

# Quarterly Tables

## Financial Sector

### Q2 2022

September 19, 2022



**CENTRALE BANK VAN ARUBA**

**Cover design:**

Our golden tree, our Kibrahacha. Resilient, firmly rooted, and gives a beautiful bloom.

It offers us shade and protection if needed. When it breaks out, it displays an overwhelming yellow, illustrating a brighter and bolder future.

The full text of this report is available on the CBA website.

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Quarterly Tables Financial Sector Q2 2022

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**TABLE 2.1: MONETARY SURVEY**

End of period	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
<b>I. Net domestic assets</b>	<b>2,601.4</b>	<b>2,856.3</b>	<b>2,741.5</b>	<b>2,483.8</b>	<b>2,887.6</b>	<b>2,793.8</b>	<b>2,738.5</b>	<b>2,741.5</b>	<b>2,760.6</b>	<b>2,651.5</b>	<b>2,512.6</b>	<b>2,483.8</b>	<b>2,117.1</b>	<b>2,121.7</b>
A) Domestic credit	3,679.7	3,964.2	3,938.4	3,787.6	4,010.6	3,940.5	3,940.1	3,938.4	3,982.2	3,904.9	3,808.6	3,787.6	3,443.6	3,477.7
1) Net claims on public sector	434.1	502.6	467.7	364.3	560.8	447.4	406.3	467.7	536.2	481.0	401.0	364.3	51.7	50.6
a) Gross claims	559.8	626.5	610.5	499.7	634.8	593.1	641.8	610.5	590.6	574.4	572.2	499.7	487.3	487.5
b) Government's deposits	-125.7	-123.9	-142.7	-135.5	-74.1	-145.6	-235.5	-142.7	-54.4	-93.4	-171.1	-135.5	-435.6	-436.8
c) Development funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2) Claims on private sector	3,245.6	3,461.5	3,470.7	3,423.3	3,449.8	3,493.0	3,533.8	3,470.7	3,446.1	3,424.0	3,407.6	3,423.3	3,391.9	3,427.1
a) Enterprises	1,371.6	1,533.8	1,523.7	1,501.3	1,511.4	1,538.6	1,572.3	1,523.7	1,519.8	1,505.2	1,490.4	1,501.3	1,478.6	1,500.4
b) Individuals	1,862.5	1,915.0	1,934.5	1,909.5	1,925.6	1,941.7	1,948.8	1,934.5	1,913.7	1,906.2	1,904.7	1,909.5	1,900.7	1,914.1
1) Consumer credit	524.3	505.9	475.4	424.1	507.4	505.1	495.4	475.4	455.6	444.3	434.6	424.1	407.3	408.8
2) Housing mortgages	1,338.1	1,409.1	1,459.2	1,485.4	1,418.2	1,436.6	1,453.3	1,459.2	1,458.1	1,461.9	1,470.1	1,485.4	1,493.4	1,505.3
c) Other	11.5	12.8	12.4	12.6	12.8	12.8	12.8	12.4	12.5	12.5	12.5	12.6	12.5	12.6
B) Other items, net	-1,078.3	-1,107.9	-1,196.9	-1,303.8	-1,123.0	-1,146.7	-1,201.6	-1,196.9	-1,221.6	-1,253.4	-1,296.1	-1,303.8	-1,326.5	-1,356.0
<b>II. Net foreign assets</b>	<b>1,776.2</b>	<b>1,712.5</b>	<b>2,055.9</b>	<b>2,884.3</b>	<b>1,813.0</b>	<b>1,967.7</b>	<b>1,906.0</b>	<b>2,055.9</b>	<b>2,096.9</b>	<b>2,404.8</b>	<b>2,642.1</b>	<b>2,884.3</b>	<b>3,287.8</b>	<b>3,286.8</b>
A) Centrale Bank van Aruba	1,636.3	1,569.2	1,910.6	2,498.6	1,639.1	1,885.1	1,890.0	1,910.6	1,873.8	2,067.0	2,298.8	2,498.6	2,855.8	2,815.3
B) Commercial banks	139.9	143.3	145.2	385.7	173.9	82.6	16.0	145.2	223.1	337.8	343.3	385.7	432.0	471.5
<b>III. Broad money</b>	<b>4,377.6</b>	<b>4,568.8</b>	<b>4,797.4</b>	<b>5,368.1</b>	<b>4,700.6</b>	<b>4,761.5</b>	<b>4,644.5</b>	<b>4,797.4</b>	<b>4,857.5</b>	<b>5,056.3</b>	<b>5,154.7</b>	<b>5,368.1</b>	<b>5,404.8</b>	<b>5,408.5</b>
A) Money	2,433.3	2,574.3	2,734.9	3,187.4	2,670.9	2,746.2	2,574.3	2,734.9	2,814.6	3,005.5	3,064.8	3,187.4	3,323.3	3,335.3
B) Quasi-money	1,944.3	1,994.6	2,062.5	2,180.7	2,029.7	2,015.2	2,070.2	2,062.5	2,042.9	2,050.8	2,089.9	2,180.7	2,081.5	2,073.2

