



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES**  
**FEBRUARY 2016**  
**Last updated March 31, 2016**

**Contents**

	<u>Available</u>
1. Monetary survey	<input checked="" type="checkbox"/>
2. Components of broad money	<input checked="" type="checkbox"/>
3. Causes of changes in broad money	<input checked="" type="checkbox"/>
4. Foreign assets	<input checked="" type="checkbox"/>
5. Consolidated balance sheet of the money creating institutions	<input checked="" type="checkbox"/>
6. Centrale Bank van Aruba: Summary account	<input checked="" type="checkbox"/>
7. Commercial banks' consolidated summary account	<input checked="" type="checkbox"/>
8. Government revenue	<input type="checkbox"/>
9. Government's position with the monetary system	<input checked="" type="checkbox"/>
10. Tourism	<input type="checkbox"/>
11. Growth in stay-over tourism	<input type="checkbox"/>
12. Consumer price index (December 2006=100)	<input type="checkbox"/>

**TABLE 1: MONETARY SURVEY\***

In Afl. million

End of period	2012	2013	2014	2015	2014	2015	2015	2015	2016	2016
					December	January	February	December	January	February
<b>I. Net domestic assets</b>	<b>2,122.7</b>	<b>2,161.3</b>	<b>2,288.1</b>	<b>2,289.2</b>	<b>2,288.1</b>	<b>2,204.2</b>	<b>2,235.6</b>	<b>2,289.2</b>	<b>2,278.4</b>	<b>2,199.3</b>
A) Domestic credit	2,847.7	2,960.5	3,136.1	3,162.8	3,136.1	3,062.8	3,101.0	3,162.8	3,142.6	3,140.3
1) Net claims on public sector	136.8	106.8	161.7	195.6	161.7	100.7	132.5	195.6	181.9	182.7
a) Gross claims**	343.2	350.4	346.5	369.2	346.5	346.6	340.4	369.2	372.1	373.3
b) Government's deposits	-71.3	-99.8	-83.3	-94.2	-83.3	-144.1	-106.9	-94.2	-112.7	-115.2
c) Development funds	-135.0	-143.7	-101.5	-79.4	-101.5	-101.8	-101.0	-79.4	-77.6	-75.4
2) Claims on private sector	2,710.9	2,853.6	2,974.3	2,967.2	2,974.3	2,962.1	2,968.4	2,967.2	2,960.7	2,957.6
a) Enterprises	1,204.3	1,295.1	1,330.7	1,270.6	1,330.7	1,317.5	1,327.1	1,270.6	1,262.7	1,256.6
b) Individuals	1,488.5	1,543.5	1,635.5	1,687.7	1,635.5	1,636.3	1,633.1	1,687.7	1,689.0	1,691.3
1) Consumer credit	537.3	536.9	586.1	586.0	586.1	580.3	575.6	586.0	583.1	581.0
2) Housing mortgages	951.2	1,006.6	1,049.4	1,101.7	1,049.4	1,056.0	1,057.5	1,101.7	1,106.0	1,110.4
c) Other	18.1	15.0	8.1	8.9	8.1	8.2	8.2	8.9	8.9	9.6
B) Other items, net	-725.1	-799.1	-848.0	-873.6	-848.0	-858.6	-865.4	-873.6	-864.1	-941.0
<b>II. Net foreign assets</b>	<b>1,287.7</b>	<b>1,130.7</b>	<b>1,172.9</b>	<b>1,515.7</b>	<b>1,172.9</b>	<b>1,266.3</b>	<b>1,289.8</b>	<b>1,515.7</b>	<b>1,582.8</b>	<b>1,645.5</b>
A) Centrale Bank van Aruba***	1,184.8	1,107.6	1,124.0	1,384.6	1,124.0	1,191.7	1,178.4	1,384.6	1,453.7	1,480.4
B) Commercial banks	102.9	23.2	48.9	131.1	48.9	74.7	111.3	131.1	129.0	165.2
<b>III. Broad money</b>	<b>3,410.4</b>	<b>3,292.0</b>	<b>3,461.0</b>	<b>3,804.9</b>	<b>3,461.0</b>	<b>3,470.5</b>	<b>3,525.4</b>	<b>3,804.9</b>	<b>3,861.2</b>	<b>3,844.8</b>
A) Money	1,821.4	1,713.4	1,793.0	2,060.6	1,793.0	1,753.0	1,802.9	2,060.6	2,091.4	2,138.7
B) Quasi-money	1,588.9	1,578.6	1,668.1	1,744.3	1,668.1	1,717.5	1,722.5	1,744.3	1,769.8	1,706.1

