



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL SECTOR
FOURTH QUARTER 2015
Last updated March 30, 2016**

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TABLE 2.1: MONETARY SURVEY

End of period	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
I. Net domestic assets	2,122.7	2,161.3	2,288.1	2,289.2	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	2,289.2
A) Domestic credit	2,847.7	2,960.5	3,136.1	3,162.8	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	3,162.8
1) Net claims on public sector	136.8	106.8	161.7	195.6	166.9	198.9	4.5	106.8	127.8	170.3	201.1	161.7	167.9	202.7	207.3	195.6
a) Gross claims	343.2	350.4	346.5	369.2	343.6	356.7	347.7	350.4	348.4	345.8	349.6	346.5	340.2	340.9	339.7	369.2
b) Government's deposits	-71.3	-99.8	-83.3	-94.2	-30.1	-31.2	-213.8	-99.8	-84.1	-52.9	-37.4	-83.3	-73.9	-45.9	-43.2	-94.2
c) Development funds	-135.0	-143.7	-101.5	-79.4	-146.5	-126.6	-129.4	-143.7	-136.5	-122.6	-111.2	-101.5	-98.4	-92.3	-89.2	-79.4
2) Claims on private sector	2,710.9	2,853.6	2,974.3	2,967.2	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	2,967.2
a) Enterprises	1,204.3	1,295.1	1,330.7	1,270.6	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	1,270.6
b) Individuals	1,488.5	1,543.5	1,635.5	1,687.7	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	1,687.7
1) Consumer credit	537.3	536.9	586.1	586.0	532.3	535.9	537.4	536.9	589.5	594.7	590.1	586.1	571.0	567.7	579.7	586.0
2) Housing mortgages	951.2	1,006.6	1,049.4	1,101.7	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	1,101.7
c) Other	18.1	15.0	8.1	8.9	17.4	16.7	15.9	15.0	14.3	13.7	11.9	8.1	8.3	8.9	9.0	8.9
B) Other items, net	-725.1	-799.1	-848.0	-873.6	-741.4	-782.4	-806.4	-799.1	-846.5	-831.1	-884.1	-848.0	-847.5	-900.1	-931.7	-873.6
II. Net foreign assets	1,287.7	1,130.7	1,172.9	1,515.7	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	1,515.7
A) Centrale Bank van Aruba	1,184.8	1,107.6	1,124.0	1,384.6	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	1,384.6
B) Commercial banks	102.9	23.2	48.9	131.1	105.5	44.2	11.7	23.2	37.3	-17.1	3.3	48.9	127.1	128.1	123.3	131.1
III. Broad money	3,410.4	3,292.0	3,461.0	3,804.9	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	3,804.9
A) Money	1,821.4	1,713.4	1,793.0	2,060.6	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	2,060.6
B) Quasi-money	1,588.9	1,578.6	1,668.1	1,744.3	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	1,744.3

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)			
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
2015	304.4	64.4	240.0	1,515.8	304.7	1,820.6	2,060.6	932.4	5.4	802.2	4.3	1,744.3	0.0	1,744.3	3,804.9
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
IV	304.4	64.4	240.0	1,515.8	304.7	1,820.6	2,060.6	932.4	5.4	802.2	4.3	1,744.3	0.0	1,744.3	3,804.9