**TABLE 2.2: COMPONENTS OF BROAD MONEY**

End of period	Currency			Demand deposits			Money	Other deposits					Treasury bills and cash loan certificates	Quasi-money	Broad money
	Issued	At banks	Outside banks	Afl.	Foreign currency	Total		Savings		Time		Total			
								Afl.	Foreign currency	Afl.	Foreign currency				
(1)	(2)	(3= 1-2)	(4)	(5)	(6= 4+5)	(7= 3+6)	(8)	(9)	(10)	(11)	(12= 8+9+10+11)	(13)	(14= 12+13)	(15= 7+14)	
2018	336.1	75.2	260.9	1,797.3	375.1	2,172.4	2,433.3	1,036.2	6.0	898.0	4.1	1,944.3	0.0	1,944.3	4,377.6
2019	298.6	69.7	228.9	1,950.8	394.6	2,345.4	2,574.3	1,042.8	5.4	934.0	12.3	1,994.6	0.0	1,994.6	4,568.8
2020	343.1	61.4	281.7	2,114.1	339.1	2,453.2	2,734.9	1,097.3	3.3	952.5	9.4	2,062.5	0.0	2,062.5	4,797.4
2021	340.4	54.8	285.6	2,305.4	596.4	2,901.8	3,187.4	1,116.2	4.1	1,052.1	4.8	2,177.2	3.5	2,180.7	5,368.1
2020 I	290.9	47.7	243.1	2,044.4	383.4	2,427.8	2,670.9	1,068.7	4.4	943.6	13.0	2,029.7	0.0	2,029.7	4,700.6
II	317.7	47.0	270.7	2,162.3	313.2	2,475.5	2,746.2	1,089.5	4.2	907.9	13.0	2,014.6	0.6	2,015.2	4,761.5
III	319.1	48.0	271.2	1,969.8	333.3	2,303.1	2,574.3	1,096.0	3.9	946.3	14.0	2,060.2	10.0	2,070.2	4,644.5
IV	343.1	61.4	281.7	2,114.1	339.1	2,453.2	2,734.9	1,097.3	3.3	952.5	9.4	2,062.5	0.0	2,062.5	4,797.4
2021 I	335.3	56.1	279.2	2,144.7	390.7	2,535.4	2,814.6	1,090.2	4.0	917.2	9.4	2,020.9	22.0	2,042.9	4,857.5
II	335.4	52.3	283.1	2,253.1	469.3	2,722.4	3,005.5	1,103.2	4.4	931.3	9.4	2,048.3	2.5	2,050.8	5,056.3
III	324.9	47.5	277.5	2,298.6	488.7	2,787.3	3,064.8	1,108.3	4.2	972.5	4.8	2,089.9	0.0	2,089.9	5,154.7
IV	340.4	54.8	285.6	2,305.4	596.4	2,901.8	3,187.4	1,116.2	4.1	1,052.1	4.8	2,177.2	3.5	2,180.7	5,368.1
2022 I	337.0	51.1	285.9	2,398.1	639.4	3,037.5	3,323.3	1,129.5	3.6	941.7	6.0	2,080.7	0.8	2,081.5	5,404.8
II	334.6	49.3	285.2	2,446.9	603.2	3,050.1	3,335.3	1,133.2	3.1	930.9	6.0	2,073.2	0.0	2,073.2	5,408.5