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

\*\* Gross claims include loans granted as well as government bonds in the hands of the monetary sectors and claims resulting from the issuance of treasury bills, cash certificates, and coins.

\*\*\* Revaluation differences of gold and official foreign exchange holdings are excluded in order to approximate the net import of foreign funds by the nonmonetary sectors.

**TABLE 2: COMPONENTS OF BROAD MONEY**

In Afl. million

End of period	Currency			Demand deposits			Money (7= 3+6)	Other deposits					Treasury bills and cash loan certificates (13)	Quasi- money (14= 12+13)	Broad money (15= 7+14)
	Issued (1)	At banks (2)	Outside banks (3= 1-2)	Afl. (4)	Foreign currency (5)	Total (6= 4+5)		Savings		Time		Total (12= 8+9+10+11)			
								Afl. (8)	Foreign currency (9)	Afl. (10)	Foreign currency (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
2015 January	265.3	47.3	217.9	1,236.6	298.4	1,535.1	1,753.0	967.1	5.3	741.1	4.0	1,717.5	0.0	1,717.5	3,470.5
February	263.1	44.6	218.4	1,292.9	291.6	1,584.5	1,802.9	957.9	5.2	755.4	4.0	1,722.5	0.0	1,722.5	3,525.4
March	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
April	281.6	60.8	220.8	1,290.7	306.7	1,597.5	1,818.3	955.5	4.2	785.6	4.0	1,749.2	0.0	1,749.2	3,567.5
May	266.2	47.9	218.3	1,325.2	297.9	1,623.0	1,841.4	952.1	4.6	770.6	4.0	1,731.4	0.0	1,731.4	3,572.8
June	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
July	275.8	51.4	224.4	1,358.1	297.3	1,655.4	1,879.8	957.8	3.9	755.4	4.3	1,721.5	0.0	1,721.5	3,601.2
August	277.1	50.3	226.8	1,427.4	291.2	1,718.6	1,945.4	957.9	4.3	793.4	5.2	1,760.7	0.0	1,760.7	3,706.1
September	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
October	273.3	47.4	225.9	1,413.6	290.3	1,703.8	1,929.7	961.1	4.1	804.1	4.3	1,773.5	0.0	1,773.5	3,703.3
November	281.2	47.9	233.3	1,471.0	292.4	1,763.4	1,996.6	959.7	5.7	763.6	4.3	1,733.4	0.0	1,733.4	3,730.0
December	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
2016 January	284.7	50.0	234.7	1,535.1	321.6	1,856.8	2,091.4	943.4	5.2	816.9	4.3	1,769.8	0.0	1,769.8	3,861.2
February	280.3	42.9	237.4	1,563.3	338.0	1,901.3	2,138.7	945.9	5.7	750.1	4.4	1,706.1	0.0	1,706.1	3,844.8