TABLE 2.3: CAUSES OF CHANGES IN BROAD MONEY

During period	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
I. Net domestic money creation	248.8	38.7	126.8	1.1	17.5	77.6	-195.2	138.8	38.4	94.9	-14.3	7.8	-5.7	-47.9	9.5	45.3
A) Domestic credit	245.6	112.7	175.6	26.7	33.9	118.5	-171.2	131.5	85.8	79.5	38.7	-28.3	-6.2	4.7	41.1	-12.9
1) Net claims on public sector	175.7	-30.0	54.9	33.9	30.1	32.0	-194.5	102.3	21.0	42.5	30.8	-39.4	6.2	34.8	4.6	-11.7
a) Recourse to monetary system	40.8	7.2	-3.8	22.7	0.4	13.2	-9.0	2.7	-1.9	-2.7	3.9	-3.1	-6.3	0.7	-1.2	29.5
b) Drawing down of bank balances	134.9	-37.2	58.7	11.2	29.7	18.8	-185.4	99.7	22.9	45.1	26.9	-36.3	12.5	34.1	5.8	-41.2
1) Government's deposits	140.9	-28.5	16.6	-10.9	41.2	-1.1	-182.6	114.0	15.7	31.2	15.5	-45.9	9.3	28.0	2.7	-51.0
2) Development funds	-6.0	-8.7	42.2	22.2	-11.5	19.9	-2.8	-14.4	7.2	13.9	11.4	9.6	3.1	6.1	3.1	9.8
2) Claims on private sector	70.0	142.7	120.7	-7.2	3.8	86.5	23.2	29.2	64.8	37.0	7.9	11.0	-12.4	-30.1	36.5	-1.2
a) Enterprises	51.8	90.8	35.6	-60.1	5.7	69.6	6.6	8.9	0.9	22.0	4.4	8.2	-6.1	-34.8	6.5	-25.6
b) Individuals	21.0	55.1	92.0	52.2	-1.2	17.6	17.4	21.2	64.5	15.6	5.3	6.6	-6.4	4.1	30.0	24.5
1) Consumer credit	-17.9	-0.4	49.2	-0.1	-5.0	3.6	1.5	-0.5	52.6	5.2	-4.6	-4.0	-15.1	-3.3	12.0	6.3
2) Housing mortgages	38.9	55.4	42.8	52.3	3.8	14.0	15.9	21.7	11.9	10.4	9.9	10.6	8.8	7.4	18.0	18.2
c) Other	-2.8	-3.1	-6.9	0.7	-0.7	-0.7	-0.8	-0.9	-0.7	-0.6	-1.8	-3.8	0.1	0.6	0.1	-0.1
B) Other domestic factors	3.1	-74.1	-48.8	-25.6	-16.4	-40.9	-24.0	7.2	-47.3	15.4	-53.0	36.1	0.4	-52.6	-31.6	58.2
II. Inflow of foreign funds	1.6	-157.0	42.2	342.7	16.6	-106.8	70.5	-137.3	36.4	-75.1	-55.0	135.9	88.6	116.7	92.9	44.6
III. Broad money	250.4	-118.3	169.0	343.9	34.1	-29.2	-124.7	1.5	74.8	19.8	-69.3	143.7	82.8	68.8	102.4	89.9
1) Money	265.3	-108.0	79.5	267.6	-34.7	-61.1	-2.6	-9.6	76.7	13.0	-22.5	12.2	20.4	82.0	52.9	112.3
2) Quasi-money	-14.9	-10.3	89.5	76.3	68.8	32.0	-122.1	11.0	-1.9	6.7	-46.8	131.4	62.4	-13.2	49.5	-22.4

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)
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
2015	211.6	1,270.5	2.2	1,479.9	668.3	537.3	131.1	1,611.0	95.3	1,515.7	3,804.9	39.8
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
IV	211.6	1,270.5	2.2	1,479.9	668.3	537.3	131.1	1,611.0	95.3	1,515.7	3,804.9	39.8

