



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
SECOND QUARTER 2016
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Available

Financial markets

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statistical annex**

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TABLE 6.1: INTEREST RATES OF COMMERCIAL BANKS 1)

Period	Time deposits		Savings deposits	Weighted average rate of interest on deposits	Loans				Weighted average rate of interest on loans	Interest rate margin
	≤ 12-months	> 12 months			Individual		Commercial			
	(1)	(2)	(3)	(4)	Consumer credit	Housing mortgages	Mortgages	Other loans 2)	(9)	(10=9-4)
2012	1.1	1.9	2.3	1.5	13.2	7.0	7.6	7.4	9.0	7.5
2013	1.5	2.3	1.2	1.7	12.1	6.8	7.0	7.8	8.7	7.0
2014	2.1	3.2	1.2	2.4	11.3	6.4	7.4	7.1	8.1	5.7
2015	2.0	2.5	1.3	2.0	10.8	6.4	7.0	7.4	8.1	6.1
2014 I	2.7	3.1	1.1	2.7	11.0	6.4	8.1	7.4	8.1	5.4
II	1.9	3.4	1.2	2.5	11.8	6.6	7.2	7.4	8.6	6.1
III	0.7	3.0	1.3	1.6	11.2	6.5	7.5	6.3	7.9	6.2
IV	2.0	2.8	1.2	2.2	11.0	6.1	7.6	6.7	7.7	5.6
2015 I	2.0	3.1	1.3	2.1	11.8	6.8	7.5	7.1	8.3	6.2
II	2.0	2.4	1.4	2.0	11.4	6.5	7.2	8.4	8.6	6.6
III	2.0	2.5	1.4	2.1	10.5	6.5	7.5	7.6	8.2	6.1
IV	2.0	2.0	1.1	2.0	10.1	6.1	6.3	7.3	7.5	5.5
2016 I	1.6	3.5	1.2	2.4	11.7	6.6	6.4	7.3	8.4	6.1
II	1.2	1.8	1.3	1.5	10.6	6.2	6.7	7.7	7.8	6.3

1) Weighted averages related to transactions during the indicated period.

2) Including current account overdraft facilities.

3) Based on September - December figures.

TABLE 6.2: CENTRAL BANK LENDING RATES

In % per annum As from	Redis- count (1)	Advance count (2)
January 1, 1986	8.0	9.0
July 1, 1986	8.5	9.5
April 1, 1999		6.5
February 1, 2002		6.0
June 2, 2003		5.0
April 24, 2009		3.0
October 1, 2010		1.0

TABLE 6.3: CENTRAL BANK OFFERED RATES ON COMMERCIAL BANKS' DEPOSITS

Period averages in % per annum	7-day (1)	30-day (2)	90-day (3)
2012	0.1	0.1	0.1
2013	0.1	0.1	0.1
2014	0.1	0.1	0.1
2015	0.1	0.1	0.1
2014 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1
IV	0.1	0.1	0.1
2015 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1
IV	0.1	0.1	0.1
2016 I	0.1	0.1	0.1
II	0.1	0.1	0.1

TABLE 6.4: LONDON INTERBANK OFFERED RATES ON US DOLLAR DEPOSITS

Period averages in % per annum	7-day (1)	30-day (2)	90-day (3)
2012		0.2	0.4
2013		0.2	0.3
2014		0.2	0.2
2015		0.2	0.3
2014 I		0.2	0.2
II		0.2	0.2
III		0.2	0.2
IV		0.2	0.2
2015 I		0.2	0.3
II		0.2	0.3
III		0.2	0.3
IV		0.3	0.4
2016 I		0.4	0.6
II		0.4	0.6

Source: International Financial Statistics.

