



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL SECTOR
THIRD QUARTER 2015
Last updated January 6, 2016**

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TABLE 2.1: MONETARY SURVEY

End of period	2011	2012	2013	2014	2013				2014				2015		
					I	II	III	IV	I	II	III	IV	I	II	III
I. Net domestic assets	1,873.9	2,122.7	2,161.3	2,288.1	2,140.2	2,217.8	2,022.6	2,161.3	2,199.7	2,294.6	2,280.3	2,288.1	2,282.4	2,234.5	2,244.0
A) Domestic credit	2,602.1	2,847.7	2,960.5	3,136.1	2,881.6	3,000.2	2,828.9	2,960.5	3,046.2	3,125.7	3,164.4	3,136.1	3,129.9	3,134.6	3,175.7
1) Net claims on public sector	-38.9	136.8	106.8	161.7	166.9	198.9	4.5	106.8	127.8	170.3	201.1	161.7	167.9	202.7	207.3
a) Gross claims	302.4	343.2	350.4	346.5	343.6	356.7	347.7	350.4	348.4	345.8	349.6	346.5	340.2	340.9	339.7
b) Government's deposits	-212.3	-71.3	-99.8	-83.3	-30.1	-31.2	-213.8	-99.8	-84.1	-52.9	-37.4	-83.3	-73.9	-45.9	-43.2
c) Development funds	-129.0	-135.0	-143.7	-101.5	-146.5	-126.6	-129.4	-143.7	-136.5	-122.6	-111.2	-101.5	-98.4	-92.3	-89.2
2) Claims on private sector	2,640.9	2,710.9	2,853.6	2,974.3	2,714.7	2,801.2	2,824.4	2,853.6	2,918.4	2,955.4	2,963.3	2,974.3	2,962.0	2,931.8	2,968.4
a) Enterprises	1,152.6	1,204.3	1,295.1	1,330.7	1,210.0	1,279.6	1,286.2	1,295.1	1,296.0	1,318.0	1,322.5	1,330.7	1,324.6	1,289.8	1,296.2
b) Individuals	1,467.5	1,488.5	1,543.5	1,635.5	1,487.3	1,504.9	1,522.3	1,543.5	1,608.1	1,623.7	1,628.9	1,635.5	1,629.2	1,633.2	1,663.2
1) Consumer credit	555.2	537.3	536.9	586.1	532.3	535.9	537.4	536.9	589.5	594.7	590.1	586.1	571.0	567.7	579.7
2) Housing mortgages	912.3	951.2	1,006.6	1,049.4	955.0	969.0	984.9	1,006.6	1,018.5	1,029.0	1,038.8	1,049.4	1,058.2	1,065.6	1,083.5
c) Other	20.9	18.1	15.0	8.1	17.4	16.7	15.9	15.0	14.3	13.7	11.9	8.1	8.3	8.9	9.0
B) Other items, net	-728.2	-725.1	-799.1	-848.0	-741.4	-782.4	-806.4	-799.1	-846.5	-831.1	-884.1	-848.0	-847.5	-900.1	-931.7
II. Net foreign assets	1,286.1	1,287.7	1,130.7	1,172.9	1,304.3	1,197.5	1,268.0	1,130.7	1,167.1	1,092.0	1,037.0	1,172.9	1,261.5	1,378.2	1,471.1
A) Centrale Bank van Aruba	1,066.1	1,184.8	1,107.6	1,124.0	1,198.8	1,153.3	1,256.4	1,107.6	1,129.8	1,109.2	1,033.7	1,124.0	1,134.4	1,250.1	1,347.8
B) Commercial banks	220.0	102.9	23.2	48.9	105.5	44.2	11.7	23.2	37.3	-17.1	3.3	48.9	127.1	128.1	123.3
III. Broad money	3,160.0	3,410.4	3,292.0	3,461.0	3,444.5	3,415.3	3,290.6	3,292.0	3,366.9	3,386.7	3,317.4	3,461.0	3,543.9	3,612.6	3,715.0
A) Money	1,556.1	1,821.4	1,713.4	1,793.0	1,786.7	1,725.6	1,723.0	1,713.4	1,790.2	1,803.2	1,780.7	1,793.0	1,813.4	1,895.4	1,948.3
B) Quasi-money	1,603.9	1,588.9	1,578.6	1,668.1	1,657.7	1,689.7	1,567.6	1,578.6	1,576.7	1,583.4	1,536.6	1,668.1	1,730.5	1,717.2	1,766.7

TABLE 2.2: COMPONENTS OF BROAD MONEY

End of period	Currency			Demand deposits			Money	Other deposits					Treasury bills and cash loan certificates	Quasi-money	Broad money
	Issued	At banks	Outside banks	Afl.	Foreign currency	Total		Savings		Time		Total			
								Afl.	Foreign currency	Afl.	Foreign currency				
	(1)	(2)	(3= 1-2)	(4)	(5)	(6= 4+5)		(7= 3+6)	(8)	(9)	(10)	(11)			
2011	231.5	48.8	182.8	1,213.0	160.4	1,373.4	1,556.1	908.4	6.7	684.7	4.1	1,603.9	0.0	1,603.9	3,160.0
2012	253.7	53.8	199.9	1,446.8	174.7	1,621.5	1,821.4	929.3	5.7	650.1	3.8	1,588.9	0.0	1,588.9	3,410.4
2013	267.9	54.3	213.6	1,307.2	192.7	1,499.8	1,713.4	950.0	6.0	607.3	13.2	1,576.6	2.0	1,578.6	3,292.0
2014	293.3	66.1	227.2	1,296.3	269.5	1,565.8	1,793.0	951.7	5.1	707.1	4.1	1,668.1	0.0	1,668.1	3,461.0
2013 I	243.9	48.8	195.1	1,416.5	175.0	1,591.6	1,786.7	939.0	6.9	694.7	17.2	1,657.7	0.0	1,657.7	3,444.5
II	241.0	39.9	201.2	1,357.6	166.8	1,524.4	1,725.6	948.3	5.9	718.6	16.9	1,689.7	0.0	1,689.7	3,415.3
III	245.2	43.5	201.7	1,343.0	178.3	1,521.3	1,723.0	945.7	7.8	607.2	6.9	1,567.6	0.0	1,567.6	3,290.6
IV	267.9	54.3	213.6	1,307.2	192.7	1,499.8	1,713.4	950.0	6.0	607.3	13.2	1,576.6	2.0	1,578.6	3,292.0
2014 I	253.4	44.9	208.5	1,345.4	236.2	1,581.7	1,790.2	963.6	6.1	602.8	4.2	1,576.7	0.0	1,576.7	3,366.9
II	259.0	43.2	215.8	1,339.0	248.5	1,587.4	1,803.2	966.0	6.1	607.1	4.2	1,583.4	0.0	1,583.4	3,386.7
III	255.4	46.2	209.3	1,331.8	239.7	1,571.5	1,780.7	961.8	5.6	565.0	4.2	1,536.6	0.0	1,536.6	3,317.4
IV	293.3	66.1	227.2	1,296.3	269.5	1,565.8	1,793.0	951.7	5.1	707.1	4.1	1,668.1	0.0	1,668.1	3,461.0
2015 I	266.8	50.0	216.9	1,309.3	287.2	1,596.6	1,813.4	962.1	5.0	759.4	4.0	1,730.5	0.0	1,730.5	3,543.9
II	272.3	47.3	225.0	1,397.8	272.7	1,670.4	1,895.4	963.0	4.2	746.0	4.0	1,717.2	0.0	1,717.2	3,612.6
III	273.7	49.2	224.5	1,427.1	296.7	1,723.8	1,948.3	960.0	4.1	798.4	4.3	1,766.7	0.0	1,766.7	3,715.0

