



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
FIRST QUARTER 2019
Last updated May 29, 2019**

Contents

Available

Financial markets

- 6.1 Interest rates of commercial banks
- 6.2 Central Bank lending rates
- 6.3 Central Bank-offered rates on commercial bank's deposits
- 6.4 London interbank offered rates on U.S. dollar deposits
- 6.5 Government security markets
- 6.6 Official foreign exchange rates (selling) (period averages)
- 6.7 Official foreign exchange rates (selling) (end of period)



**General note to the tables of the
statistical annex**

**Explanatory notes to the tables
of the statistical annex**

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)	(8)	(9)	(10=9-4)
2015	2.0	2.5	1.3	2.0	10.8	6.6	7.0	7.4	8.1	6.1	
2016	1.4	2.4	1.3	1.8	10.5	6.4	6.7	6.9	7.7	6.0	
2017	1.3	2.1	1.4	1.6	10.0	5.8	6.4	5.7	6.7	5.1	
2018	1.2	2.3	1.4	1.5	9.7	5.7	6.0	6.1	6.7	5.2	
2016 I	1.6	3.5	1.2	2.4	11.6	6.5	6.4	7.3	8.4	6.0	
II	1.2	1.8	1.3	1.5	10.5	6.4	6.7	7.7	7.8	6.3	
III	1.2	1.9	1.3	1.5	10.0	6.4	7.2	6.5	7.5	6.0	
IV	1.5	2.6	1.4	1.8	9.9	6.3	6.6	6.9	7.5	5.7	
2017 I	1.0	1.9	1.0	1.3	10.7	6.2	6.7	7.2	8.0	6.7	
II	1.3	1.9	1.6	1.5	9.7	5.9	6.3	4.9	6.4	4.9	
III	1.4	2.1	1.4	1.8	10.3	5.6	6.2	5.8	6.5	4.7	
IV	1.4	2.5	1.4	1.7	9.2	5.6	6.4	5.8	6.5	4.8	
2018 I	1.3	2.1	1.7	1.6	9.7	5.6	5.9	7.0	6.9	5.3	
II	1.2	2.2	1.3	1.6	8.9	5.7	6.3	6.8	6.9	5.3	
III	1.1	2.5	1.5	1.7	10.4	5.7	5.8	6.0	6.5	4.8	
IV	1.2	2.3	1.2	1.3	9.9	5.7	6.3	5.6	6.6	5.3	
2019 I	1.0	2.6	1.3	1.6	8.6	5.6	6.6	7.2	6.9	5.3	

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

2) Including current account overdraft facilities.

3) Based on September - December figures.

TABLE 6.6: 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)
2015	1.410	2.766	186.517	148.602	199.542
2016	1.362	2.452	182.119	166.108	199.061
2017	1.391	2.336	182.284	160.389	203.314
2018	1.391	2.418	183.376	162.882	212.323
2017	I	1.362	2.246	178.669	191.595
	II	1.342	2.319	182.244	198.099
	III	1.438	2.372	186.280	211.306
	IV	1.420	2.405	181.747	211.784
2018	I	1.426	2.521	189.261	221.172
	II	1.397	2.464	182.092	214.308
	III	1.379	2.362	182.274	209.156
	IV	1.367	2.334	180.201	205.352
2019	I	1.357	2.360	179.959	204.364

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)

fl 9 b X' c Z' d Yf] c XL

7 Ub UX] Ub' XcDc iUb X' ghYf`] Gk] gg' Zf Ub WUd Ub YgY' mØI #9i f c' %L					
		fl' %SS L		fl' %Sž SSS L fl' %SS L	
fl %L	fl &L	fl' L	fl (L	fl) L	
& S %)	% " &-	&" * ,)	%, S " &) -	%(- " (&)	%-) " ,) &
& S %*	% " ' (&" &' (%+ * " %S S	%) ' " * * -	%, - " * &+
& S %+	% " (')	&" () S	%, ' " ,) %	%) - " , S &	&%) " + (,
& S %,	% " ' &	&" ' %)	%, &" ' + %	%* ' " () -	&S * " %, +
& S %+=	% " ' (&" &%(%+ + " , (*	%) * " - &&	%- %" S , (
= = %" ' - &	&" ') '		%, + " &- (%* S " + S &	&S) " &- *
= = = %" ((-	&" (&+		%, (" ,) '	%) - " - S (&%&" ' , (
= J %" (' +	&" () S		%, ' " ,) %	%) - " , S &	&%) " + (,
& S %, =	% " ' ,	&") (*	%, , " &&%	%* - " ' * '	&&% " S %-
= = %" ' * %	&" ' ,)		%, S " + + +	%* &") &(&S - " + &&
= = = %" ' , (&" ' , %		%, * " (&&	%* S ") %)	&%S " %* &
= J %" ' &)	&" ' %)		%, &" ' + %	%* ' " () -	&S * " %, +
& S %-=	% " ' (&" ' , %	%, S " &+ '	%* ' " %%'	&S &" (+ &

%L' : C b' > Ub i Uf m' %ž' %- - - ž' h \ Y' 97I' k Ug' f Yd` UWYX' Vm' h \ Y' Yi f c " ' 5` g c' c b' > Ub i h \ Y' : f Yb W \ Zf Ub Wž' h \ Y' ; Yf a Ub' a Uf _' Ub X' h \ Y' = h U`] Ub' `] f Y"

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