TABLE 6.5: GOVERNMENT SECURITY MARKETS

3-month treasury bills					Government bonds and other debt securities*							
	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		Date of issue	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)		
End of period	(1)	(2)	(3)	(4)	End of period	(1)	(2)	(3)	(4)	(5)		
2010	January	17.0	99.86	0.57	2003	June	7	Afl.	54.0	6.000		
	January	23.0	99.88	0.48		October	10	USD	98.5	6.710		
	April	17.0	99.89	0.43		2004	April	10	USD	119.9	6.800	
	April	23.0	99.92	0.33			June	12	Afl.	57.5	6.800	
December	40.0	99.84	0.63	September	7		Afl.	25.2	6.300			
December	40.0	99.84	0.63	December	12		Afl.	34.0	6.700			
2011	March	40.0	99.84	0.63	2005	February	4	Afl.	40.0	6.000		
	June	25.0	99.82	0.77		April	6	Afl.	40.0	6.500		
	June	40.0	99.77	0.93		September	10	USD	166.5	6.400		
	September	25.0	99.75	1.00		September	12	Afl.	29.0	6.925		
	September	40.0	99.75	1.00	December	5	Afl.	40.0	7.000			
	December	40.0	99.63	1.63	December	5	Afl.	20.0	7.000			
2012	December	25.0	99.75	1.00	2006	March	9	Afl.	24.4	7.250		
	May	45.0	99.50	2.01		June	12	Afl.	34.3	7.500		
	June	20.0	99.64	1.43		August	10	Afl.	75.0	7.500		
	August	45.0	99.50	2.01		November	12	USD	92.9	6.550		
	September	20.0	99.50	2.01	2007	June	4	Afl.	19.2	6.000		
	November	45.0	99.50	2.01		August	10	Afl.	50.0	7.000		
December	20.0	99.50	2.00	November		11	Afl.	17.5	7.500			
December	20.0	99.50	2.00	November		12	USD	82.0	6.500			
2013	March	45.0	99.50	2.01	2008	March	10	Afl.	33.9	7.125		
	March	20.0	99.51	1.96		May	10	Afl.	50.0	7.000		
	May	45.0	99.50	2.00		September	5	USD	102.6	6.050		
	June	20.0	99.51	1.99		2009	February	6	Afl.	23.6	5.750	
	August	45.0	99.50	2.01	February		10	Afl.	133.9	6.750		
	September	20.0	99.50	2.00	October		10	Afl.	19.9	6.250		
	December	20.0	99.57	1.72	December		7	Afl.	34.7	6.000		
	2014	February	45.0	99.56	1.70	December	12	Afl.	63.3	6.500		
March		20.0	99.56	1.65	2010	May	5	Afl.	23.5	4.750		
May		45.0	99.61	1.41		June	10	Afl.	100.0	5.500		
June		20.0	99.70	1.22		June	15	Afl.	80.0	6.000		
August		45.0	99.71	1.15		December	7	Afl.	70.0	4.000		
September		20.0	99.72	1.13	December	12	Afl.	74.5	5.250			
November		45.0	99.76	0.97	2011	June	12	Afl.	93.8	5.150		
December		20.0	99.79	0.83		June	15	Afl.	100.0	5.350		
February	45.0	99.80	0.81	September		13	Afl.	29.5	4.500			
March	20.0	99.81	0.75	November		14	Afl.	100.0	5.500			
May	45.0	99.80	0.79	December	1	Afl.	55.8	2.850				
June	20.0	99.81	0.75	December	7	Afl.	5.8	4.500				
August	45.0	99.83	0.69	December	10	Afl.	12.6	5.000				
September	20.0	99.84	0.63	December	13	Afl.	56.3	5.450				
November	45.0	99.84	0.62	2012	July	13	Afl.	20.0	5.500			
December	20.0	99.85	0.59		July	1	Afl.	5.0	2.850			
February	45.0	99.86	0.57		September	11	USD	452.9	4.625			
March	20.0	99.86	0.55		December	10	Afl.	16.1	5.500			
May	45.0	99.87	0.51	December	10	Afl.	7.7	5.500				
June	20.0	99.88	0.46	2013	June	13	Afl.	45.0	5.500			
August	45.0	99.90	0.42		July	14	Afl.	32.5	5.500			
September	20.0	99.90	0.40		July	14	Afl.	25.5	5.500			
September	20.0	99.90	0.40		August	12	USD	93.1	6.319			
6-month cash loan certificates					August	7	USD	202.3	**			
					August	7	USD	77.0	5.514			
	End of period	(1)	(2)	(3)	(4)	December	7	Afl.	3.7	5.000		
						December	15	Afl.	76.8	5.500		
	2007	June	8.0	97.75	4.60	2014	March	10	USD	118.5	6.100	
	December	8.0	97.61	4.89	March		12	USD	55.5	6.240		
	2008	June	8.0	98.55	2.97		July	15	Afl.	69.3	5.625	
		September	8.0	99.51	0.99		October	7	USD	93.1	**	
	2009	September	8.0	99.69	0.61	December	7	USD	94.7	**		
		March	8.0	99.69	0.61	2015	May	12	Afl.	6.1	5.500	
	2010	April	8.0	99.67	0.69		May	15	Afl.	29.3	5.900	
		September	8.0	99.61	0.81		May	20	Afl.	19.6	6.125	
2011	March	8.0	99.31	1.39	August		7	USD	152.2	**		
	September	8.0	99.31	1.39	October	7	USD	75.9	**			
2012	June	8.0	99.00	2.00	December	12	Afl.	11.2	4.650			
	December	8.0	99.14	1.73	2016	May	8	USD	59.1	6.100		
2013	June	8.0	99.25	1.52		May	12	USD	119.9	6.500		
	December	8.0	99.39	1.23		September	10	Afl.	132.2	4.750		
2014	June	8.0	99.25	1.52								
	December	8.0	99.39	1.23								
2015	June	8.0	99.52	0.97								
	December	8.0	99.52	0.97								

■ = matured.