**TABLE 3: CAUSES OF CHANGES IN BROAD MONEY**

In Afl. million

During period	2012	2013	2014	2015	2014	2015	2015	2015	2016	2016
					December	January	February	December	January	February
<b>I. Net domestic money creation</b>	<b>248.8</b>	<b>38.7</b>	<b>126.8</b>	<b>1.1</b>	<b>26.5</b>	<b>-83.9</b>	<b>31.4</b>	<b>38.9</b>	<b>-10.8</b>	<b>-79.2</b>
A) Domestic credit	245.6	112.7	175.6	26.7	-12.8	-73.2	38.2	-2.3	-20.2	-2.3
1) Net claims on public sector	175.7	-30.0	54.9	33.9	-20.3	-61.0	31.8	-10.5	-13.7	0.8
a) Recourse to monetary system	40.8	7.2	-3.8	22.7	-3.6	0.1	-6.2	20.6	2.9	1.2
b) Drawing down of bank balances	134.9	-37.2	58.7	11.2	-16.7	-61.1	38.0	-31.1	-16.7	-0.4
1) Government's deposits	140.9	-28.5	16.6	-10.9	-21.5	-60.8	37.2	-32.4	-18.5	-2.6
2) Development funds	-6.0	-8.7	42.2	22.2	4.8	-0.3	0.9	1.3	1.8	2.1
2) Claims on private sector	70.0	142.7	120.7	-7.2	7.4	-12.3	6.4	8.2	-6.5	-3.0
a) Enterprises	51.8	90.8	35.6	-60.1	9.6	-13.2	9.6	-6.0	-7.8	-6.1
b) Individuals	21.0	55.1	92.0	52.2	-2.2	0.8	-3.3	14.3	1.3	2.3
1) Consumer credit	-17.9	-0.4	49.2	-0.1	-1.7	-5.8	-4.7	6.5	-3.0	-2.1
2) Housing mortgages	38.9	55.4	42.8	52.3	-0.5	6.6	1.5	7.8	4.3	4.4
c) Other	-2.8	-3.1	-6.9	0.7	0.0	0.1	0.0	-0.1	0.0	0.8
B) Other domestic factors	3.1	-74.1	-48.8	-25.6	39.3	-10.7	-6.8	41.2	9.5	-76.9
<b>II. Inflow of foreign funds*</b>	<b>1.6</b>	<b>-157.0</b>	<b>42.2</b>	<b>342.7</b>	<b>18.1</b>	<b>93.4</b>	<b>23.5</b>	<b>36.0</b>	<b>67.1</b>	<b>62.7</b>
<b>III. Broad money</b>	<b>250.4</b>	<b>-118.3</b>	<b>169.0</b>	<b>343.9</b>	<b>44.6</b>	<b>9.5</b>	<b>54.8</b>	<b>74.9</b>	<b>56.3</b>	<b>-16.4</b>
1) Money	265.3	-108.0	79.5	267.6	20.5	-40.0	49.9	63.9	30.9	47.3
2) Quasi-money	-14.9	-10.3	89.5	76.3	24.1	49.4	5.0	11.0	25.4	-63.7

\* Revaluation differences of gold and official foreign exchange holdings are excluded in order to approximate the net import of foreign funds by the nonmonetary sectors.

**TABLE 4: FOREIGN ASSETS**

In Afl. million

End of period	Centrale Bank van Aruba				Commercial banks			Total	Revaluation differences*	Total excl.( 9)	
	Gold	Other assets	Liabilities	Net	Assets	Liabilities	Net				
	(1)	(2)	(3)	(4= 1+2-3)	(5)	(6)	(7= 5-6)				(8= 4+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	
2013	239.4	953.6	0.1	1,192.9	663.9	640.7	23.2	1,216.0	85.3	1,130.7	
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	
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	
2015	January	238.9	1,083.4	0.2	1,322.2	665.4	590.8	74.7	1,396.9	130.5	1,266.3
	February	238.9	1,068.2	1.9	1,305.3	685.2	573.8	111.3	1,416.6	126.8	1,289.8
	March	236.5	1,027.3	3.0	1,260.8	678.6	551.5	127.1	1,387.9	126.4	1,261.5
	April	236.5	1,047.4	0.1	1,283.8	688.4	538.6	149.9	1,433.6	125.6	1,308.1
	May	236.5	1,086.2	0.1	1,322.6	674.0	541.9	132.1	1,454.8	124.7	1,330.1
	June	233.3	1,135.1	0.1	1,368.3	660.3	532.2	128.1	1,496.3	118.2	1,378.2
	July	233.3	1,123.3	2.9	1,353.7	641.5	534.0	107.5	1,461.2	119.0	1,342.2
	August	233.3	1,258.3	6.7	1,484.9	645.9	537.8	108.2	1,593.1	117.3	1,475.7
	September	221.9	1,235.2	0.1	1,457.0	664.0	540.7	123.3	1,580.3	109.2	1,471.1
	October	221.9	1,282.0	0.4	1,503.5	636.1	539.4	96.7	1,600.3	107.0	1,493.2
	November	221.9	1,282.6	1.4	1,503.1	664.2	582.7	81.5	1,584.6	104.9	1,479.6
	December	211.6	1,270.5	2.2	1,479.9	668.3	537.3	131.1	1,611.0	95.3	1,515.7
2016	January	211.6	1,344.2	1.4	1,554.5	671.8	542.8	129.0	1,683.5	100.7	1,582.8
	February	211.6	1,370.4	1.2	1,580.8	713.1	548.0	165.2	1,746.0	100.5	1,645.5

