



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
THIRD QUARTER 2016
Last updated January 11, 2017**

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Available

Financial markets

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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)			Consumer credit	Housing mortgages	Mortgages	Other loans 2)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(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
III	1.2	1.9	1.3	1.5	10.1	6.2	7.2	6.5	7.5	6.0

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
III	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
III		0.5	0.8

Source: International Financial Statistics.

TABLE 6.5: GOVERNMENT SECURITY MARKETS

3-month treasury bills					Government bonds and other debt securities*						
End of period	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)	End of period	Date of issue	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)	
	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(5)	(6)	
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		
2013	March	45.0	99.50	2.01	November	12	USD	82.0	6.500		
	March	20.0	99.51	1.96	2008	March	10	Afl.	33.9	7.125	
	May	45.0	99.50	2.00		May	10	Afl.	50.0	7.000	
	June	20.0	99.51	1.99		September	5	USD	102.6	6.050	
	August	45.0	99.50	2.01	2009	February	6	Afl.	23.6	5.750	
	September	20.0	99.50	2.00		February	10	Afl.	133.9	6.750	
	November	45.0	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	
December	20.0	99.57	1.72	December		12	Afl.	63.3	6.500		
2014	February	45.0	99.56	1.70	2010	May	5	Afl.	23.5	4.750	
	March	20.0	99.56	1.65		June	10	Afl.	100.0	5.500	
	May	45.0	99.61	1.41		June	15	Afl.	80.0	6.000	
	June	20.0	99.70	1.22		December	7	Afl.	70.0	4.000	
	August	45.0	99.71	1.15		December	12	Afl.	74.5	5.250	
	September	20.0	99.72	1.13	2011	June	12	Afl.	93.8	5.150	
	November	45.0	99.76	0.97		June	15	Afl.	100.0	5.350	
	December	20.0	99.79	0.83		September	13	Afl.	29.5	4.500	
2015	February	45.0	99.80	0.81		November	14	Afl.	100.0	5.500	
	March	20.0	99.81	0.75		December	1	Afl.	55.8	2.850	
	May	45.0	99.80	0.79		December	7	Afl.	5.8	4.500	
	June	20.0	99.81	0.75	December	10	Afl.	12.6	5.000		
	August	45.0	99.83	0.69	December	13	Afl.	56.3	5.450		
2016	September	20.0	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		
6-month cash loan certificates	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		August	12	USD	93.1	6.319	
	End of period	(1)	(2)	(3)		(4)	August	7	USD	202.3	**
	2007	June	8.0	97.75		4.60	August	7	USD	77.0	5.514
		December	8.0	97.61	4.89	December	7	Afl.	3.7	5.000	
	2008	June	8.0	98.55	2.97	December	15	Afl.	76.8	5.500	
		September	8.0	99.51	0.99	2014	March	10	USD	118.5	6.100
	2009	September	8.0	99.69	0.61		March	12	USD	55.5	6.240
		March	8.0	99.69	0.61		July	15	Afl.	69.3	5.625
	2010	April	8.0	99.67	0.69		October	7	USD	93.1	**
		September	8.0	99.61	0.81		December	7	USD	94.7	**
	2011	March	8.0	99.31	1.39	2015	May	12	Afl.	6.1	5.500
		December	8.0	99.14	1.73		May	15	Afl.	29.3	5.900
2012	June	8.0	99.00	2.00	May		20	Afl.	19.6	6.125	
	December	8.0	99.14	1.73	August		7	USD	152.2	**	
2013	June	8.0	99.25	1.52	October		7	USD	75.9	**	
	December	8.0	99.39	1.23	December	12	Afl.	11.2	4.650		
2014	June	8.0	99.52	0.97	2016	May	8	USD	59.1	6.100	
	December	8.0	99.52	0.97		May	12	USD	119.9	6.500	
December	8.0	99.52	0.97	September		10	Afl.	132.2	4.750		

■ = 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
	III 1.383	2.383	183.957	175.768	200.877

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
	III 1.378	2.362	185.078	177.257	201.860

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