



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
FOURTH QUARTER 2020
Last updated March 5, 2021**

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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)	(3)	(4)	Consumer credit	Housing mortgages	Mortgages	Other loans 2)	(8)	(9)	(10=9-4)
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	
2019	1.4	3.5	1.5	2.2	8.9	5.7	6.5	6.1	6.6	4.4	
2020	1.5	3.1	1.7	1.7	8.8	5.6	6.3	6.8	6.7	4.9	
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	
II	1.1	4.1	1.6	2.5	9.0	5.7	6.5	6.7	6.8	4.3	
III	1.6	3.4	1.4	2.3	8.9	5.7	6.5	6.8	6.9	4.5	
IV	1.6	2.8	1.9	2.0	9.2	5.6	6.4	5.4	6.1	4.1	
2020 I	1.6	2.7	1.5	2.0	9.2	5.6	6.5	6.3	6.8	4.8	
II	1.8	2.7	1.6	2.0	8.6	5.4	6.0	6.5	6.1	4.1	
III	1.5	2.9	1.2	1.7	9.3	5.5	6.6	6.2	6.6	4.9	
IV	1.5	3.1	1.7	1.7	8.8	5.6	6.3	6.8	6.7	4.9	

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 (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)
2017	0.0	0.1
2018	0.0	0.1
2019	0.0	0.1
2020	0.0	0.0
2018 I	0.0	0.1
II	0.0	0.1
III	0.0	0.1
IV	0.0	0.1
2019 I	0.0	0.1
II	0.0	0.1
III	0.0	0.1
IV	0.0	0.1
2020 I	0.0	0.1
II	0.0	0.0
III	0.0	0.0
IV	0.0	0.0

Source: International Financial Statistics.

TABLE 6.4 GOVERNMENT SECURITY MARKETS: TREASURY BILLS AND CASH LOANS

3-month treasury bills					6-month cash loan certificates						
	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		
End of period	(1)	(2)	(3)	(4)	End of period	(1)	(2)	(3)	(4)		
2017	February	15.0	99.91	0.35	2007	June	8.0	97.75	4.60		
	February	15.0	99.91	0.36		December	8.0	97.61	4.89		
	February	15.0	99.91	0.37		2008	June	8.0	98.55	2.97	
	March	20.0	99.91	0.36			2009	September	8.0	99.51	0.99
	May	45.0	99.91	0.35				2010	March	8.0	99.69
	June	20.0	99.91	0.35		2011	April		8.0	99.67	0.69
	August	45.0	99.91	0.35			September	8.0	99.61	0.81	
	September	20.0	99.89	0.43		2012	March	8.0	99.31	1.39	
	November	45.0	99.92	0.34			2013	June	8.0	99.00	2.00
	December	20.0	99.89	0.43		December		8.0	99.14	1.73	
	2018	February	40.0	99.92		0.34	2014	June	8.0	99.25	1.52
		March	80.0	99.88		0.47		December	8.0	99.39	1.23
March		25.0	99.93	0.28	2015	June	8.0	99.52	0.97		
May		50.0	99.90	0.40		December	8.0	99.52	0.97		
May		40.0	99.92	0.33	2017	December	8.0	99.70	0.60		
June		55.0	99.92	0.34		2018	June	8.0	99.70	0.60	
June		25.0	99.91	0.34	2020		March	8.0	99.66	0.68	
August		50.0	99.91	0.38		September	5.0	98.39	3.22		
August		40.0	99.92	0.33							
August		40.0	99.92	0.33							
September		25.0	99.92	0.33							
November		50.0	99.91	0.38							
November	40.0	99.92	0.32								
December	25.0	99.92	0.32								
2019	October	20.0	99.84	0.65							
	November	35.0	99.61	1.56							
	November	45.0	99.87	0.51							
2020	January	20.0	99.87	0.53							
	February	80.0	99.78	0.89							
	April	25.0	99.75	1.70							
	April	20.0	99.66	1.35							
	May	80.0	99.55	1.82							
	July	25.0	99.54	1.86							
	July	20.0	99.51	1.94							
	August	80.0	99.25	3.02							
	October	25.0	99.22	3.12							
	October	20.0	99.17	3.33							
	November	80.0	99.30	2.78							
	December	45.0	99.10	3.60							
2021	January	40.0	99.10	3.59							
	February	40.0	99.50	1.98							