* Including loans which are tradable.
 ** LIBOR rate plus 4.5 percent

TABLE 6.6: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(Period averages)

	Canadian dollar	Pound sterling	Swiss franc (x 100)	Japanese yen (x 10,000)	ECU/Euro 1) (x 100)	
	(1)	(2)	(3)	(4)	(5)	
2012	1.801	2.866	191.167	225.658	231.051	
2013	1.747	2.830	193.530	184.396	238.952	
2014	1.631	2.979	196.057	170.388	238.862	
2015	1.410	2.766	186.517	148.602	199.542	
2014	I	1.632	2.991	200.670	175.000	246.318
	II	1.652	3.043	201.732	176.169	246.678
	III	1.655	3.019	196.243	173.130	238.461
	IV	1.587	2.865	186.130	157.727	224.834
2015	I	1.454	2.741	189.013	151.094	202.510
	II	1.465	2.773	190.384	148.035	198.792
	III	1.379	2.804	186.027	147.242	200.001
	IV	1.352	2.745	181.132	148.184	197.034
2016	I	1.313	2.591	180.425	156.212	198.264
	II	1.398	2.598	184.764	166.706	203.040

1) On January 1, 1999, the ECU was replaced by the euro. Also on January 1, 2002, the euro replaced the Netherlands guilder, the French franc, the German mark and the Italian lire.

TABLE 6.7: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(End of period)

	Canadian dollar	Pound sterling	Swiss franc (x 100)	Japanese yen (x 10,000)	ECU/Euro 1) (x 100)
	(1)	(2)	(3)	(4)	(5)
2012	1.808	2.924	196.037	208.920	237.353
2013	1.693	2.991	201.491	171.430	248.093
2014	1.555	2.820	181.142	150.389	218.411
2015	1.299	2.685	180.259	149.425	195.852
2014	I 1.631	3.010	202.799	174.160	248.039
	II 1.686	3.080	201.517	177.478	245.701
	III 1.612	2.928	187.116	163.900	226.362
	IV 1.555	2.820	181.142	150.389	218.411
2015	I 1.412	2.678	184.464	150.096	193.549
	II 1.457	2.845	192.739	146.912	201.285
	III 1.344	2.745	184.123	149.630	201.536
	IV 1.299	2.685	180.259	149.425	195.852
2016	I 1.393	2.605	186.834	160.133	204.810
	II 1.392	2.434	183.271	175.116	199.719

1) On January 1, 1999, the ECU was replaced by the euro. Also on January 1, 2002, the euro replaced the Netherlands guilder, the French franc, the German mark and the Italian lire.

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 6.1 Interest rates of commercial banks

As of September 1998, the CBA introduced a new method to report and calculate the interest rates on deposits and loans of the commercial banks. The interest rates shown represent the period weighted average rates of these banks on new loans and deposits for domestic activities. Nominal interest rates are used for the deposits. An annual percentage rate (APR) is calculated for the interest rates charged on consumer credit. A weighted average rate of interest is calculated for both deposits (i.e., time and savings) and loans (i.e., individual and commercial). Subsequently, a margin between the credit and debit rate is computed.

Table 6.6 and Table 6.7 Official foreign exchange rates (selling)

The CBA's minimum selling rates for officially quoted currencies for customers. The foreign exchange banks' selling rates of the currencies shown in the table are fixed daily by the CBA on the basis of middle market rates quoted for those currencies against the U.S. dollar.

Officially quoted rates for other currencies are determined by means of a fixed percentage margin on either side of the middle rate for each currency. Offshore customers, or customers with larger amounts of foreign currency to be bought or sold, may negotiate an exchange rate to settle transactions with their banks.

Rates at which foreign exchange banks will buy and sell the U.S. dollar from and to the public:

	minimum buying rates		maximum selling rates
as from:	bank notes	cheque and cable transfers	
Jan 1, 1986	1.77	1.79	1.81
May 18, 1987	1.77	1.78	1.80