\* Of gold and official foreign exchange holdings, in accordance with the Central Bank Ordinance as revised in December 1989.

**TABLE 5a: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS**

In Afl. million

End of period	2012	2013	2014	2015	2014	2015	2015	2015	2016	2016
					December	January	February	December	January	February
<b>ASSETS</b>										
1. Claims on money-creating institutions	993.3	884.5	912.0	1,117.0	912.0	933.0	951.4	1,117.0	1,181.5	1,179.5
a) Monetary authorities	944.2	838.3	860.7	1,069.1	860.7	884.2	903.8	1,069.1	1,123.6	1,132.5
b) Commercial banks	49.2	46.2	51.2	47.9	51.2	48.8	47.5	47.9	57.9	47.0
2. Claims on the public sector	343.2	350.4	346.5	369.2	346.5	346.6	340.4	369.2	372.1	373.3
a) Short-term	95.7	106.8	114.1	132.3	114.1	114.2	107.3	132.3	135.3	136.5
b) Long-term	247.5	243.6	232.4	236.8	232.4	232.4	233.1	236.8	236.8	236.8
3. Claims on the private sector	2,710.9	2,853.6	2,974.3	2,967.2	2,974.3	2,962.1	2,968.4	2,967.2	2,960.7	2,957.6
a) Enterprises	1,204.3	1,295.1	1,330.7	1,270.6	1,330.7	1,317.5	1,327.1	1,270.6	1,262.7	1,256.6
b) Individuals	1,488.5	1,543.5	1,635.5	1,687.7	1,635.5	1,636.3	1,633.1	1,687.7	1,689.0	1,691.3
1) Consumer credit	537.3	536.9	586.1	586.0	586.1	580.3	575.6	586.0	583.1	581.0
2) Housing mortgages	951.2	1,006.6	1,049.4	1,101.7	1,049.4	1,056.0	1,057.5	1,101.7	1,106.0	1,110.4
c) Capital market investments	18.1	15.0	8.1	8.9	8.1	8.2	8.2	8.9	8.9	9.6
d) Other	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	1,896.5	1,987.8	1,992.3	2,150.5	2,227.7	2,295.2
a) Gold	331.5	239.4	238.9	211.6	238.9	238.9	238.9	211.6	211.6	211.6
b) Short-term	581.8	677.9	562.8	798.7	562.8	589.7	597.2	798.7	870.5	941.8
c) Long-term	1,125.4	939.5	1,094.8	1,140.2	1,094.8	1,159.2	1,156.2	1,140.2	1,145.6	1,141.8
5. Other domestic assets	-33.5	-17.2	-16.0	-34.7	-16.0	-26.9	-23.0	-34.7	-25.9	-31.4
<b>6. Total assets</b>	<b>6,052.6</b>	<b>5,928.1</b>	<b>6,113.3</b>	<b>6,569.1</b>	<b>6,113.3</b>	<b>6,202.6</b>	<b>6,229.5</b>	<b>6,569.1</b>	<b>6,716.1</b>	<b>6,774.2</b>