**TABLE 2.3: CAUSES OF CHANGES IN BROAD MONEY**

During period	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
<b>I. Net domestic money creation</b>	<b>46.4</b>	<b>254.9</b>	<b>-114.8</b>	<b>-257.7</b>	<b>31.3</b>	<b>-93.8</b>	<b>-55.3</b>	<b>3.0</b>	<b>19.1</b>	<b>-109.1</b>	<b>-138.9</b>	<b>-28.8</b>	<b>-366.7</b>	<b>4.7</b>
A) Domestic credit	146.5	284.5	-25.8	-150.8	46.4	-70.1	-0.4	-1.7	43.8	-77.3	-96.3	-21.0	-344.0	34.1
1) Net claims on public sector	34.1	68.6	-34.9	-103.5	58.1	-113.4	-41.1	61.4	68.4	-55.2	-79.9	-36.7	-312.6	-1.1
a) Recourse to monetary system	46.2	66.7	-16.0	-110.7	8.3	-41.8	48.8	-31.3	-19.9	-16.2	-2.2	-72.4	-12.4	0.2
b) Drawing down of bank balances	-12.1	1.8	-18.9	7.3	49.8	-71.6	-89.9	92.8	88.3	-39.0	-77.8	35.7	-300.1	-1.2
1) Government's deposits	-22.8	1.8	-18.9	7.3	49.8	-71.6	-89.9	92.8	88.3	-39.0	-77.8	35.7	-300.1	-1.2
2) Development funds	10.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2) Claims on private sector	112.4	215.9	9.1	-47.3	-11.8	43.3	40.7	-63.1	-24.6	-22.1	-16.4	15.7	-31.4	35.2
a) Enterprises	37.7	162.2	-10.1	-22.5	-22.4	27.2	33.6	-48.5	-3.9	-14.6	-14.8	10.9	-22.7	21.8
b) Individuals	73.8	52.5	19.5	-25.0	10.7	16.0	7.1	-14.2	-20.8	-7.5	-1.6	4.8	-8.8	13.4
1) Consumer credit	-26.4	-18.5	-30.5	-51.3	1.5	-2.3	-9.6	-20.1	-19.8	-11.2	-9.8	-10.5	-16.8	1.5
2) Housing mortgages	100.2	71.0	50.1	26.2	9.1	18.4	16.7	5.8	-1.0	3.8	8.2	15.3	8.0	11.9
c) Other	0.9	1.2	-0.4	0.2	0.0	0.0	0.0	-0.4	0.1	0.0	0.0	0.1	0.0	0.1
B) Other domestic factors	-100.2	-29.6	-89.0	-106.9	-15.1	-23.7	-54.9	4.7	-24.8	-31.8	-42.6	-7.7	-22.7	-29.5
<b>II. Inflow of foreign funds</b>	<b>91.4</b>	<b>-63.7</b>	<b>343.3</b>	<b>828.5</b>	<b>100.5</b>	<b>154.7</b>	<b>-61.7</b>	<b>149.8</b>	<b>41.0</b>	<b>307.9</b>	<b>237.3</b>	<b>242.2</b>	<b>403.4</b>	<b>-0.9</b>
<b>III. Broad money</b>	<b>137.8</b>	<b>191.2</b>	<b>228.5</b>	<b>570.7</b>	<b>131.8</b>	<b>60.8</b>	<b>-116.9</b>	<b>152.8</b>	<b>60.1</b>	<b>198.8</b>	<b>98.4</b>	<b>213.5</b>	<b>36.7</b>	<b>3.7</b>
1) Money	11.7	140.9	160.6	452.5	96.7	75.3	-171.9	160.6	79.7	190.9	59.3	122.6	135.9	12.0
2) Quasi-money	126.0	50.3	67.9	118.3	35.1	-14.5	55.0	-7.8	-19.6	7.9	39.1	90.8	-99.2	-8.3

**TABLE 2.4: FOREIGN ASSETS**

End of period	Centrale Bank van Aruba				Commercial banks			Total	Revaluation differences	Total excl. (9)	Broad money	Broad money coverage (%)
	Gold	Other assets	Liabilities	Net	Assets	Liabilities	Net					
	(1)	(2)	(3)	(4=1+2-3)	(5)	(6)	(7=5-6)	(8=4+7)	(9)	(10=8-9)	(11)	(12=10:11)
2018	255.3	1,525.2	2.6	1,778.0	524.9	385.0	139.9	1,917.9	141.7	1,776.2	4,377.6	40.6
2019	303.4	1,485.7	4.3	1,784.8	604.4	461.1	143.3	1,928.0	215.5	1,712.5	4,568.8	37.5
2020	376.7	1,832.0	0.1	2,208.6	490.4	345.2	145.2	2,353.8	298.0	2,055.9	4,797.4	42.9
2021	362.6	2,382.4	0.1	2,744.9	705.0	319.3	385.7	3,130.6	246.3	2,884.3	5,368.1	53.7
2020 I	320.5	1,551.0	0.2	1,871.3	565.2	391.3	173.9	2,045.2	232.2	1,813.0	4,700.6	38.6
II	352.2	1,834.3	16.5	2,170.0	445.7	363.2	82.6	2,252.6	284.9	1,967.7	4,761.5	41.3
III	375.9	1,818.1	0.2	2,193.8	416.6	400.6	16.0	2,209.8	303.7	1,906.0	4,644.5	41.0
IV	376.7	1,832.0	0.1	2,208.6	490.4	345.2	145.2	2,353.8	298.0	2,055.9	4,797.4	42.9
2021 I	336.9	1,781.8	0.1	2,118.6	582.1	359.1	223.1	2,341.6	244.7	2,096.9	4,857.5	43.2
II	351.2	1,972.7	1.8	2,322.2	665.1	327.3	337.8	2,660.0	255.2	2,404.8	5,056.3	47.6
III	347.2	2,195.9	0.5	2,542.7	680.8	337.5	343.3	2,885.9	243.8	2,642.1	5,154.7	51.3
IV	362.6	2,382.4	0.1	2,744.9	705.0	319.3	385.7	3,130.6	246.3	2,884.3	5,368.1	53.7
2022 I	386.9	2,677.4	2.3	3,062.0	763.8	331.8	432.0	3,494.0	206.3	3,287.8	5,404.8	60.8
II	362.0	2,599.5	2.3	2,959.2	807.7	336.2	471.5	3,430.7	143.9	3,286.8	5,408.5	60.8