TABLE 2.3: CAUSES OF CHANGES IN BROAD MONEY

During period	2011	2012	2013	2014	2013				2014				2015		
					I	II	III	IV	I	II	III	IV	I	II	III
					I. Net domestic money creation	28.6	248.8	38.7	126.8	17.5	77.6	-195.2	138.8	38.4	94.9
A) Domestic credit	71.4	245.6	112.7	175.6	33.9	118.5	-171.2	131.5	85.8	79.5	38.7	-28.3	-6.2	4.7	41.1
1) Net claims on public sector	-22.2	175.7	-30.0	54.9	30.1	32.0	-194.5	102.3	21.0	42.5	30.8	-39.4	6.2	34.8	4.6
a) Recourse to monetary system	36.0	40.8	7.2	-3.8	0.4	13.2	-9.0	2.7	-1.9	-2.7	3.9	-3.1	-6.3	0.7	-1.2
b) Drawing down of bank balances	-58.1	134.9	-37.2	58.7	29.7	18.8	-185.4	99.7	22.9	45.1	26.9	-36.3	12.5	34.1	5.8
1) Government's deposits	-88.3	140.9	-28.5	16.6	41.2	-1.1	-182.6	114.0	15.7	31.2	15.5	-45.9	9.3	28.0	2.7
2) Development funds	30.1	-6.0	-8.7	42.2	-11.5	19.9	-2.8	-14.4	7.2	13.9	11.4	9.6	3.1	6.1	3.1
2) Claims on private sector	93.6	70.0	142.7	120.7	3.8	86.5	23.2	29.2	64.8	37.0	7.9	11.0	-12.4	-30.1	36.5
a) Enterprises	65.0	51.8	90.8	35.6	5.7	69.6	6.6	8.9	0.9	22.0	4.4	8.2	-6.1	-34.8	6.5
b) Individuals	35.2	21.0	55.1	92.0	-1.2	17.6	17.4	21.2	64.5	15.6	5.3	6.6	-6.4	4.1	30.0
1) Consumer credit	-5.3	-17.9	-0.4	49.2	-5.0	3.6	1.5	-0.5	52.6	5.2	-4.6	-4.0	-15.1	-3.3	12.0
2) Housing mortgages	40.4	38.9	55.4	42.8	3.8	14.0	15.9	21.7	11.9	10.4	9.9	10.6	8.8	7.4	18.0
c) Other	-6.6	-2.8	-3.1	-6.9	-0.7	-0.7	-0.8	-0.9	-0.7	-0.6	-1.8	-3.8	0.1	0.6	0.1
B) Other domestic factors	-42.8	3.1	-74.1	-48.8	-16.4	-40.9	-24.0	7.2	-47.3	15.4	-53.0	36.1	0.4	-52.6	-31.6
II. Inflow of foreign funds	-23.1	1.6	-157.0	42.2	16.6	-106.8	70.5	-137.3	36.4	-75.1	-55.0	135.9	88.6	116.7	92.9
III. Broad money	5.4	250.4	-118.3	169.0	34.1	-29.2	-124.7	1.5	74.8	19.8	-69.3	143.7	82.8	68.8	102.4
1) Money	183.2	265.3	-108.0	79.5	-34.7	-61.1	-2.6	-9.6	76.7	13.0	-22.5	12.2	20.4	82.0	52.9
2) Quasi-money	-177.8	-14.9	-10.3	89.5	68.8	32.0	-122.1	11.0	-1.9	6.7	-46.8	131.4	62.4	-13.2	49.5

TABLE 2.4: FOREIGN ASSETS

	Centrale Bank van Aruba				Commercial banks			Total	Revaluation differences	Total excl. (9)	Broad money	Broad money coverage (%)	
	Gold	Other assets	Liabilities	Net	Assets	Liabilities	Net						
End of period	(1)	(2)	(3)	(4= 1+2-3)	(5)	(6)	(7= 5-6)	(8= 4+7)	(9)	(10= 8-9)	(11)	(12= 10:11)	
2011	313.7	960.7	0.8	1,273.5	721.0	501.0	220.0	1,493.5	207.4	1,286.1	3,160.0	40.7	
2012	331.5	1,078.0	3.7	1,405.7	629.2	526.2	102.9	1,508.7	221.0	1,287.7	3,410.4	37.8	
2013	239.4	953.6	0.1	1,192.9	663.9	640.7	23.2	1,216.0	85.3	1,130.7	3,292.0	34.3	
2014	238.9	1,002.0	1.1	1,239.8	655.6	606.7	48.9	1,288.7	115.8	1,172.9	3,461.0	33.9	
2013	I	318.4	1,086.6	0.1	1,404.9	613.3	507.9	105.5	1,510.4	206.1	1,304.3	3,444.5	37.9
	II	237.5	1,038.9	5.3	1,271.1	557.4	513.3	44.2	1,315.3	117.8	1,197.5	3,415.3	35.1
	III	264.3	1,108.9	0.2	1,372.9	579.5	567.8	11.7	1,384.6	116.6	1,268.0	3,290.6	38.5
	IV	239.4	953.6	0.1	1,192.9	663.9	640.7	23.2	1,216.0	85.3	1,130.7	3,292.0	34.3
2014	I	257.3	987.9	1.2	1,244.0	658.8	621.5	37.3	1,281.3	114.2	1,167.1	3,366.9	34.7
	II	262.0	980.5	4.3	1,238.2	632.5	649.6	-17.1	1,221.1	129.1	1,092.0	3,386.7	32.2
	III	242.3	903.1	1.9	1,143.5	717.2	713.9	3.3	1,146.9	109.8	1,037.0	3,317.4	31.3
	IV	238.9	1,002.0	1.1	1,239.8	655.6	606.7	48.9	1,288.7	115.8	1,172.9	3,461.0	33.9
2015	I	236.5	1,027.3	3.0	1,260.8	678.6	551.5	127.1	1,387.9	126.4	1,261.5	3,543.9	35.6
	II	233.3	1,135.1	0.1	1,368.3	660.3	532.2	128.1	1,496.3	118.2	1,378.2	3,612.6	38.1
	III	221.9	1,235.2	0.1	1,457.0	664.0	540.7	123.3	1,580.3	109.2	1,471.1	3,715.0	39.6