TABLE 6.5 GOVERNMENT SECURITY MARKETS: GOVERNMENT BONDS AND DEBT SECURITIES

Government bonds and other debt securities*						Government bonds and other debt securities*												
End of period	Date of issue	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)	End of period	Date of issue	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)							
	(1)	(2)	(3)	(4)	(5)		(1)	(2)	(3)	(4)	(5)							
2009	February	6	Afl.	23.6	5.750	2015	May	12	Afl.	6.1	5.500							
	February	10	Afl.	133.9	6.750		May	15	Afl.	29.3	5.900							
	October	10	Afl.	19.9	6.250		May	20	Afl.	19.6	6.125							
	December	7	Afl.	34.7	6.000		August	7	USD	152.2	**							
	December	12	Afl.	63.3	6.500		October	7	USD	75.9	**							
2010	May	5	Afl.	23.5	4.750	December	12	Afl.	11.2	4.650	2016	May	8	USD	59.1	6.100		
	June	10	Afl.	100.0	5.500	May	12	USD	119.9	6.500		May	12	USD	119.9	6.500		
	June	15	Afl.	80.0	6.000	September	10	Afl.	132.2	4.750		2017	February	10	Afl.	125.0	4.250	
	December	8	Afl.	70.0	4.000	2018	April	10	Afl.	125.0			4.000	June	10	Afl.	64.1	4.000
	December	12	Afl.	74.5	5.250		August	10	Afl.	124.7			4.500	June	15	Afl.	100.0	5.750
2011	June	12	Afl.	93.8	5.150		August	11	USD	223.8	6.500		October	5	Afl.	10.0	4.000	
	June	15	Afl.	100.0	5.350		October	6	Afl.	44.0	4.250		October	6	Afl.	44.0	4.250	
	September	13	Afl.	29.5	4.500		December	10	USD	107.4	5.750	December	10	USD	107.4	5.750		
	November	14	Afl.	100.0	5.500	2019	February	12	Afl.	100.0	5.250	February	12	Afl.	100.0	5.250		
	December	1	Afl.	55.8	2.850		February	13	Afl.	70.0	5.500	February	13	Afl.	70.0	5.500		
December	7	Afl.	5.8	4.500	February		14	Afl.	46.3	5.750	February	14	Afl.	46.3	5.750			
December	10	Afl.	12.6	5.000	February		15	Afl.	52.0	6.000	February	15	Afl.	52.0	6.000			
December	13	Afl.	56.3	5.450	2020		June	7	USD	243.0	5.000	June	7	USD	243.0	5.000		
2012	July	13	Afl.	20.0		5.500	August	7	USD	212.4	5.000	August	7	USD	212.4	5.000		
	July	1	Afl.	5.0		2.850	September	7	Afl.	60.0	5.300	September	7	Afl.	60.0	5.300		
	September	11	USD	452.9		4.625	September	7	USD	13.2	5.300	September	7	USD	13.2	5.300		
	December	10	Afl.	16.1		5.500	September	7	Afl.	40.0	5.300	September	7	Afl.	40.0	5.300		
	December	10	Afl.	7.7	5.500	September	7	USD	59.1	5.300	September	7	USD	59.1	5.300			
2013	June	13	Afl.	45.0	5.500	June	7	USD	243.0	5.000	June	7	USD	243.0	5.000			
	July	14	Afl.	32.5	5.500	August	7	USD	212.4	5.000	August	7	USD	212.4	5.000			
	July	14	Afl.	25.5	5.500	September	7	Afl.	60.0	5.300	September	7	Afl.	60.0	5.300			
	August	12	USD	93.1	6.319	September	7	USD	13.2	5.300	September	7	USD	13.2	5.300			
	August	7	USD	202.3	**	September	7	Afl.	40.0	5.300	September	7	Afl.	40.0	5.300			
	August	7	USD	77.0	5.514	September	7	USD	59.1	5.300	September	7	USD	59.1	5.300			
	December	7	Afl.	3.7	5.000	December	10	USD	107.4	5.750	December	10	USD	107.4	5.750			
December	15	Afl.	76.8	5.500														

* Including loans which are tradable.

** LIBOR rate plus 4.5 percent

■ = matured.

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)
2017	1.391	2.336	182.284	160.389	203.314
2018	1.391	2.418	183.376	162.882	212.323
2019	1.359	2.313	180.576	165.156	201.364
2020	1.347	2.329	191.476	168.667	205.622
2018	I 1.426	2.521	189.261	166.225	221.172
	II 1.397	2.464	182.092	164.824	214.308
	III 1.379	2.362	182.274	161.398	209.156
	IV 1.367	2.334	180.201	159.406	205.352
2019	I 1.357	2.360	179.959	163.418	204.364
	II 1.348	2.331	178.970	163.719	202.161
	III 1.366	2.236	182.011	167.649	200.054
	IV 1.366	2.334	181.198	165.557	199.189
2020	I 1.344	2.323	185.462	165.244	198.407
	II 1.303	2.252	186.170	167.346	198.167
	III 1.354	2.342	194.972	169.520	210.281
	IV 1.383	2.394	198.468	172.233	214.545

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)
2017	1.437	2.450	183.851	159.802	215.748
2018	1.325	2.315	182.371	163.459	206.187
2019	1.384	2.391	185.503	165.735	201.815
2020	1.415	2.474	203.762	174.546	221.028
2018	I 1.398	2.551	187.637	169.004	221.649
	II 1.361	2.385	180.777	162.524	209.722
	III 1.386	2.366	183.604	158.589	208.354
	IV 1.325	2.315	182.371	163.459	206.187
2019	I 1.342	2.362	180.100	162.421	201.743
	II 1.377	2.301	183.896	167.028	204.676
	III 1.361	2.234	180.236	166.684	196.220
	IV 1.384	2.391	185.503	165.735	201.815
2020	I 1.265	2.242	185.632	165.557	196.814
	II 1.319	2.227	188.703	167.001	201.653
	III 1.347	2.328	194.458	170.158	210.621
	IV 1.415	2.474	203.762	174.546	221.028

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