**TABLE 3.1: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS**

End of period	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
ASSETS														
1. Claims on money-creating institutions	1,432.4	1,383.2	1,636.5	2,240.2	1,427.1	1,617.4	1,490.2	1,636.5	1,643.2	1,793.9	2,011.0	2,240.2	2,297.1	2,318.6
a) Monetary authorities	1,390.2	1,364.7	1,617.8	2,221.7	1,408.5	1,598.8	1,471.6	1,617.8	1,624.7	1,775.3	1,992.5	2,221.7	2,278.5	2,300.0
b) Commercial banks	42.2	18.5	18.7	18.5	18.5	18.6	18.6	18.7	18.5	18.5	18.5	18.5	18.5	18.5
2. Claims on the public sector	559.8	626.5	610.5	499.7	634.8	593.1	641.8	610.5	590.6	574.4	572.2	499.7	487.3	487.5
a) Short-term	173.2	206.7	195.8	151.8	224.0	173.2	170.3	195.8	175.9	156.1	156.9	151.8	152.0	167.2
b) Long-term	386.6	419.8	414.7	347.9	410.9	419.8	471.5	414.7	414.7	418.2	415.3	347.9	335.3	320.3
3. Claims on the private sector	3,245.6	3,461.5	3,470.7	3,423.3	3,449.8	3,493.0	3,533.8	3,470.7	3,446.1	3,424.0	3,407.6	3,423.3	3,391.9	3,427.1
a) Enterprises	1,371.6	1,533.8	1,523.7	1,501.3	1,511.4	1,538.6	1,572.3	1,523.7	1,519.8	1,505.2	1,490.4	1,501.3	1,478.6	1,500.4
b) Individuals	1,862.5	1,915.0	1,934.5	1,909.5	1,925.6	1,941.7	1,948.8	1,934.5	1,913.7	1,906.2	1,904.7	1,909.5	1,900.7	1,914.1
1) Consumer credit	524.3	505.9	475.4	424.1	507.4	505.1	495.4	475.4	455.6	444.3	434.6	424.1	407.3	408.8
2) Housing mortgages	1,338.1	1,409.1	1,459.2	1,485.4	1,418.2	1,436.6	1,453.3	1,459.2	1,458.1	1,461.9	1,470.1	1,485.4	1,493.4	1,505.3
c) Capital market investments	4.2	4.8	5.1	4.8	4.8	4.8	4.8	5.1	5.1	4.8	4.8	4.8	4.8	4.8
d) Other	7.4	7.9	7.3	7.7	7.9	7.9	7.9	7.3	7.4	7.7	7.7	7.7	7.7	7.8
4. Foreign assets	2,305.5	2,393.5	2,699.1	3,450.0	2,436.7	2,632.2	2,610.6	2,699.1	2,700.8	2,989.1	3,223.9	3,450.0	3,828.1	3,769.2
a) Gold	255.3	303.4	376.7	362.6	320.5	352.2	375.9	376.7	336.9	351.2	347.2	362.6	386.9	362.0
b) Short-term	584.0	660.0	507.9	897.8	618.2	759.8	707.9	507.9	551.8	696.2	677.5	897.8	1,159.8	805.4
c) Long-term	1,466.1	1,430.1	1,814.5	2,189.6	1,497.9	1,520.2	1,526.8	1,814.5	1,812.1	1,941.7	2,199.2	2,189.6	2,281.3	2,601.8
5. Other domestic assets	14.6	35.0	-37.1	-54.1	45.8	19.2	-12.8	-37.1	-37.9	-50.3	-42.7	-54.1	-43.7	-55.3
6. Total assets	7,557.8	7,899.8	8,379.7	9,559.2	7,994.2	8,355.0	8,263.6	8,379.7	8,342.8	8,731.0	9,171.9	9,559.2	9,960.6	9,947.0