TABLE 3.1: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS

End of period	2011	2012	2013	2014	2013				2014				2015		
					I	II	III	IV	I	II	III	IV	I	II	III
ASSETS															
1. Claims on money-creating institutions	736.5	993.3	884.5	912.0	1,018.1	965.2	895.8	884.5	920.5	931.3	864.3	912.0	947.9	1,042.1	1,155.2
a) Monetary authorities	688.7	944.2	838.3	860.7	966.8	916.5	847.4	838.3	870.9	882.9	812.6	860.7	899.3	994.6	1,106.2
b) Commercial banks	47.8	49.2	46.2	51.2	51.2	48.7	48.4	46.2	49.6	48.4	51.7	51.2	48.7	47.5	49.0
2. Claims on the public sector	302.4	343.2	350.4	346.5	343.6	356.7	347.7	350.4	348.4	345.8	349.6	346.5	340.2	340.9	339.7
a) Short-term	100.5	95.7	106.8	114.1	96.1	112.8	104.1	106.8	111.8	110.7	113.2	114.1	107.3	120.1	120.2
b) Long-term	201.8	247.5	243.6	232.4	247.5	243.9	243.6	243.6	236.6	235.1	236.4	232.4	232.9	220.8	219.4
3. Claims on the private sector	2,640.9	2,710.9	2,853.6	2,974.3	2,714.7	2,801.2	2,824.4	2,853.6	2,918.4	2,955.4	2,963.3	2,974.3	2,962.0	2,931.8	2,968.4
a) Enterprises	1,152.6	1,204.3	1,295.1	1,330.7	1,210.0	1,279.6	1,286.2	1,295.1	1,296.0	1,318.0	1,322.5	1,330.7	1,324.6	1,289.8	1,296.2
b) Individuals	1,467.5	1,488.5	1,543.5	1,635.5	1,487.3	1,504.9	1,522.3	1,543.5	1,608.1	1,623.7	1,628.9	1,635.5	1,629.2	1,633.2	1,663.2
1) Consumer credit	555.2	537.3	536.9	586.1	532.3	535.9	537.4	536.9	589.5	594.7	590.1	586.1	571.0	567.7	579.7
2) Housing mortgages	912.3	951.2	1,006.6	1,049.4	955.0	969.0	984.9	1,006.6	1,018.5	1,029.0	1,038.8	1,049.4	1,058.2	1,065.6	1,083.5
c) Capital market investments	20.9	18.1	15.0	8.1	17.4	16.6	15.9	15.0	14.3	13.7	11.9	8.1	8.3	8.9	9.0
d) Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Foreign assets	1,995.4	2,038.6	1,856.8	1,896.5	2,018.3	1,833.8	1,952.6	1,856.8	1,904.0	1,875.0	1,862.7	1,896.5	1,942.4	2,028.6	2,121.1
a) Gold	313.7	331.5	239.4	238.9	318.4	237.5	264.3	239.4	257.3	262.0	242.3	238.9	236.5	233.3	221.9
b) Short-term	682.2	581.8	677.9	562.8	582.1	470.9	700.6	677.9	605.6	563.3	614.1	562.8	564.2	655.3	750.2
c) Long-term	999.5	1,125.4	939.5	1,094.8	1,117.8	1,125.4	987.7	939.5	1,041.1	1,049.7	1,006.3	1,094.8	1,141.8	1,140.0	1,149.0
5. Other domestic assets	-56.0	-33.5	-17.2	-16.0	-31.1	-32.2	-23.4	-17.2	-11.1	-12.3	-40.5	-16.0	-15.2	-20.6	-30.3
6. Total assets	5,619.1	6,052.6	5,928.1	6,113.3	6,063.5	5,924.7	5,997.1	5,928.1	6,080.2	6,095.1	5,999.4	6,113.3	6,177.4	6,322.9	6,554.1

TABLE 3.1: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS

(continued)

End of period	2011	2012	2013	2014	2013				2014				2015		
					I	II	III	IV	I	II	III	IV	I	II	III
LIABILITIES															
7. Broad money	3,160.0	3,410.4	3,292.0	3,461.0	3,444.5	3,415.3	3,290.6	3,292.0	3,366.9	3,386.7	3,317.4	3,461.0	3,543.9	3,612.6	3,715.0
a) Money	1,556.1	1,821.4	1,713.4	1,793.0	1,786.7	1,725.6	1,723.0	1,713.4	1,790.2	1,803.2	1,780.7	1,793.0	1,813.4	1,895.4	1,948.3
b) Quasi-money	1,603.9	1,588.9	1,578.6	1,668.1	1,657.7	1,689.7	1,567.6	1,578.6	1,576.7	1,583.4	1,536.6	1,668.1	1,730.5	1,717.2	1,766.7
8. Money-creating institutions	688.7	942.4	838.0	875.1	976.4	934.6	860.0	838.0	872.4	884.2	824.1	875.1	906.9	1,007.2	1,104.2
a) Monetary authorities	688.7	941.9	837.9	875.1	976.2	934.5	859.7	837.9	872.3	883.9	824.0	875.1	906.7	1,007.1	1,103.2
b) Commercial banks	0.0	0.5	0.1	0.0	0.2	0.1	0.3	0.1	0.2	0.3	0.1	0.0	0.2	0.1	1.0
9. Public sector deposits	341.2	206.3	243.5	184.8	176.6	157.8	343.2	243.5	220.6	175.5	148.5	184.8	172.3	138.2	132.4
a) Government	212.3	71.3	99.8	83.3	30.1	31.2	213.8	99.8	84.1	52.9	37.4	83.3	73.9	45.9	43.2
b) Development funds	129.0	135.0	143.7	101.5	146.5	126.6	129.4	143.7	136.5	122.6	111.2	101.5	98.4	92.3	89.2
10. Long-term liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a) Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b) Private sector	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11. Subordinated debt	12.5	12.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12. Capital and reserves	528.1	535.0	630.1	676.2	560.7	585.4	628.8	630.1	657.7	651.3	657.0	676.2	692.0	716.4	745.3
13. Foreign liabilities	501.8	530.0	640.8	607.8	507.9	518.5	568.0	640.8	622.7	653.9	715.8	607.8	554.5	532.3	540.8
a) Short-term	453.0	485.2	587.0	550.6	464.0	469.1	519.1	587.0	568.8	598.9	659.7	550.6	496.7	473.9	482.0
b) Long-term	48.8	44.8	53.8	57.2	44.0	49.4	49.0	53.8	53.9	55.0	56.1	57.2	57.9	58.4	58.9
14. Revaluation differences	207.4	221.0	85.3	115.8	206.1	117.8	116.6	85.3	114.2	129.1	109.8	115.8	126.4	118.2	109.2
15. Other domestic liabilities	179.3	195.1	198.3	192.7	191.2	195.3	190.0	198.3	225.8	214.6	226.8	192.7	181.3	198.0	207.1
16. Total liabilities	5,619.1	6,052.6	5,928.1	6,113.3	6,063.5	5,924.7	5,997.1	5,928.1	6,080.2	6,095.1	5,999.4	6,113.3	6,177.4	6,322.9	6,554.1

TABLE 3.2: DETAILED BALANCE SHEET OF THE CENTRALE BANK VAN ARUBA

End of period	Domestic assets		Total domestic assets	Foreign assets			Total foreign assets	Total assets			
	Government	Other		Gold and claims in gold	Claims on						
	(1)	(2)	(3)		Banks	Governments	Other	(4)	(5)	(6)	(7)
2011	0.0	20.4	20.4	313.7	55.0	0.0	905.7	1,274.3	1,294.7		
2012	0.0	19.7	19.7	331.5	75.5	0.0	1,002.5	1,409.5	1,429.2		
2013	0.0	20.6	20.6	239.4	147.7	0.0	805.8	1,192.9	1,213.5		
2014	0.0	27.5	27.5	238.9	43.8	0.0	958.1	1,240.9	1,268.3		
2013 I	0.0	22.1	22.1	318.4	76.7	0.0	1,009.9	1,405.0	1,427.1		
II	0.0	21.7	21.7	237.5	24.3	0.0	1,014.6	1,276.3	1,298.0		
III	0.0	21.7	21.7	264.3	231.0	0.0	877.8	1,373.1	1,394.9		
IV	0.0	20.6	20.6	239.4	147.7	0.0	805.8	1,192.9	1,213.5		
2014 I	0.0	21.0	21.0	257.3	76.8	0.0	911.1	1,245.2	1,266.2		
II	0.0	28.6	28.6	262.0	56.6	0.0	924.0	1,242.5	1,271.1		
III	0.0	20.9	20.9	242.3	33.4	0.0	869.7	1,145.4	1,166.3		
IV	0.0	27.5	27.5	238.9	43.8	0.0	958.1	1,240.9	1,268.3		
2015 I	0.0	30.2	30.2	236.5	22.2	0.0	1,005.1	1,263.8	1,294.0		
II	0.0	23.4	23.4	233.3	132.6	0.0	1,002.5	1,368.3	1,391.8		
III	0.0	25.4	25.4	221.9	228.2	0.0	1,007.0	1,457.1	1,482.5		

TABLE 3.2: DETAILED BALANCE SHEET OF THE CENTRALE BANK VAN ARUBA

(continued)

