not reach the address
   - The Balance isn’t ready
   - Temporarily closed
   - Israeli Ownership
   - Other (specify).

2. Over coverage cases:
   - Different economic activity
   - Branch keeps records and the center out of the sample
   - Branch keep no records
   - Central government
   - Agricultural appropriation
   - Isn’t establishment as recognized
   - Repeated

4. Over coverage rate = \frac{over coverage cases}{Sample} * 100
5. Non responding rate = \frac{total number of non responding cases}{Net sample} *100
6. Responding rate = 100 – non-responding rate.

Data Quality
The field work was accomplishment according to the plan which was adopted, in spite of the slow of the responds cases in some enterprises.

The responds case was high when it measured with some countries, although there was some refusal cases, which influenced data quality, especially when those enterprises considers importance case in the economic activity. Despite of the statistical processing for the non response cases.

The PCBS hopes to reach full response in this survey, which contains limited number of the enterprises.

Data for work staff needs are provided through bookkeeping records of all enterprises included in the financial and insurance survey.

The following is the exchange ratios to US$:
- US$/ NIS = 4.5512
- US$/ JD = 0.7088