**TABLE 3.1: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS**  
(continued)

End of period	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
LIABILITIES														
7. Broad money	4,377.6	4,568.8	4,797.4	5,368.1	4,700.6	4,761.5	4,644.5	4,797.4	4,857.5	5,056.3	5,154.7	5,368.1	5,404.8	5,408.5
a) Money	2,433.3	2,574.3	2,734.9	3,187.4	2,670.9	2,746.2	2,574.3	2,734.9	2,814.6	3,005.5	3,064.8	3,187.4	3,323.3	3,335.3
b) Quasi-money	1,944.3	1,994.6	2,062.5	2,180.7	2,029.7	2,015.2	2,070.2	2,062.5	2,042.9	2,050.8	2,089.9	2,180.7	2,081.5	2,073.2
8. Money-creating institutions	1,394.8	1,367.1	1,621.6	2,221.5	1,406.2	1,596.2	1,482.1	1,621.6	1,624.7	1,777.0	1,995.0	2,221.5	2,276.5	2,279.9
a) Monetary authorities	1,394.8	1,367.1	1,621.5	2,221.5	1,406.2	1,596.2	1,482.1	1,621.5	1,624.7	1,776.9	1,994.9	2,221.5	2,276.5	2,279.9
b) Commercial banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9. Public sector deposits	125.7	123.9	142.7	135.5	74.1	145.6	235.5	142.7	54.4	93.4	171.1	135.5	435.6	436.8
a) Government	125.7	123.9	142.7	135.5	74.1	145.6	235.5	142.7	54.4	93.4	171.1	135.5	435.6	436.8
b) Development funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10. Long-term liabilities	0.0	0.0	0.0	0.0	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	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	0.0	0.0	0.0	0.0
11. Subordinated debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12. Capital and reserves	1,004.4	1,041.3	1,058.1	1,161.3	1,063.2	1,049.0	1,050.7	1,058.1	1,079.2	1,106.2	1,127.4	1,161.3	1,186.4	1,215.6
13. Foreign liabilities	387.6	465.4	345.3	319.4	391.4	379.7	400.9	345.3	359.2	329.1	338.0	319.4	334.0	338.4
a) Short-term	317.3	373.3	261.2	252.1	299.4	288.0	309.1	261.2	276.2	246.4	264.9	252.1	266.5	266.3
b) Long-term	70.3	92.1	84.1	67.3	92.1	91.6	91.7	84.1	83.0	82.7	73.1	67.3	67.5	72.1
14. Revaluation differences	141.7	215.5	298.0	246.3	232.2	284.9	303.7	298.0	244.7	255.2	243.8	246.3	206.3	143.9
15. Other domestic liabilities	126.0	117.8	116.6	107.2	126.5	138.2	146.1	116.6	123.1	113.9	142.0	107.2	117.0	123.8
16. Total liabilities	7,557.8	7,899.8	8,379.7	9,559.2	7,994.2	8,355.0	8,263.6	8,379.7	8,342.8	8,731.0	9,171.9	9,559.2	9,960.6	9,947.0

**TABLE 3.2: DETAILED BALANCE SHEET OF THE CENTRALE BANK VAN ARUBA**

End of period	Domestic assets			Total domestic assets	Foreign assets			Total foreign assets	Total assets	
	Government	Other	Gold and claims in gold		Claims on					
					Banks	Governments	Other			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
2018	0.0	25.8	25.8	255.3	149.2	0.0	1,376.0	1,780.6	1,806.4	
2019	0.0	33.1	33.1	303.4	154.3	0.0	1,331.4	1,789.1	1,822.2	
2020	0.0	33.4	33.4	376.7	104.8	0.0	1,727.3	2,208.7	2,242.2	
2021	0.0	33.9	33.9	362.6	269.9	0.0	2,112.5	2,745.0	2,778.9	
2020	I	0.0	38.1	38.1	320.5	147.2	0.0	1,403.8	1,871.5	1,909.6
	II	0.0	34.3	34.3	352.2	399.6	0.0	1,434.6	2,186.5	2,220.8
	III	0.0	34.8	34.8	375.9	379.2	0.0	1,438.9	2,194.0	2,228.8
	IV	0.0	33.4	33.4	376.7	104.8	0.0	1,727.3	2,208.7	2,242.2
2021	I	0.0	36.2	36.2	336.9	60.1	0.0	1,721.7	2,118.7	2,154.9
	II	0.0	35.9	35.9	351.2	121.6	0.0	1,851.2	2,324.0	2,359.9
	III	0.0	35.0	35.0	347.2	76.5	0.0	2,119.4	2,543.1	2,578.1
	IV	0.0	33.9	33.9	362.6	269.9	0.0	2,112.5	2,745.0	2,778.9
2022	I	0.0	35.7	35.7	386.9	478.5	0.0	2,198.9	3,064.3	3,100.0
	II	0.0	56.1	56.1	362.0	89.2	0.0	2,510.3	2,961.5	3,017.6