**TABLE 5b: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS (continued)**

In Afl. million

End of period	2012	2013	2014	2015	2014	2015	2015	2015	2016	2016
					December	January	February	December	January	February
<b>LIABILITIES</b>										
7. Broad money	3,410.4	3,292.0	3,461.0	3,804.9	3,461.0	3,470.5	3,525.4	3,804.9	3,861.2	3,844.8
a) Money	1,821.4	1,713.4	1,793.0	2,060.6	1,793.0	1,753.0	1,802.9	2,060.6	2,091.4	2,138.7
b) Quasi-money	1,588.9	1,578.6	1,668.1	1,744.3	1,668.1	1,717.5	1,722.5	1,744.3	1,769.8	1,706.1
8. Money-creating institutions	942.4	838.0	875.1	1,068.2	875.1	902.4	914.2	1,068.2	1,135.1	1,142.8
a) Monetary authorities	941.9	837.9	875.1	1,068.1	875.1	902.4	913.7	1,068.1	1,135.0	1,142.7
b) Commercial banks	0.5	0.1	0.0	0.0	0.0	0.1	0.5	0.0	0.1	0.1
9. Public sector deposits	206.3	243.5	184.8	173.6	184.8	245.9	207.9	173.6	190.2	190.7
a) Government	71.3	99.8	83.3	94.2	83.3	144.1	106.9	94.2	112.7	115.2
b) Development funds	135.0	143.7	101.5	79.4	101.5	101.8	101.0	79.4	77.6	75.4
10. Long-term liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a) Government	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
11. Subordinated debt	12.5	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	676.2	680.8	685.5	730.6	745.8	753.6
13. Foreign liabilities	530.0	640.8	607.8	539.5	607.8	590.9	575.7	539.5	544.2	549.2
a) Short-term	485.2	587.0	550.6	463.1	550.6	533.8	517.9	463.1	470.2	474.8
b) Long-term	44.8	53.8	57.2	76.3	57.2	57.1	57.8	76.3	74.0	74.4
14. Revaluation differences*	221.0	85.3	115.8	95.3	115.8	130.5	126.8	95.3	100.7	100.5
15. Other domestic liabilities	195.1	198.3	192.7	157.1	192.7	181.4	194.0	157.1	138.8	192.7
<b>16. Total liabilities</b>	<b>6,052.6</b>	<b>5,928.1</b>	<b>6,113.3</b>	<b>6,569.1</b>	<b>6,113.3</b>	<b>6,202.6</b>	<b>6,229.5</b>	<b>6,569.1</b>	<b>6,716.1</b>	<b>6,774.2</b>

\* Of gold and official foreign exchange holdings.