End of period	Domestic liabilities										Total domestic liabilities	Total foreign liabilities	Revaluation of gold, foreign exchange and security holdings	Total liabilities	
	Capital and reserves	Bank notes issued	Government	Development funds	Official entities	Commercial banks deposits		Other fin.inst. deposits	Private sector deposits	Other					
						Demand	Time								
						(10)	(11)								(12)
2011	86.3	204.0	183.5	32.8	0.0	132.0	434.9	0.0	1.2	11.8	1,086.5	0.8	207.4	1,294.7	
2012	86.3	225.0	44.9	13.8	0.0	209.8	613.3	0.0	1.2	10.1	1,204.5	3.7	221.0	1,429.2	
2013	88.0	237.7	74.7	7.7	0.0	236.8	475.8	0.0	0.8	6.6	1,128.1	0.1	85.3	1,213.5	
2014	88.4	261.8	50.8	6.3	0.0	261.6	474.4	0.0	0.8	7.4	1,151.5	1.1	115.8	1,268.3	
2013	I	86.3	214.9	19.9	25.4	0.0	227.0	635.4	0.0	1.4	10.6	1,220.9	0.1	206.1	1,427.1
	II	86.3	211.7	24.8	16.0	0.0	207.4	614.2	0.0	1.3	13.2	1,175.0	5.3	117.8	1,298.0
	III	95.3	215.6	193.1	18.5	0.0	188.3	558.9	0.0	0.8	7.6	1,278.1	0.2	116.6	1,394.9
	IV	88.0	237.7	74.7	7.7	0.0	236.8	475.8	0.0	0.8	6.6	1,128.1	0.1	85.3	1,213.5
2014	I	89.3	223.1	68.4	5.8	0.0	242.2	514.2	0.0	0.8	7.1	1,150.8	1.2	114.2	1,266.2
	II	89.8	228.6	32.6	1.8	0.0	207.8	559.9	0.0	0.8	16.5	1,137.8	4.3	129.1	1,271.1
	III	89.3	224.8	14.5	5.2	0.0	238.3	466.5	0.0	0.8	15.2	1,054.6	1.9	109.8	1,166.3
	IV	88.4	261.8	50.8	6.3	0.0	261.6	474.4	0.0	0.8	7.4	1,151.5	1.1	115.8	1,268.3
2015	I	83.0	235.2	36.2	18.4	0.0	243.0	540.8	0.0	0.8	7.3	1,164.6	3.0	126.4	1,294.0
	II	84.1	240.5	27.7	22.2	0.0	369.7	517.1	0.0	0.8	11.4	1,273.5	0.1	118.2	1,391.8
	III	89.4	241.5	23.5	18.7	0.0	427.8	553.2	0.0	0.8	18.3	1,373.1	0.1	109.2	1,482.5

TABLE 3.3: BANK NOTES ISSUED

End of period	Denominations: number (x 1,000)						Total number of notes issued
	5	10	25	50	100	500	
	(1)	(2)	(3)	(4)	(5)	(6)	
2011	176	755	633	302	1,596	10	3,472
2012	176	775	702	342	1,767	10	3,772
2013	176	806	734	351	1,882	9	3,958
2014	176	840	901	295	2,107	9	4,329
2013 I	176	748	659	324	1,689	10	3,606
II	176	738	608	323	1,673	10	3,528
III	176	747	615	314	1,713	10	3,575
IV	176	806	734	351	1,882	9	3,958
2014 I	176	779	661	319	1,774	9	3,719
II	176	784	682	294	1,836	9	3,781
III	176	772	685	251	1,820	9	3,713
IV	176	840	901	295	2,107	9	4,329
2015 I	176	803	729	266	1,902	9	3,886
II	176	815	756	266	1,948	9	3,970
III	176	820	748	259	1,964	9	3,976

End of period	Denominations: value (Afl. million)						Total value of notes issued
	5	10	25	50	100	500	
	(1)	(2)	(3)	(4)	(5)	(6)	
2011	0.9	7.5	15.8	15.1	159.6	5.1	204.0
2012	0.9	7.7	17.5	17.1	176.7	5.1	225.0
2013	0.9	8.1	18.4	17.5	188.2	4.7	237.7
2014	0.9	8.4	22.5	14.7	210.7	4.5	261.8
2013 I	0.9	7.5	16.5	16.2	168.9	4.9	214.9
II	0.9	7.4	15.2	16.2	167.3	4.9	211.8
III	0.9	7.5	15.4	15.7	171.3	4.9	215.6
IV	0.9	8.1	18.4	17.5	188.2	4.7	237.7
2014 I	0.9	7.8	16.5	15.9	177.4	4.5	223.1
II	0.9	7.8	17.1	14.7	183.6	4.5	228.6
III	0.9	7.7	17.1	12.6	182.0	4.5	224.8
IV	0.9	8.4	22.5	14.7	210.7	4.5	261.8
2015 I	0.9	8.0	18.2	13.3	190.2	4.5	235.2
II	0.9	8.2	18.9	13.3	194.8	4.4	240.5
III	0.9	8.2	18.7	13.0	196.4	4.4	241.5

TABLE 3.4: COINS ISSUED

	Denominations: number (x 1,000)							Com- memo- rative coins	Total value of coins issued excl. (8) (Afl. million)
	Cents				Florin				
	5	10	25	50	1	2 ½	5		
End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2011	21,108	20,925	13,286	6,928	8,675	91	1,739	15	27.5
2012	22,450	21,733	14,231	7,141	9,104	92	1,787	15	28.7
2013	23,313	23,138	14,978	7,605	9,586	93	1,873	15	30.2
2014	24,482	24,287	15,820	7,993	10,006	94	1,936	16	31.5
2013 I	22,661	22,144	14,462	7,299	9,215	93	1,806	15	29.1
II	22,842	22,465	14,571	7,364	9,289	93	1,813	15	29.3
III	23,012	22,680	14,708	7,441	9,422	93	1,821	15	29.6
IV	23,313	23,138	14,978	7,605	9,586	93	1,873	15	30.2
2014 I	23,594	23,372	15,183	7,666	9,601	93	1,863	16	30.3
II	23,926	23,613	15,388	7,751	9,604	94	1,856	16	30.4
III	24,119	23,805	15,562	7,888	9,603	94	1,871	16	30.6
IV	24,482	24,287	15,820	7,993	10,006	94	1,936	16	31.5
2015 I	24,773	24,470	15,810	7,991	10,045	94	1,951	16	31.7
II	24,803	24,472	15,828	7,997	10,055	94	1,972	16	31.8
III	25,093	24,991	16,248	7,997	10,221	95	1,992	16	32.2

TABLE 4.1: COMMERCIAL BANKS: SUMMARY ACCOUNT

	Assets				Total assets = Total liabilities	Liabilities			
	Cash and claims on banks	Invest- ments	Loans	Other		Deposits	Capital and reserves	Other	
End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
2011	1,218.3	304.8	2,713.0	200.7	4,436.8	3,519.6	460.4	456.8	
2012	1,357.9	346.1	2,810.1	226.9	4,741.1	3,812.4	467.2	461.5	
2013	1,248.8	333.2	2,980.7	257.3	4,819.9	3,804.2	548.3	467.5	
2014	1,289.1	323.1	3,094.9	256.9	4,964.0	3,904.1	593.8	466.1	
2013	I	1,384.6	331.9	2,813.1	223.9	4,753.5	3,825.0	480.5	448.0
	II	1,259.2	339.1	2,907.9	230.2	4,736.4	3,770.1	505.2	461.1
	III	1,209.8	334.0	2,925.5	243.4	4,712.7	3,729.6	539.5	443.5
	IV	1,248.8	333.2	2,980.7	257.3	4,819.9	3,804.2	548.3	467.5
2014	I	1,298.9	332.4	3,027.0	261.3	4,919.6	3,849.1	574.5	496.1
	II	1,290.1	329.0	3,060.8	250.1	4,930.0	3,894.2	567.6	468.2
	III	1,298.6	330.9	3,080.8	241.3	4,951.6	3,891.9	573.8	485.9
	IV	1,289.1	323.1	3,094.9	256.9	4,964.0	3,904.1	593.8	466.1
2015	I	1,351.4	316.8	3,082.6	253.4	5,004.2	3,942.1	615.1	447.0
	II	1,425.7	318.0	3,052.6	252.9	5,049.3	3,953.1	638.4	457.8
	III	1,540.7	316.4	3,094.1	237.7	5,189.0	4,069.1	662.0	457.9