**TABLE 3.2: DETAILED BALANCE SHEET OF THE CENTRALE BANK VAN ARUBA**

(continued)

End of period	Domestic liabilities										Total domestic liabilities	Total foreign liabilities	Revaluation of gold, foreign exchange and security holdings	Total liabilities
	Capital and reserves	Bank notes issued	Govern- ment	Develop- ment funds	Official entities	Commercial banks deposits		Other fin.inst. deposits	Private sector deposits	Other				
						Demand	Time							
	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
2018	101.1	297.9	49.2	0.0	0.0	398.7	805.9	0.0	0.8	8.5	1,662.1	2.6	141.7	1,806.4
2019	120.0	258.9	17.3	0.0	0.0	459.0	738.4	0.0	0.8	8.0	1,602.4	4.3	215.5	1,822.2
2020	128.4	302.6	95.4	0.0	0.0	1,131.0	279.1	0.0	0.8	6.7	1,944.0	0.1	298.0	2,242.2
2021	124.8	298.6	41.7	0.0	0.0	1,519.4	540.8	0.0	0.0	7.3	2,532.5	0.1	246.3	2,778.9
2020 I	127.3	250.8	39.2	0.0	0.0	671.9	578.5	0.0	0.8	8.7	1,677.2	0.2	232.2	1,909.6
II	116.0	277.5	80.2	0.0	0.0	1,134.7	282.2	0.0	0.8	28.1	1,919.5	16.5	284.9	2,220.8
III	122.5	278.9	178.7	0.0	0.0	1,028.3	285.8	0.0	0.8	29.9	1,924.8	0.2	303.7	2,228.8
IV	128.4	302.6	95.4	0.0	0.0	1,131.0	279.1	0.0	0.8	6.7	1,944.0	0.1	298.0	2,242.2
2021 I	132.9	294.7	14.4	0.0	0.0	1,175.3	285.3	0.0	0.8	6.6	1,910.0	0.1	244.7	2,154.9
II	138.5	294.5	45.2	0.0	0.0	1,327.3	289.9	0.0	0.8	6.8	2,102.9	1.8	255.2	2,359.9
III	122.5	283.3	61.1	0.0	0.0	1,447.8	389.7	0.0	0.8	28.7	2,333.8	0.5	243.8	2,578.1
IV	124.8	298.6	41.7	0.0	0.0	1,519.4	540.8	0.0	0.0	7.3	2,532.5	0.1	246.3	2,778.9
2022 I	130.7	295.0	339.2	0.0	0.0	1,377.9	738.3	0.0	0.0	10.4	2,891.5	2.3	206.3	3,100.0
II	137.6	292.3	311.6	0.0	0.0	1,070.2	1,050.4	0.0	0.0	9.3	2,871.4	2.3	143.9	3,017.6

**TABLE 3.3: BANK NOTES ISSUED**

End of period	Denominations: number (x 1,000)							Total number of notes issued
	5	10	25	50	100	200	500	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
2018	176	983	847	384	2,432		7	4,830
2019	176	957	815	368	2,025	31	2	4,375
2020	176	989	907	371	2,405	46	2	4,895
2021	176	1,048	888	363	2,359	50	2	4,887
2019 I	176	938	735	339	2,232		7	4,427
II	176	972	806	353	2,034	14	5	4,360
III	176	911	726	311	1,778	21	3	3,926
IV	176	957	815	368	2,025	31	2	4,375
2020 I	176	937	750	333	1,971	36	2	4,204
II	176	947	831	347	2,199	41	2	4,542
III	176	965	816	336	2,219	41	2	4,555
IV	176	989	907	371	2,405	46	2	4,895
2021 I	176	989	846	349	2,348	48	2	4,758
II	176	994	872	350	2,333	51	2	4,778
III	176	1,001	803	326	2,256	48	2	4,611
IV	176	1,048	888	363	2,359	50	2	4,887
2022 I	176	1,031	868	337	2,345	49	2	4,808
II	176	1,037	851	334	2,320	51	2	4,770