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

End of period	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
ASSETS																
1. Claims on money-creating institutions	993.3	884.5	912.0	1,117.0	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	1,117.0
a) Monetary authorities	944.2	838.3	860.7	1,069.1	966.8	916.5	847.4	838.3	870.9	882.9	812.6	860.7	899.3	994.6	1,106.2	1,069.1
b) Commercial banks	49.2	46.2	51.2	47.9	51.2	48.7	48.4	46.2	49.6	48.4	51.7	51.2	48.7	47.5	49.0	47.9
2. Claims on the public sector	343.2	350.4	346.5	369.2	343.6	356.7	347.7	350.4	348.4	345.8	349.6	346.5	340.2	340.9	339.7	369.2
a) Short-term	95.7	106.8	114.1	132.3	96.1	112.8	104.1	106.8	111.8	110.7	113.2	114.1	107.3	120.1	120.2	132.3
b) Long-term	247.5	243.6	232.4	236.8	247.5	243.9	243.6	243.6	236.6	235.1	236.4	232.4	232.9	220.8	219.4	236.8
3. Claims on the private sector	2,710.9	2,853.6	2,974.3	2,967.2	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	2,967.2
a) Enterprises	1,204.3	1,295.1	1,330.7	1,270.6	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	1,270.6
b) Individuals	1,488.5	1,543.5	1,635.5	1,687.7	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	1,687.7
1) Consumer credit	537.3	536.9	586.1	586.0	532.3	535.9	537.4	536.9	589.5	594.7	590.1	586.1	571.0	567.7	579.7	586.0
2) Housing mortgages	951.2	1,006.6	1,049.4	1,101.7	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	1,101.7
c) Capital market investments	18.1	15.0	8.1	8.9	17.4	16.6	15.9	15.0	14.3	13.7	11.9	8.1	8.3	8.9	9.0	8.9
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	0.0
4. Foreign assets	2,038.6	1,856.8	1,896.5	2,150.5	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	2,150.5
a) Gold	331.5	239.4	238.9	211.6	318.4	237.5	264.3	239.4	257.3	262.0	242.3	238.9	236.5	233.3	221.9	211.6
b) Short-term	581.8	677.9	562.8	798.7	582.1	470.9	700.6	677.9	605.6	563.3	614.1	562.8	564.2	655.3	750.2	798.7
c) Long-term	1,125.4	939.5	1,094.8	1,140.2	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	1,140.2
5. Other domestic assets	-33.5	-17.2	-16.0	-34.7	-31.1	-32.2	-23.4	-17.2	-11.1	-12.3	-40.5	-16.0	-15.2	-20.6	-30.3	-34.7
6. Total assets	6,052.6	5,928.1	6,113.3	6,569.1	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	6,569.1

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

(continued)

End of period	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
LIABILITIES																
7. Broad money	3,410.4	3,292.0	3,461.0	3,804.9	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	3,804.9
a) Money	1,821.4	1,713.4	1,793.0	2,060.6	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	2,060.6
b) Quasi-money	1,588.9	1,578.6	1,668.1	1,744.3	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	1,744.3
8. Money-creating institutions	942.4	838.0	875.1	1,068.2	976.4	934.6	860.0	838.0	872.4	884.2	824.1	875.1	906.9	1,007.2	1,104.2	1,068.2
a) Monetary authorities	941.9	837.9	875.1	1,068.1	976.2	934.5	859.7	837.9	872.3	883.9	824.0	875.1	906.7	1,007.1	1,103.2	1,068.1
b) Commercial banks	0.5	0.1	0.0	0.0	0.2	0.1	0.3	0.1	0.2	0.3	0.1	0.0	0.2	0.1	1.0	0.0
9. Public sector deposits	206.3	243.5	184.8	173.6	176.6	157.8	343.2	243.5	220.6	175.5	148.5	184.8	172.3	138.2	132.4	173.6
a) Government	71.3	99.8	83.3	94.2	30.1	31.2	213.8	99.8	84.1	52.9	37.4	83.3	73.9	45.9	43.2	94.2
b) Development funds	135.0	143.7	101.5	79.4	146.5	126.6	129.4	143.7	136.5	122.6	111.2	101.5	98.4	92.3	89.2	79.4
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	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	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	0.0
11. Subordinated debt	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	0.0	0.0
12. Capital and reserves	535.0	630.1	676.2	730.6	560.7	585.4	628.8	630.1	657.7	651.3	657.0	676.2	692.0	716.4	745.3	730.6
13. Foreign liabilities	530.0	640.8	607.8	539.5	507.9	518.5	568.0	640.8	622.7	653.9	715.8	607.8	554.5	532.3	540.8	539.5
a) Short-term	485.2	587.0	550.6	463.1	464.0	469.1	519.1	587.0	568.8	598.9	659.7	550.6	496.7	473.9	482.0	463.1
b) Long-term	44.8	53.8	57.2	76.3	44.0	49.4	49.0	53.8	53.9	55.0	56.1	57.2	57.9	58.4	58.9	76.3
14. Revaluation differences	221.0	85.3	115.8	95.3	206.1	117.8	116.6	85.3	114.2	129.1	109.8	115.8	126.4	118.2	109.2	95.3
15. Other domestic liabilities	195.1	198.3	192.7	157.1	191.2	195.3	190.0	198.3	225.8	214.6	226.8	192.7	181.3	198.0	207.1	157.1
16. Total liabilities	6,052.6	5,928.1	6,113.3	6,569.1	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	6,569.1