TABLE 4.2 : COMMERCIAL BANKS - FINANCIAL SOUNDNESS INDICATORS*(End-of-period figures in percentages)*

	2011	2012	2013	2014	2013				2014				2015		
					I	II	III	IV	I	II	III	IV	I	II	III
1. Capital adequacy															
a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 14%)	17.7	19.4	22.7	23.3	21.5	21.9	22.8	22.7	23.1	22.9	23.3	23.3	24.3	25.5	26.2
b. Regulatory Tier I capital to risk-weighted assets	11.3	11.8	14.7	15.3	15.8	15.6	15.2	14.7	18.1	17.0	16.2	15.3	18.9	19.2	19.0
2. Asset quality															
a. Nonperforming loans to gross loans	8.2	7.0	7.0	6.3	7.0	8.2	7.6	7.0	6.7	6.6	6.4	6.3	6.3	6.4	5.1
b. Nonperforming loans (net of allocated loan loss provisions) to gross loans	4.1	3.4	3.7	3.2	3.4	4.6	4.2	3.7	3.5	3.4	3.3	3.2	3.2	3.3	2.1
c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital	25.9	19.2	18.3	14.7	17.5	23.7	20.7	18.3	16.7	16.6	15.7	14.7	14.4	13.9	8.7
d. Large loans to regulatory capital ¹⁾	68.3	86.4	67.6	69.2	68.8	60.9	67.4	67.6	66.0	71.0	73.6	69.2	67.4	62.8	53.4
3. Earnings and profitability															
a. Return on assets (before taxes)	2.7	3.1	3.1	2.8	0.7	0.7	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.8
b. Return on equity (before taxes)	26.1	30.4	28.0	23.3	6.5	6.9	7.2	6.8	6.2	5.8	5.3	6.0	5.2	5.2	5.6
c. Return on assets (after taxes)	2.1	2.3	2.2	2.2	0.6	0.5	0.8	0.3	0.5	0.5	0.5	0.6	0.5	0.5	0.6
d. Return on equity (after taxes)	19.8	22.7	20.3	17.9	5.8	4.6	7.2	2.4	4.5	4.3	3.9	5.1	3.8	3.6	4.2
e. Interest margin to gross income	62.6	62.1	61.8	60.4	62.0	65.8	61.6	58.3	61.1	62.6	59.0	59.0	59.3	60.6	55.1
f. Noninterest expenses to gross income	72.8	71.3	71.8	72.0	68.3	72.9	58.5	86.5	71.9	73.1	75.2	67.9	74.2	73.8	71.8
g. Interest rate margin ²⁾	7.4	7.0	5.3	5.0	8.4	8.0	7.0	5.3	4.8	5.5	5.3	5.0	6.5	6.4	6.3
4. Liquidity															
a. Loans to deposits ratio (maximum 80%)	71.0	68.2	72.9	73.6	68.0	71.5	72.8	72.9	73.3	73.2	73.4	73.6	72.5	71.6	70.6
b. Liquid assets to total assets ³⁾ (minimum 15%)	26.1	27.6	24.3	24.1	27.5	25.0	24.1	24.3	24.7	24.3	24.5	24.1	25.2	26.5	28.0
c. Liquid assets to short-term liabilities	61.4	61.2	57.5	58.7	62.9	58.6	55.8	57.5	58.3	57.4	58.9	58.7	61.4	63.0	66.2
5. Sensitivity to market risk															
a. Net foreign assets ⁴⁾ to regulatory capital	63.8	44.8	25.3	26.5	42.6	31.1	23.1	25.3	26.7	20.5	22.6	26.5	36.5	34.8	32.8

1) Large loans: all loans or lines of credit in excess of 15 percent of the institution's test capital.

2) Weighted averages related to new loans granted during the indicated period.

3) This is the Prudential Liquidity Ratio (PLR).

4) Denominated in foreign currencies only.

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET

Domestic assets										
End of period	Notes and coins (1)	Central Bank		Investments		Loans and advances				
		Current account (2)	Time deposits (3)	Government securities (4)	Non government securities (5)	Enterprises (6)	Mortgages (7)	Individuals (8)	Government (9)	
2011	48.8	132.0	434.9	274.8	20.9	782.2	1,276.6	554.4	0.0	
2012	53.8	212.1	613.3	314.5	18.1	841.0	1,308.0	536.6	0.0	
2013	54.3	237.2	475.8	318.2	15.0	876.4	1,419.0	536.3	0.0	
2014	66.1	247.2	474.4	315.0	8.1	917.8	1,455.7	585.6	0.0	
2013	I	48.8	217.7	635.4	314.5	17.4	842.9	1,315.6	531.6	0.0
	II	39.9	189.4	614.2	322.5	16.6	891.1	1,351.0	535.3	5.0
	III	43.5	176.0	558.9	318.1	15.9	889.8	1,374.9	536.9	0.0
	IV	54.3	237.2	475.8	318.2	15.0	876.4	1,419.0	536.3	0.0
2014	I	44.9	240.8	514.2	318.2	14.3	878.9	1,429.5	589.0	0.0
	II	43.2	206.8	559.9	315.4	13.7	907.1	1,433.5	594.2	0.0
	III	46.2	226.9	466.5	319.0	11.9	911.2	1,443.7	589.6	0.0
	IV	66.1	247.2	474.4	315.0	8.1	917.8	1,455.7	585.6	0.0
2015	I	50.0	235.5	540.8	308.5	8.3	899.4	1,476.8	570.4	0.0
	II	47.3	357.2	517.1	309.1	8.9	879.9	1,468.9	567.0	0.0
	III	49.2	430.9	553.2	307.4	9.0	893.7	1,479.6	579.0	0.0

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET
(continued)

End of period	Domestic assets (cont'd)				Total domestic assets	Foreign assets					Total foreign assets	Total assets	
	Premises	Subsidiaries	Accounts receivable	Other (net)		Cash	Due from banks	Investments	Loans	Other			
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
2011	108.1	42.2	35.2	5.6	3,715.7	22.2	574.9	9.1	99.8	15.1	721.0	4,436.8	
2012	127.9	42.2	37.6	-10.7	4,094.2	19.7	452.1	13.5	124.5	19.3	629.2	4,723.4	
2013	141.8	42.2	36.0	3.3	4,155.4	21.2	456.2	0.0	149.0	37.4	663.9	4,819.2	
2014	138.4	42.2	48.9	6.3	4,305.7	23.6	468.8	0.0	135.8	27.5	655.6	4,961.3	
2013	I	128.1	42.2	37.1	3.4	4,134.6	20.9	452.8	0.0	123.1	16.5	613.3	4,747.9
	II	126.6	42.2	38.7	0.1	4,172.6	19.1	390.1	0.0	125.6	22.7	557.4	4,730.1
	III	136.6	42.2	34.2	2.5	4,129.5	15.3	409.9	0.0	123.9	30.4	579.5	4,709.0
	IV	141.8	42.2	36.0	3.3	4,155.4	21.2	456.2	0.0	149.0	37.4	663.9	4,819.2
2014	I	141.2	42.2	40.3	3.5	4,256.9	24.0	467.6	0.0	129.6	37.6	658.8	4,915.7
	II	139.1	42.2	36.4	3.0	4,294.4	17.9	456.2	0.0	126.0	32.4	632.5	4,926.8
	III	138.3	42.2	29.4	5.8	4,230.6	22.8	526.7	0.0	136.3	31.4	717.2	4,947.8
	IV	138.4	42.2	48.9	6.3	4,305.7	23.6	468.8	0.0	135.8	27.5	655.6	4,961.3
2015	I	139.1	42.2	48.2	0.2	4,319.3	25.0	493.6	0.0	136.0	24.0	678.6	4,997.9
	II	140.3	42.2	45.7	-3.8	4,379.8	19.8	479.0	0.0	136.7	24.7	660.3	5,040.1
	III	141.0	42.2	33.1	2.6	4,520.7	20.4	480.2	0.0	141.9	21.5	664.0	5,184.8