End of period	Denominations: value (Afl. million)							Total value of notes issued
	5	10	25	50	100	200	500	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
2018	0.9	9.8	21.2	19.2	243.2		3.6	297.9
2019	0.9	9.6	20.4	18.4	202.5	6.2	0.9	258.9
2020	0.9	9.9	22.7	18.5	240.5	9.1	0.9	302.6
2021	0.9	10.5	22.2	18.2	235.9	10.0	0.9	298.6
2019 I	0.9	9.4	18.4	17.0	223.2		3.7	272.4
II	0.9	9.7	20.2	17.6	203.4	2.8	2.5	257.1
III	0.9	9.1	18.2	15.6	177.8	4.2	1.3	227.0
IV	0.9	9.6	20.4	18.4	202.5	6.2	0.9	258.9
2020 I	0.9	9.4	18.8	16.6	197.1	7.1	0.9	250.8
II	0.9	9.5	20.8	17.3	219.9	8.2	0.9	277.5
III	0.9	9.6	20.4	16.8	221.9	8.3	0.9	278.9
IV	0.9	9.9	22.7	18.5	240.5	9.1	0.9	302.6
2021 I	0.9	9.9	21.2	17.4	234.8	9.6	0.9	294.7
II	0.9	9.9	21.8	17.5	233.3	10.2	0.9	294.5
III	0.9	10.0	20.1	16.3	225.6	9.6	0.9	283.3
IV	0.9	10.5	22.2	18.2	235.9	10.0	0.9	298.6
2022 I	0.9	10.3	21.7	16.8	234.5	9.8	0.9	295.0
II	0.9	10.4	21.3	16.7	232.0	10.2	0.9	292.3

**TABLE 3.4: COINS ISSUED**

		Denominations: number (x 1,000)							Total value of coins issued  excl. (8) (Afl. million)	
		Cents				Florin				Commemorative coins
		5	10	25	50	1	2 ½	5		
End of period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2018		29,389	29,501	19,321	9,793	12,350	103	2,285	17	38.2
2019		30,504	30,948	20,216	10,297	12,773	105	2,373	18	39.7
2020		30,964	31,460	20,515	10,505	13,033	105	2,433	18	40.5
2021		31,919	32,284	20,995	10,721	13,411	105	2,541	18	41.8
2020	I	30,734	31,260	20,444	10,417	12,918	105	2,381	18	40.1
	II	30,804	31,364	20,485	10,445	12,983	105	2,393	18	40.2
	III	30,854	31,388	20,503	10,449	13,013	105	2,393	18	40.3
	IV	30,964	31,460	20,515	10,505	13,033	105	2,433	18	40.5
2021	I	31,103	31,523	20,551	10,537	13,043	105	2,443	18	40.6
	II	31,363	31,691	20,659	10,569	13,088	105	2,464	18	40.9
	III	31,603	31,987	20,875	10,689	13,373	105	2,534	18	41.6
	IV	31,919	32,284	20,995	10,721	13,411	105	2,541	18	41.8
2022	I	32,099	32,484	21,157	10,785	13,468	105	2,544	18	42.0
	II	32,349	32,813	21,398	10,870	13,544	105	2,544	18	42.2

**TABLE 4.1: COMMERCIAL BANKS: SUMMARY ACCOUNT**

	Assets				Total assets = Total liabilities	Liabilities		
	Cash and claims on banks	Invest- ments	Loans	Other		Deposits	Capital and reserves	Other
End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2018	1,682.8	525.8	3,318.6	292.6	5,819.7	4,550.7	903.3	365.7
2019	1,743.8	591.6	3,540.2	273.7	6,149.3	4,868.3	921.3	359.7
2020	1,847.0	575.0	3,547.5	262.4	6,232.0	4,884.6	929.7	417.7
2021	2,717.4	459.3	3,486.4	232.9	6,895.9	5,479.7	1,036.5	379.7
2020	I	1,751.1	599.6	3,523.4	279.6	6,153.7	4,844.6	935.8
	II	1,803.3	557.0	3,567.6	270.1	6,198.0	4,893.4	933.0
	III	1,665.0	596.4	3,610.2	253.5	6,125.1	4,796.1	928.2
	IV	1,847.0	575.0	3,547.5	262.4	6,232.0	4,884.6	929.7
2021	I	1,984.4	533.0	3,524.2	263.5	6,305.1	4,922.5	946.3
	II	2,214.9	535.8	3,502.1	258.9	6,511.9	5,121.5	967.7
	III	2,462.3	535.4	3,473.5	244.9	6,716.0	5,311.1	1,004.9
	IV	2,717.4	459.3	3,486.4	232.9	6,895.9	5,479.7	1,036.5
2022	I	2,820.5	449.4	3,461.3	237.3	6,968.6	5,536.2	1,055.6
	II	2,813.3	493.0	3,507.2	224.1	7,037.6	5,566.9	1,078.0