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)		(4)	Banks	Governments	Other	(5)	(6)	(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		
2015	0.0	22.2	22.2	211.6	273.2	0.0	997.4	1,482.2	1,504.4		
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		
IV	0.0	22.2	22.2	211.6	273.2	0.0	997.4	1,482.2	1,504.4		

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)
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	
2015	89.6	271.3	73.7	34.2	0.0	305.8	624.9	0.0	0.8	6.5	1,406.8	2.2	95.3	1,504.4	
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
	IV	89.6	271.3	73.7	34.2	0.0	305.8	624.9	0.0	0.8	6.5	1,406.8	2.2	95.3	1,504.4

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)	
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
2015	176	861	964	253	2,209	8	4,470
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
IV	176	861	964	253	2,209	8	4,470

End of period	Denominations: value (Afl. million)						Total value of notes issued
	5	10	25	50	100	500	
	(1)	(2)	(3)	(4)	(5)	(6)	
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
2015	0.9	8.6	24.1	12.6	220.9	4.2	271.3
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
IV	0.9	8.6	24.1	12.6	220.9	4.2	271.3

TABLE 3.4: COINS ISSUED

	Denominations: number (x 1,000)								Total value of coins issued excl. (8) (Afl. million)
	Cents				Florin			Commemorative coins	
	5	10	25	50	1	2 ½	5		
End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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
2015	25,375	25,272	16,579	8,193	10,671	101	2,040	16	33.2
2013 I	22,661	22,144	14,462	7,299	9,215	93	1,806	15	29.1
2013 II	22,842	22,465	14,571	7,364	9,289	93	1,813	15	29.3
2013 III	23,012	22,680	14,708	7,441	9,422	93	1,821	15	29.6
2013 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
2014 II	23,926	23,613	15,388	7,751	9,604	94	1,856	16	30.4
2014 III	24,119	23,805	15,562	7,888	9,603	94	1,871	16	30.6
2014 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
2015 II	24,803	24,472	15,828	7,997	10,055	94	1,972	16	31.8
2015 III	25,093	24,991	16,248	7,997	10,221	95	1,992	16	32.2
2015 IV	25,375	25,272	16,579	8,193	10,671	101	2,040	16	33.2

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)	
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	
2015	1,504.1	333.7	3,103.7	247.2	5,188.7	4,111.1	647.1	430.6	
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
	IV	1,504.1	333.7	3,103.7	247.2	5,188.7	4,111.1	647.1	430.6