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET

(continued)

Domestic liabilities										
	Demand deposits				Time deposits				Savings deposits	Other liabilities
	Individuals	Companies	Other fin.inst.	Government	Individuals	Companies	Other fin.inst.	Development funds		
End of period	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
2011	223.5	999.2	150.3	28.7	161.0	95.2	431.7	96.2	915.1	380.5
2012	234.9	1,001.1	385.2	26.4	145.9	134.0	373.3	121.2	935.0	379.2
2013	256.1	962.3	281.5	25.1	136.2	101.3	382.3	136.0	956.0	399.6
2014	282.7	1,034.7	247.7	32.4	151.7	213.6	346.0	95.2	956.8	406.2
2013 I	243.7	991.4	355.8	10.3	143.9	130.9	436.3	121.1	945.9	386.4
II	259.7	984.2	280.0	6.4	131.3	117.4	486.1	110.6	954.2	387.9
III	228.7	944.9	347.7	20.7	129.6	110.4	373.2	110.9	953.5	388.0
IV	256.1	962.3	281.5	25.1	136.2	101.3	382.3	136.0	956.0	399.6
2014 I	270.8	965.8	345.1	15.7	138.2	121.9	346.0	130.7	969.7	421.9
II	288.7	952.2	345.7	20.2	137.9	131.7	341.7	120.8	972.1	404.6
III	268.1	976.0	326.5	22.9	149.4	144.9	275.0	106.0	967.4	430.0
IV	282.7	1,034.7	247.7	32.4	151.7	213.6	346.0	95.2	956.8	406.2
2015 I	279.5	1,020.8	295.5	37.7	154.5	215.5	393.4	80.0	967.0	393.4
II	293.7	1,081.1	294.9	18.2	153.8	241.7	354.5	70.0	967.2	400.5
III	277.9	1,168.3	276.7	19.7	152.7	251.0	398.9	70.5	964.0	408.2

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET
(continued)

End of period	Domestic liabilities (cont'd)		Total domestic liabilities	Foreign liabilities							Total Foreign liabilities	Total Liabilities	
	Capital base			Demand deposits		Time deposits		Savings deposits	Capital and reserves and subordinated debt	Other			
	Capital and reserves	Subordinated debt	Banks	Non-banks	Banks	Non-banks							
	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)	
2011	441.8	12.5	3,935.8	12.7	174.1	20.0	126.6	85.2	6.1	76.3	501.0	4,436.8	
2012	448.6	12.5	4,197.1	11.0	175.2	51.9	131.6	85.3	6.1	65.1	526.2	4,723.4	
2013	542.2	0.0	4,178.5	15.1	188.8	173.1	102.4	87.9	6.1	67.3	640.7	4,819.2	
2014	587.8	0.0	4,354.6	15.3	157.2	178.9	108.3	83.6	6.1	57.3	606.7	4,961.3	
2013	I	474.4	0.0	4,240.1	13.1	181.7	34.0	128.7	88.2	6.1	56.2	507.9	4,747.9
	II	499.1	0.0	4,216.8	6.0	192.4	58.8	95.9	87.2	6.1	67.0	513.3	4,730.1
	III	533.5	0.0	4,141.1	7.7	190.0	119.5	102.0	90.4	6.1	52.2	567.8	4,709.0
	IV	542.2	0.0	4,178.5	15.1	188.8	173.1	102.4	87.9	6.1	67.3	640.7	4,819.2
2014	I	568.4	0.0	4,294.2	11.0	171.7	161.0	112.7	88.5	6.1	70.5	621.5	4,915.7
	II	561.5	0.0	4,277.2	31.2	173.0	178.9	111.5	88.2	6.1	60.7	649.6	4,926.8
	III	567.7	0.0	4,233.9	21.6	155.9	265.5	106.8	105.8	6.1	52.2	713.9	4,947.8
	IV	587.8	0.0	4,354.6	15.3	157.2	178.9	108.3	83.6	6.1	57.3	606.7	4,961.3
2015	I	609.1	0.0	4,446.4	15.2	154.8	137.4	107.3	83.3	6.1	47.5	551.5	4,997.9
	II	632.3	0.0	4,507.9	19.1	154.9	119.5	103.7	80.7	6.1	48.3	532.2	5,040.1
	III	655.9	0.0	4,644.1	12.2	171.7	119.5	104.9	79.9	6.1	46.5	540.7	5,184.8

TABLE 4.4: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY AS OF END SEPTEMBER 2015

	Loans outstanding				Percentages			
	Current account	Term loans	Mortgage	Total	Current account	Term loans	Mortgage	Percentage of total loans
Agriculture, hunting, forestry and fishing	0.1	0.2	0.1	0.4	28.1	45.9	26.0	0.0
Mining and manufacturing	2.6	4.7	0.8	8.1	31.9	58.7	9.5	0.3
Electricity, gas, and water supply	22.3	70.4	1.5	94.2	23.7	74.8	1.5	3.2
Construction	13.2	22.2	14.6	50.0	26.5	44.4	29.2	1.7
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	141.5	255.9	146.8	544.2	26.0	47.0	27.0	18.2
Hotels and restaurants	4.8	13.2	43.3	61.4	7.9	21.5	70.6	2.1
Transport, storage and communications	3.6	25.5	1.2	30.3	11.9	84.0	4.1	1.0
Financial intermediation	18.6	58.5	19.0	96.1	19.4	60.9	19.7	3.2
Real estate, renting and business activities	11.0	117.6	158.5	287.1	3.8	41.0	55.2	9.6
Other enterprises	3.4	104.3	16.7	124.5	2.7	83.8	13.4	4.2
Total loans to enterprises	221.2	672.5	402.5	1,296.2	17.1	51.9	31.1	43.5
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individuals	20.3	588.2	1,077.1	1,685.6	1.2	34.9	63.9	56.5
Total loans	241.5	1,260.7	1,479.6	2,981.8	8.1	42.3	49.6	100.0