**TABLE 6: CENTRALE BANK VAN ARUBA: SUMMARY ACCOUNT**

In Afl. million

End of period	Domestic assets	Foreign assets	Total assets = Total liabilities	Domestic liabilities						Total reserve money	Other	Revaluation of gold and foreign exchange holdings	Foreign liabilities
				Capital and reserves	Government	Development funds	Reserve money						
							Notes	Demand deposits	Time deposits				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
2012	19.7	1,409.5	1,429.2	86.3	44.9	13.8	225.0	210.3	614.0	1,049.3	10.1	221.0	3.7
2013	20.6	1,192.9	1,213.5	88.0	74.7	7.7	237.7	236.8	476.6	951.1	6.6	85.3	0.1
2014	27.5	1,240.9	1,268.3	88.4	50.8	6.3	261.8	262.4	474.4	998.5	7.4	115.8	1.1
2015	22.2	1,482.2	1,504.4	89.6	73.7	34.2	271.3	306.6	624.9	1,202.8	6.5	95.3	2.2
2015 January	22.2	1,322.3	1,344.5	84.6	94.2	11.8	233.6	249.0	533.9	1,016.5	6.8	130.5	0.2
February	23.1	1,307.1	1,330.2	82.9	56.6	21.0	231.4	292.1	504.8	1,028.3	12.7	126.8	1.9
March	30.2	1,263.8	1,294.0	83.0	36.2	18.4	235.2	243.8	540.8	1,019.7	7.3	126.4	3.0
April	22.5	1,283.8	1,306.4	81.7	37.5	17.3	249.9	245.6	535.2	1,030.8	13.5	125.6	0.1
May	23.0	1,322.7	1,345.7	84.0	57.3	18.4	234.5	340.8	477.3	1,052.6	8.7	124.7	0.1
June	23.4	1,368.3	1,391.8	84.1	27.7	22.2	240.5	370.5	517.1	1,128.1	11.4	118.2	0.1
July	23.4	1,356.6	1,380.0	85.5	15.6	19.8	244.0	337.9	547.4	1,129.2	8.0	119.0	2.9
August	24.1	1,491.6	1,515.7	88.1	35.4	17.8	245.2	443.1	554.5	1,242.7	7.8	117.3	6.7
September	25.4	1,457.1	1,482.5	89.4	23.5	18.7	241.5	428.6	553.2	1,223.3	18.3	109.2	0.1
October	23.9	1,503.9	1,527.8	90.7	49.0	13.5	240.8	463.3	546.5	1,250.7	16.5	107.0	0.4
November	23.4	1,504.5	1,527.9	91.8	32.4	25.3	248.5	399.1	608.6	1,256.1	15.9	104.9	1.4
December	22.2	1,482.2	1,504.4	89.6	73.7	34.2	271.3	306.6	624.9	1,202.8	6.5	95.3	2.2
2016 January	23.9	1,555.9	1,579.7	90.9	77.8	37.3	251.4	235.9	776.8	1,264.1	7.4	100.7	1.4
February	24.2	1,582.0	1,606.3	91.9	81.9	35.1	246.8	218.2	809.3	1,274.3	21.3	100.5	1.2



**TABLE 7: COMMERCIAL BANKS' CONSOLIDATED SUMMARY ACCOUNT**

In Afl. million

End of period	January 2016			February 2016		
	Overall	Resident	Non-Resident	Overall	Resident	Non-Resident
<b>Assets</b>						
1) Cash	72.7	50.0	22.6	60.3	42.9	17.3
2) Central Bank	1,000.5	1,000.5	0.0	1,016.6	1,016.6	0.0
a) Current account	223.7	223.7	0.0	207.2	207.2	0.0
b) Time deposits	776.8	776.8	0.0	809.3	809.3	0.0
3) Due from banks	499.8	15.7	484.1	538.6	4.8	533.8
a) Current account	409.3	15.7	393.6	448.0	4.8	443.2
b) Time deposits	90.5	0.0	90.5	90.5	0.0	90.5
1) One year and below	90.5	0.0	90.5	90.5	0.0	90.5
2) Over one year	0.0	0.0	0.0	0.0	0.0	0.0
4) Loans	3,098.5	2,958.6	140.0	3,094.6	2,955.8	138.8
a) Enterprises	870.6	836.2	34.4	867.0	832.6	34.5
b) Individuals	585.9	582.4	3.5	583.3	580.3	3.0
c) Mortgage	1,628.0	1,526.0	102.0	1,629.2	1,527.9	101.3
d) Government	14.0	14.0	0.0	15.0	15.0	0.0
5) Securities	333.7	333.7	0.0	334.5	334.5	0.0
a) Short-term securities	73.0	73.0	0.0	73.0	73.0	0.0
b) Government bonds	251.8	251.8	0.0	251.8	251.8	0.0
c) Other	8.9	8.9	0.0	9.6	9.6	0.0
6) Sundry	108.1	83.0	25.1	102.2	78.9	23.3
7) Fixed assets	145.8	145.8	0.0	146.2	146.2	0.0
<b>8) Total</b>	<b>5,259.2</b>	<b>4,587.4</b>	<b>671.8</b>	<b>5,292.8</b>	<b>4,579.7</b>	<b>713.1</b>
<b>Liabilities</b>						
9) Current account	2,045.3	1,890.8	154.5	2,086.5	1,933.9	152.6
a) Government	34.8	34.8	0.0	33.3	33.3	0.0
b) Private sector	2,010.4	1,856.0	154.5	2,053.2	1,900.6	152.6
10) Savings deposits	1,025.2	948.6	76.6	1,029.2	951.5	77.6
11) Time deposits	970.2	861.4	108.8	912.5	794.8	117.7
a) Development funds	40.2	40.2	0.0	40.3	40.3	0.0
b) Private sector	930.0	821.2	108.8	872.2	754.5	117.7
12) Due to banks	151.8	0.1	151.7	149.1	0.1	149.0
13) Other liabilities	408.7	360.5	48.2	450.9	402.8	48.1
14) Capital and reserves	658.0	654.9	3.1	664.8	661.7	3.1
<b>15) Total</b>	<b>5,259.2</b>	<b>4,716.4</b>	<b>542.8</b>	<b>5,292.8</b>	<b>4,744.9</b>	<b>548.0</b>
<b>Supervisory ratios*</b>						
Capital/risk-weighted assets ratio	26.1					
Loan/deposit ratio	68.4			68.5		
Liquidity ratio	28.7					