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

	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
1. Capital adequacy																
a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 14%)	19.4	22.7	23.3	25.8	21.5	21.9	22.8	22.7	23.1	22.9	23.3	23.3	24.3	25.5	26.2	25.8
b. Regulatory Tier I capital to risk-weighted assets	11.8	14.7	15.3	17.6	15.8	15.6	15.2	14.7	18.1	17.0	16.2	15.3	18.9	19.2	19.0	17.6
2. Asset quality																
a. Nonperforming loans to gross loans	7.0	7.0	6.3	4.7	7.0	8.2	7.6	7.0	6.7	6.6	6.4	6.3	6.3	6.4	5.1	4.7
b. Nonperforming loans (net of allocated loan loss provisions) to gross loans	3.4	3.7	3.2	1.6	3.4	4.6	4.2	3.7	3.5	3.4	3.3	3.2	3.2	3.3	2.1	1.6
c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital	19.2	18.3	14.7	6.8	17.5	23.7	20.7	18.3	16.7	16.6	15.7	14.7	14.4	13.9	8.7	6.8
d. Large loans to regulatory capital ¹⁾	86.4	67.6	69.2	57.5	68.8	60.9	67.4	67.6	66.0	71.0	73.6	69.2	67.4	62.8	53.4	57.5
3. Earnings and profitability																
a. Return on assets (before taxes)	3.1	3.1	2.8	2.7	0.7	0.7	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.8	0.6
b. Return on equity (before taxes)	30.4	28.0	23.3	21.4	6.5	6.9	7.2	6.8	6.2	5.8	5.3	6.0	5.2	5.2	5.6	4.9
c. Return on assets (after taxes)	2.3	2.2	2.2	2.1	0.6	0.5	0.8	0.3	0.5	0.5	0.5	0.6	0.5	0.5	0.6	0.5
d. Return on equity (after taxes)	22.7	20.3	17.9	16.1	5.8	4.6	7.2	2.4	4.5	4.3	3.9	5.1	3.8	3.6	4.2	4.1
e. Interest margin to gross income	62.1	61.8	60.4	57.3	62.0	65.8	61.6	58.3	61.1	62.6	59.0	59.0	59.3	60.6	55.1	54.7
f. Noninterest expenses to gross income	71.3	71.8	72.0	73.2	68.3	72.9	58.5	86.5	71.9	73.1	75.2	67.9	74.2	73.8	71.8	73.0
g. Interest rate margin ²⁾	7.5	7.0	5.7	6.1	7.8	7.7	6.8	6.3	5.4	6.1	6.2	5.6	6.2	6.6	6.1	5.6
4. Liquidity																
a. Loans to deposits ratio (maximum 80%)	68.2	72.9	73.6	69.9	68.0	71.5	72.8	72.9	73.3	73.2	73.4	73.6	72.5	71.6	70.6	69.9
b. Liquid assets to total assets ³⁾ (minimum 15%)	27.6	24.3	24.1	27.3	27.5	25.0	24.1	24.3	24.7	24.3	24.5	24.1	25.2	26.5	28.0	27.3
c. Liquid assets to short-term liabilities	61.2	57.5	58.7	62.9	62.9	58.6	55.8	57.5	58.3	57.4	58.9	58.7	61.4	63.0	66.2	62.9
5. Sensitivity to market risk																
a. Net foreign assets ⁴⁾ to regulatory capital	44.8	25.3	26.5	36.4	42.6	31.1	23.1	25.3	26.7	20.5	22.6	26.5	36.5	34.8	32.8	36.4

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)	
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	
2015	64.4	306.8	624.9	324.8	8.9	846.7	1,519.3	585.4	11.2	
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
	IV	64.4	306.8	624.9	324.8	8.9	846.7	1,519.3	585.4	11.2

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)
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	
2015	141.0	42.2	39.2	0.8	4,515.5	21.2	481.1	0.0	141.2	24.8	668.3	5,183.9	
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
	IV	141.0	42.2	39.2	0.8	4,515.5	21.2	481.1	0.0	141.2	24.8	668.3	5,183.9

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)
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
2015	300.5	1,204.9	314.4	20.5	158.6	275.5	372.4	45.2	937.8	375.9
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
IV	300.5	1,204.9	314.4	20.5	158.6	275.5	372.4	45.2	937.8	375.9

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)	
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	
2015	641.0	0.0	4,646.6	24.2	152.8	119.5	108.4	76.5	6.1	49.9	537.3	5,183.9	
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
	IV	641.0	0.0	4,646.6	24.2	152.8	119.5	108.4	76.5	6.1	49.9	537.3	5,183.9