TABLE 4.5: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY

End of period	2011	2012	2013	2014	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	
Agriculture, hunting, forestry and fishing	4.8	0.2	0.8	0.6	0.2	0.2	0.5	0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.4
Mining and manufacturing	26.4	38.9	26.2	25.7	37.0	21.6	26.4	26.2	27.8	26.2	26.9	25.7	9.6	8.7	8.1	
Electricity, gas and water supply	65.2	84.7	85.3	108.0	85.6	80.4	86.8	85.3	85.2	83.8	81.1	108.0	82.0	96.0	94.2	
Construction	37.0	34.1	33.3	39.2	34.5	27.7	33.0	33.3	32.8	32.5	32.3	39.2	53.3	48.0	50.0	
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	507.8	520.4	582.1	556.5	537.6	544.9	562.1	582.1	564.0	557.9	580.1	556.5	584.9	559.5	544.2	
Hotels and restaurants	73.3	66.2	131.1	123.3	68.8	100.5	102.0	131.1	132.5	124.9	126.1	123.3	122.5	124.8	61.4	
Transport, storage and communications	38.7	28.8	20.5	32.5	31.7	21.2	18.1	20.5	20.1	13.4	34.9	32.5	35.7	33.4	30.3	
Financial intermediation	121.4	146.5	105.8	100.5	130.2	108.7	109.1	105.8	168.9	168.9	104.0	100.5	102.7	100.9	96.1	
Real estate, renting and business activities	205.4	233.0	251.1	286.6	198.6	160.1	251.4	251.1	197.8	249.4	283.1	286.6	289.7	276.6	287.1	
Other enterprises	47.9	51.5	58.9	57.9	85.9	214.2	96.9	58.9	66.2	60.5	53.3	57.9	43.6	41.3	124.5	
Total loans to enterprises	1,127.8	1,204.3	1,295.1	1,330.7	1,210.0	1,279.6	1,286.2	1,295.1	1,296.0	1,318.0	1,322.5	1,330.7	1,324.6	1,289.8	1,296.2	
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Individuals	1,488.7	1,511.7	1,572.0	1,662.0	1,511.0	1,531.3	1,549.7	1,572.0	1,637.5	1,654.7	1,657.1	1,662.0	1,653.5	1,657.0	1,685.6	
Total loans	2,616.5	2,716.1	2,867.1	2,992.7	2,721.0	2,810.9	2,835.9	2,867.1	2,933.5	2,972.7	2,979.6	2,992.7	2,978.1	2,946.7	2,981.8	

TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS

	2011	2012	2013	2014	2013				2014				2015		
					I	II	III	IV	I	II	III	IV	I	II	III
End of period															
1. Net foreign assets	680.4	714.4	866.5	958.5	751.9	769.8	806.6	866.5	868.6	921.8	950.2	958.5	981.2	964.3	939.5
2. Domestic claims	2,434.3	2,191.4	2,327.1	2,671.7	2,186.7	2,211.0	2,280.6	2,327.1	2,340.5	2,334.5	2,422.9	2,671.7	2,630.2	2,655.4	2,663.5
a. Government	1,191.4	1,115.0	1,240.8	1,482.4	1,128.6	1,164.8	1,200.4	1,240.8	1,254.8	1,276.0	1,329.1	1,482.4	1,444.1	1,464.7	1,459.6
b. Private sector	1,242.9	1,076.4	1,086.2	1,189.4	1,058.2	1,046.1	1,080.2	1,086.2	1,085.7	1,058.5	1,093.8	1,189.4	1,186.1	1,190.7	1,203.9
3. Total assets = total liabilities	3,114.6	2,905.8	3,193.6	3,630.29	2,938.7	2,980.7	3,087.2	3,193.6	3,209.1	3,256.3	3,373.1	3,630.3	3,611.4	3,619.7	3,603.0
4. Borrowings and deposits	38.9	38.8	38.8	38.8	38.8	38.8	38.9	38.8	38.9	38.9	39.0	38.8	38.8	38.9	38.8
a. Government	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6	38.6
b. Other residents	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.2	0.2	0.2
5. Pension fund provisions	2,661.5	2,814.7	2,984.4	2,774.9	2,841.7	2,868.8	2,897.5	2,984.4	3,015.8	3,054.3	3,083.9	2,774.9	2,793.2	2,809.6	2,827.0
6. Insurance reserve fund	702.5	785.5	829.4	898.3	818.3	830.1	834.7	829.4	869.5	876.1	886.3	898.3	945.6	952.8	970.0
7. Other items, net	-288.2	-733.1	-659.0	-81.7	-760.1	-757.0	-684.0	-659.0	-715.0	-712.9	-636.0	-81.7	-166.2	-182.3	-232.9

TABLE 5.2: HOUSING MORTGAGES

End of period	2011	2012	2013	2014	2013				2014				2015		
					I	II	III	IV	I	II	III	IV	I	II	III
Total	1,490.2	1,537.0	1,581.7	1,621.6	1,540.8	1,547.0	1,561.3	1,581.7	1,589.2	1,597.0	1,608.0	1,621.6	1,626.7	1,641.2	1,662.6
Commercial banks	906.3	944.7	1000.3	1,042.8	948.4	962.4	978.4	1,000.3	1,012.4	1,022.6	1,032.4	1,042.8	1,051.6	1,059.1	1,077.1
Mortgage banks	214.6	206.0	200.1	201.4	202.7	200.9	200.1	200.1	197.5	196.9	198.6	201.4	199.1	198.8	198.7
Pension funds	252.9	264.3	261.3	252.9	264.3	264.1	263.6	261.3	259.1	257.6	253.7	252.9	249.6	253.2	257.0
Life Insurance Companies	95.6	99.7	102.8	107.5	101.5	102.1	101.7	102.8	103.6	103.1	106.3	107.5	107.7	111.0	110.5
Other	20.8	22.4	17.2	17.0	23.8	17.5	17.5	17.2	16.7	16.8	16.9	17.0	18.7	19.1	19.4

TABLE 5.3: FINANCIAL SURVEY

	Central Bank and Treasury	Commercial Banks	Monetary Sector	Nonmonetary Financial Institutions	Financial Sector
End of September 2015	(1)	(2)	(3)=(1)+(2)	(4)	(5)=(3)+(4)
1. Foreign assets	1,457.1	664.0	2,121.1	1,131.4	3,252.6
2. Domestic claims	112.4	3,158.6	3,271.0	2,663.5	5,934.5
a) Government	105.2	234.4	339.7	1,459.6	1,799.3
b) Non-financial public enterprises	0.0	121.8	121.8	121.9	243.7
c) Enterprises	0.0	1,146.3	1,146.3	357.7	1,504.0
d) Individuals	7.2	1,656.0	1,663.2	724.3	2,387.5
1) Consumer credit	0.7	579.0	579.7	145.2	724.9
2) Housing mortgages	6.5	1,077.1	1,083.5	579.1	1,662.6
3. Other domestic claims	18.2	1,366.4	1,384.6	1,505.0	2,889.5
4. TOTAL ASSETS=TOTAL LIABILITIES	1,587.7	5,189.0	6,776.7	5,299.9	12,076.6
5. Foreign liabilities	109.4	540.7	650.1	191.9	842.0
6. Deposits and borrowings	42.9	3580.0	3622.9	38.8	3661.7
a) Government	42.1	90.3	132.4	38.6	171.0
b) Other residents	0.8	3,489.7	3,490.5	0.2	3,490.7
7. Pension fund provisions	0.0	0.0	0.0	2,827.0	2,827.0
8. Insurance reserve fund	0.0	0.0	0.0	970.0	970.0
9. Other domestic liabilities	1,435.5	1,068.3	2,503.8	1,272.1	3,775.9

General note to the tables of the statistical annex

Figures in the statistical annex are quoted in millions of Aruban florin (Afl.), unless otherwise stated. The sum of separate items may differ in the final digit from the total shown, due to rounding.

Data are subject to revision if additional information becomes available.

The following symbols and conventions are used throughout the statistical annex:

blank: not available

o.o: nil

(d): discontinuity in the series; this sign will be accompanied by an explanatory note in the back section of the report.

Explanatory notes to the tables of the statistical annex

Table 2.1 Monetary survey

The monetary survey consolidates the accounts of the Centrale Bank van Aruba (CBA), the commercial banks, and the government, related only to the issuance of components of money supply, i.e., coins and treasury bills. This survey shows the financial relationship between the monetary sectors, whose liabilities include the money supply, and other sectors of the economy.