\* Supervisory ratios cannot be derived from the consolidated balance sheet.

**TABLE 9: GOVERNMENT'S POSITION WITH THE MONETARY SYSTEM**

End of period	Domestic deposits						Gross liquidity position (7= 4+5+6)	Liabilities to			Net liability to the monetary system (11= 10-7)	Change in net liability during period (12)
	Central Bank				Commercial banks			Monetary authorities (8)	Commercial banks (9)	Total (10= 8+9)		
	Free	Earmarked	Development funds	Total	Demand	Development funds						
	(1)	(2)	(3)	(4= 1+2+3)	(5)	(6)		(8)	(9)	(10= 8+9)		
2012	23.6	21.3	13.8	58.8	26.4	121.2	206.3	93.7	249.5	343.2	136.8	175.7
2013	52.1	22.7	7.7	82.4	25.1	136.0	243.5	103.2	247.2	350.4	106.8	-30.0
2014	35.7	15.1	6.3	57.2	32.4	95.2	184.8	104.5	242.0	346.5	161.7	54.9
2015	50.6	23.1	34.2	107.9	20.5	45.2	173.6	106.2	263.0	369.2	195.6	33.9
2015 January	39.5	54.7	11.8	106.0	49.9	90.0	245.9	104.6	242.0	346.6	100.7	-61.0
February	5.3	51.3	21.0	77.6	50.3	80.0	207.9	104.6	235.8	340.4	132.5	31.8
March	8.9	27.3	18.4	54.6	37.7	80.0	172.3	104.7	235.5	340.2	167.9	35.4
April	13.6	23.9	17.3	54.8	29.6	75.1	159.5	104.7	235.5	340.3	180.8	12.9
May	38.8	18.5	18.4	75.6	18.8	75.2	169.6	104.8	237.0	341.8	172.2	-8.6
June	7.2	20.5	22.2	49.9	18.2	70.0	138.2	104.8	236.1	340.9	202.7	30.5
July	0.9	14.7	19.8	35.4	17.7	70.1	123.1	104.8	234.8	339.6	216.5	13.7
August	12.5	22.9	17.8	53.2	22.4	70.6	146.1	104.9	234.8	339.7	193.6	-22.9
September	8.0	15.5	18.7	42.1	19.7	70.5	132.4	105.2	234.4	339.7	207.3	13.7
October	32.1	16.9	13.5	62.5	24.5	70.5	157.5	105.5	242.9	348.4	190.8	-16.5
November	13.2	19.2	25.3	57.7	29.3	55.4	142.4	105.7	242.9	348.6	206.2	15.3
December	50.6	23.1	34.2	107.9	20.5	45.2	173.6	106.2	263.0	369.2	195.6	-10.5
2016 January	0.8	77.1	37.3	115.1	34.8	40.2	190.2	106.3	265.8	372.1	181.9	-13.7
February	21.9	60.0	35.1	117.1	33.3	40.3	190.7	106.5	266.8	373.3	182.7	0.8