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

	Loans outstanding				Percentages			
	Current account	Term loans	Mortgage	Total	Current account	Term loans	Mortgage	Percentage of total loans
Agriculture, hunting, forestry and fishing	0.2	0.2	0.1	0.4	37.1	40.9	22.1	0.0
Mining and manufacturing	2.6	5.2	1.2	9.0	28.9	57.9	13.2	0.3
Electricity, gas, and water supply	11.9	42.7	1.4	56.0	21.2	76.3	2.5	1.9
Construction	15.4	24.7	9.5	49.6	31.1	49.8	19.1	1.7
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	133.6	253.4	158.1	545.1	24.5	46.5	29.0	18.2
Hotels and restaurants	4.3	95.4	43.4	143.1	3.0	66.7	30.4	4.8
Transport, storage and communications	3.4	24.0	1.2	28.6	12.0	83.9	4.1	1.0
Financial intermediation	18.6	56.5	18.5	93.6	19.9	60.4	19.7	3.1
Real estate, renting and business activities	11.9	113.4	175.9	301.2	4.0	37.7	58.4	10.1
Other enterprises	3.5	25.8	14.7	44.0	7.9	58.7	33.4	1.5
Total loans to enterprises	205.3	641.4	423.9	1,270.6	16.2	50.5	33.4	42.5
Government	0.0	11.2	0.0	11.2	0.0	0.0	0.0	0.0
Individuals	18.0	596.4	1,095.4	1,709.8	1.1	34.9	64.1	57.2
Total loans	223.3	1,249.0	1,519.3	2,991.6	7.5	41.8	50.8	100.0

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

End of period	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
Agriculture, hunting, forestry and fishing	0.2	0.8	0.6	0.4	0.2	0.2	0.5	0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.4	0.4
Mining and manufacturing	38.9	26.2	25.7	9.0	37.0	21.6	26.4	26.2	27.8	26.2	26.9	25.7	9.6	8.7	8.1	9.0
Electricity, gas and water supply	84.7	85.3	108.0	56.0	85.6	80.4	86.8	85.3	85.2	83.8	81.1	108.0	82.0	96.0	94.2	56.0
Construction	34.1	33.3	39.2	49.6	34.5	27.7	33.0	33.3	32.8	32.5	32.3	39.2	53.3	48.0	50.0	49.6
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	520.4	582.1	556.5	545.1	537.6	544.9	562.1	582.1	564.0	557.9	580.1	556.5	584.9	559.5	544.2	545.1
Hotels and restaurants	66.2	131.1	123.3	143.1	68.8	100.5	102.0	131.1	132.5	124.9	126.1	123.3	122.5	124.8	61.4	143.1
Transport, storage and communications	28.8	20.5	32.5	28.6	31.7	21.2	18.1	20.5	20.1	13.4	34.9	32.5	35.7	33.4	30.3	28.6
Financial intermediation	146.5	105.8	100.5	93.6	130.2	108.7	109.1	105.8	168.9	168.9	104.0	100.5	102.7	100.9	96.1	93.6
Real estate, renting and business activities	233.0	251.1	286.6	301.2	198.6	160.1	251.4	251.1	197.8	249.4	283.1	286.6	289.7	276.6	287.1	301.2
Other enterprises	51.5	58.9	57.9	44.0	85.9	214.2	96.9	58.9	66.2	60.5	53.3	57.9	43.6	41.3	124.5	44.0
Total loans to enterprises	1,204.3	1,295.1	1,330.7	1,270.6	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	1,270.6
Government	0.0	0.0	0.0	11.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.2
Individuals	1,511.7	1,572.0	1,662.0	1,709.8	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	1,709.8
Total loans	2,716.1	2,867.1	2,992.7	2,991.6	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	2,991.6

TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS

	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
End of period																
1. Net foreign assets	714.4	866.5	958.5	1038.6	751.9	769.8	806.6	866.5	868.6	921.8	950.2	958.5	981.2	964.3	939.5	1038.6
2. Domestic claims	2,191.4	2,327.1	2,671.7	2,592.4	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	2,592.4
a. Government	1,115.0	1,240.8	1,482.4	1,445.8	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	1,445.8
b. Private sector	1,076.4	1,086.2	1,189.4	1,146.7	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	1,146.7
3. Total assets = total liabilities	2,905.8	3,193.6	3,630.3	3,631.0	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	3,631.0
4. Borrowings and deposits	38.8	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	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	38.6
b. Other residents	0.2	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	0.2
5. Pension fund provisions	2,814.7	2,984.4	2,774.9	2,837.8	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	2,837.8
6. Insurance reserve fund	785.5	829.4	898.3	972.4	818.3	830.1	834.7	829.4	869.5	876.1	886.3	898.3	945.6	952.8	970.0	972.4
7. Other items, net	-733.1	-659.0	-81.7	-218.0	-760.1	-757.0	-684.0	-659.0	-715.0	-712.9	-636.0	-81.7	-166.2	-181.5	-232.9	-218.0

TABLE 5.2: HOUSING MORTGAGES

End of period	2012	2013	2014	2015	2013				2014				2015			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
Total	1,537.0	1,581.7	1,621.6	1,684.0	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	1,684.0
Commercial banks	944.7	1000.3	1,042.8	1,095.4	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	1,095.4
Mortgage banks	206.0	200.1	201.4	200.6	202.7	200.9	200.1	200.1	197.5	196.9	198.6	201.4	199.1	198.8	198.7	200.6
Pension funds	264.3	261.3	252.9	257.9	264.3	264.1	263.6	261.3	259.1	257.6	253.7	252.9	249.6	253.2	257.0	257.9
Life Insurance Companies	99.7	102.8	107.5	110.0	101.5	102.1	101.7	102.8	103.6	103.1	106.3	107.5	107.7	111.0	110.5	110.0
Other	22.4	17.2	17.0	20.0	23.8	17.5	17.5	17.2	16.7	16.8	16.9	17.0	18.7	19.1	19.4	20.0

TABLE 5.3: FINANCIAL SURVEY

	Central Bank and Treasury	Commercial Banks	Monetary Sector	Nonmonetary Financial Institutions	Financial Sector
End of December 2015	(1)	(2)	(3)=(1)+(2)	(4)	(5)=(3)+(4)
1. Foreign assets	1,482.2	668.3	2,150.5	1,216.7	3,367.2
2. Domestic claims	7.0	3,187.1	3,194.1	2,592.4	5,786.5
a) Government	0.0	263.0	263.0	1,445.8	1,708.8
b) Non-financial public enterprises	0.0	74.6	74.6	111.0	185.6
c) Enterprises	0.0	1,168.8	1,168.8	306.9	1,475.7
d) Individuals	7.0	1,680.7	1,687.7	728.8	2,416.5
1) Consumer credit	0.7	585.4	586.0	146.5	732.5
2) Housing mortgages	6.3	1,095.4	1,101.7	582.3	1,684.0
3. Other domestic claims	15.2	1,333.2	1,348.5	1,510.1	2,858.5
4. TOTAL ASSETS=TOTAL LIABILITIES	1,504.4	5,188.7	6,693.1	5,319.2	12,012.3
5. Foreign liabilities	97.6	537.3	634.8	178.1	812.9
6. Deposits and borrowings	108.7	3,629.8	3,738.4	38.8	3,777.3
a) Government	107.9	65.7	173.6	38.6	212.2
b) Other residents	0.8	3,564.1	3,564.9	0.2	3,565.1
7. Pension fund provisions	0.0	0.0	0.0	2,837.8	2,837.8
8. Insurance reserve fund	0.0	0.0	0.0	972.4	972.4
9. Other domestic liabilities	1,298.1	1,021.7	2,319.8	1,292.1	3,611.9

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 takeover 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.