Net claims on public sector:

Gross claims

Resulting from the issuance of coins and treasury bills. Gross claims include loans granted, as well as government bonds in the hands of the monetary sector.

Net foreign assets:

Centrale Bank van Aruba

Revaluation differences of gold, official foreign exchange and security holdings are excluded in order to calculate the net flow of foreign funds by the nonmonetary sectors.

Table 2.2 Components of broad money

"Money" consists of bank notes, coins and demand deposits of the private sector. It does not include government deposits, neither the deposits of the commercial banks with the CBA, nor their cash holdings. "Quasi-money" comprises time and savings deposits with the commercial banks and the CBA, as well as treasury bills held by the private sector. This table shows the total liquid claims of the domestic private sector on money-creating institutions.

Table 2.3 Causes of changes in broad money

This table reflects the causes of changes in broad money broken down in net foreign assets and net domestic assets. The latter include the non-credit-related balance sheet items of the money-creating institutions.

Inflow of foreign funds

Financial flows arising from changes in market prices and exchange rates of gold, official foreign exchange and security holdings are excluded in order to calculate the net flow of foreign funds by the nonmonetary sectors.

Table 2.4 Foreign assets

Aruba's net foreign assets consist mainly of convertible claims on nonresidents and gold less convertible liabilities to nonresidents, including revaluation of gold. Aruba has no accounts with the International Monetary Fund, because it participates in this institution as part of the Kingdom of the Netherlands. Until the end of 2000, the gold holdings of the CBA was valued once every three years at the lowest yearly average market price of gold, converted into florin, in the three calendar years preceding the date of valuation, less 30 percent. Since December 31, 1998, gold has been valued at Afl. 368.58 (previously: Afl. 450.74) per fine troy ounce. Effective December 31, 2001, gold is valued on a quarterly basis at the prevailing market rate. Financial flows arising from changes in these market prices and exchange rates of gold, official foreign exchange and security holdings of the CBA are included in the revaluation account.

Column:

(9) Revaluation differences

Revaluation account for gold, official foreign exchange and security holdings.

Table 3.1 Consolidated balance sheet of the money-creating institutions

Money-creating institutions

These are the CBA, the government and the commercial banks.

Claims on money-creating institutions:

Monetary authorities

These are institutions (the CBA and the government) that create base money.

Other domestic assets

Mainly equipment and miscellaneous items.

Revaluation differences

Revaluation account for gold, official foreign exchange and security holdings. In accordance with the Central Bank Ordinance as revised in December 1989, valuation changes arising from changes in the market prices and exchange rates of gold, official foreign exchange and security holdings are accounted for in a revaluation reserve.

Other domestic liabilities

Money in custody, miscellaneous items and other liabilities.

Table 3.2 Detailed balance sheet of the Centrale Bank van Aruba

Columns:

(2) Other

Mainly equipment and miscellaneous items.

(5 and 6) Foreign assets:

Claims on banks

Balances with foreign central and commercial banks in convertible and other currencies.

Claims on governments

Treasury bills and other securities issued by foreign governments and international organizations in convertible and other currencies.

(11) Bank notes issued

Bank notes held by the public and commercial banks.

(14) Official entities

Includes the Post Aruba N.V., the former post office.

(17) Other financial institutions' deposits

These institutions are bank-like financial institutions, such as mortgage and investment banks, licensed by the CBA to operate in the domestic market. Other nonbank financial institutions comprising, inter alia, insurance companies and pension funds, are included under column (18) "private sector".

(18) Private sector

Includes business enterprises, individuals, nonbank financial institutions and foundations.

(19) Other

Money in custody, other liabilities and the CBA's current net income position.

Table 3.4 Coins issued

The government issues coins, which are, therefore, its liability. The CBA buys the coins and resells them at face value to the commercial banks and to the public.

Table 4.1 Commercial banks: summary account

Commercial banks are financial institutions licensed to carry out banking operations with residents. These banks grant loans, and have among their liabilities deposits transferable by check or otherwise usable in making payments.

Commercial banks' transactions resulting in claims on, and liabilities to, nonresidents are included in this balance sheet only if these transactions are an integral part of their total activities. Offshore businesses sheltered in a separate accounting unit (where claims on nonresidents are kept equal to liabilities to nonresidents so that no net open position arises) are not included in this balance sheet.

Column:

(7) Capital and reserves:

Includes subordinated debt.

Table 4.3 Commercial banks: detailed balance sheet

Columns:

(6 to 9) Loans and advances:

Enterprises

Commercial loans and advances to private and public enterprises and official entities. Public enterprises consisting of, inter alia, the Telecommunications Company (SETAR), are companies producing goods and nonfinancial services, whose shares are fully or largely owned by the government.

Mortgages

Loans (including credit card loans) and advances to enterprises and individuals secured by real estate.

Individuals

Loans and advances to individuals, excluding mortgages.

Government

Loans and advances to the government, excluding official entities.

(10) Premises

The commercial banks' own buildings, other real estate, and equipment.

(11) Subsidiaries

Holdings of at least 10 percent of the equity capital of other companies and advances to these companies.

(12) Accounts receivable

Costs, commissions, dividends, rents, and other income earned or accrued, but not yet collected, as well as prepaid expenses not included in the banks' current profit and loss accounts.

(21) Total assets

The balance sheet total does not correspond with that of table 4.1, because in this table interbank assets and liabilities have been netted out; the net figure is recorded in column (13) "other (net)".

(22 to 25) Demand deposits

Deposits withdrawable on demand, in the form of balances on checking and similar accounts. Also included are time deposits matured but not renewed.

(26 to 29) Time deposits

Deposits with a specific original maturity.

(30) Savings deposits

Deposits with certain withdrawal restrictions, but with no specific maturity condition.

(31) Other liabilities

Accounts payable, provision for loan losses and items not included elsewhere.

(32) Capital and reserves

Paid-up capital by residents, reserves, retained profits, and the banks' current net income position.

(33) Subordinated debt

Liabilities subordinated to claims of depositors and other creditors.

Table 4.4 and Table 4.5 Commercial banks' loans to domestic sectors by kind of economic activity

These tables provide a distribution of resident commercial loans to economic sectors according to the third revision of the International Standard Industrial Classification (ISIC) of all economic activities of 1990 of the United Nations. Table 4.4 gives an overview of the outstanding commercial loans, loans to government and to individuals of the banking sector, divided in three categories, i.e., current accounts, term loans and mortgages, and their contribution in total loans, for the period under review. Table 4.5 gives a historic overview of the outstanding loans of the banking sector provided in Table 4.4.

Table 5.1 Nonmonetary financial institutions

This table provides the financial positions of the nonmonetary financial institutions with residents and nonresidents. It comprises mortgage banks, pension funds, life insurance companies, finance companies, the Aruban Investment Bank, the Social Security Bank and IBA Corporation N.V (established in October 2003 to support the settlement of the take-over of Interbank Aruba N.V. by Aruba Bank N.V.). As of 2009, also nonlife insurance companies are included.

Table 5.2: Housing mortgages

This table provides the housing mortgages loan portfolio of the financial sector, including the nonmonetary financial institutions.

Table 5.3 Financial survey

The financial survey provides an overview of the activity of the financial sector as a whole. It covers financial positions of the financial sector

with other domestic sectors and nonresidents. It comprises the accounts of the CBA, the Treasury (the government, related only to the issuance of components of money supply, i.e., coins and treasury bills), the commercial banks, and the aggregated accounts of the nonmonetary financial institutions, comprising mortgage banks, pension funds, life insurance companies, finance companies, the Aruban Investment Bank, the Social Security Bank and IBA Corporation N.V (established in October 2003 to support the settlement of the take-over of Interbank Aruba N.V. by Aruba Bank N.V.) . As of the third quarter of 2009, also nonlife insurance companies are included.