**TABLE 4.2 : COMMERCIAL BANKS - FINANCIAL SOUNDNESS INDICATORS**
*(End-of-period figures in percentages)*

	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
<b>1. Capital adequacy</b>														
a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 16%) <sup>1)</sup>	32.1	31.0	33.3	37.0	31.7	31.9	32.0	33.3	33.7	34.6	36.1	37.0	38.0	38.6
b. Regulatory Tier I capital to risk-weighted assets	24.4	24.6	27.5	28.6	26.7	27.1	27.4	27.5	28.1	28.4	28.7	28.6	32.3	32.0
<b>2. Asset quality</b>														
a. Nonperforming loans to gross loans	3.9	3.2	5.0	4.7	2.9	3.7	4.1	5.0	6.1	5.3	5.8	4.7	4.5	4.4
b. Nonperforming loans (net of allocated loan loss provisions) to gross loans	1.5	0.9	1.1	1.3	0.6	0.7	0.5	1.1	2.2	1.2	2.2	1.3	1.4	1.4
c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital	4.9	3.0	3.8	4.0	1.9	2.5	1.6	3.8	7.1	3.8	6.8	4.0	3.9	4.0
d. Large loans to regulatory capital <sup>2)</sup>	41.4	45.3	50.7	32.7	50.2	51.7	53.9	50.7	50.1	49.2	35.3	32.7	23.6	23.1
<b>3. Earnings and profitability</b>														
a. Return on assets (before taxes)	2.1	1.7	0.4	2.0	0.4	-0.1	-0.2	0.3	0.4	0.3	0.8	0.5	0.4	0.5
b. Return on equity (before taxes)	13.1	10.6	2.7	13.0	2.7	-0.8	-1.2	1.9	2.4	2.2	4.9	3.4	2.2	2.9
c. Return on assets (after taxes)	1.7	1.3	0.4	1.6	0.3	-0.1	-0.1	0.3	0.3	0.3	0.6	0.4	0.3	0.4
d. Return on equity (after taxes)	10.5	8.1	2.4	10.0	2.1	-0.6	-0.8	1.6	1.9	1.8	3.8	2.5	1.6	2.5
e. Interest margin to gross income	55.5	56.0	63.3	55.5	55.9	71.9	65.8	62.2	60.1	56.8	53.1	52.6	51.2	50.4
f. Noninterest expenses to gross income	77.2	81.9	93.5	73.2	79.7	107.2	109.5	82.6	78.9	80.8	59.8	74.1	82.0	72.4
g. Interest rate margin <sup>3)</sup>	5.2	4.4	4.7	4.7	4.8	4.1	4.9	4.9	4.2	4.6	5.0	4.9	4.9	3.9
<b>4. Liquidity</b>														
a. Loans to deposit ratio <sup>4)</sup> (maximum 80%)	68.1	68.4	66.8	58.7	68.2	68.1	69.8	66.8	65.8	62.7	60.2	58.7	57.8	58.3
b. Liquid assets to total assets <sup>5)</sup> (minimum 18%)	29.8	29.3	33.7	38.0	29.7	32.5	31.0	33.7	34.8	37.4	38.4	38.0	36.1	31.4
c. Liquid assets to short-term liabilities	63.9	63.5	72.0	76.1	63.9	68.5	69.0	72.0	71.8	75.7	76.7	76.1	69.9	61.0
<b>5. Sensitivity to market risk</b>														
a. Net foreign assets <sup>6)</sup> to regulatory capital	25.9	23.7	22.8	37.4	27.0	17.9	11.3	22.8	29.9	37.5	36.1	37.4	41.6	44.0

1) As per September 1, 2021, the CBA eliminated the temporary prudential relief measures set during the Corona Virus Disease-19 Pandemic and increased the minimum risk-weighted capital ratio from 14 percent back to 16 percent.

2) Large loans: all loans or lines of credit in excess of 15 percent of the institution's test capital.

3) Weighted averages related to new loans granted during the indicated period.

4) As per September 1, 2021, the CBA eliminated the temporary prudential relief measures set during the Corona Virus Disease-19 Pandemic and decreased the maximum loan to deposit ratio from 85 percent back to 80 percent.

5) This is the Prudential Liquidity Ratio (PLR). As of September 1, 2021, the CBA eliminated the temporary prudential relief measures set during the Corona Virus Disease-19 Pandemic and increased the minimum PLR from 15 percent back to 18 percent.

6) Denominated in foreign currencies only.

**TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET**

Domestic assets										
End of period		Notes and coins	Central Bank		Investments		Loans and advances			
			Current account	Time deposits	Government securities	Non government securities	Enterprises	Mortgages	Individuals	Government
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2018		75.2	394.1	805.9	521.6	4.2	894.1	1,810.5	523.8	0.0
2019		69.7	456.6	738.4	586.8	4.8	1,005.4	1,931.2	505.4	0.0
2020		61.4	1,127.2	279.1	569.9	5.1	987.9	1,988.2	474.7	0.0
2021		54.8	1,519.6	540.8	454.4	4.8	978.0	2,000.9	423.5	0.0
2020	I	47.7	674.2	578.5	594.8	4.8	980.2	1,943.2	506.7	0.0
	II	47.0	1,137.3	282.2	552.2	4.8	990.8	1,978.2	504.4	0.0
	III	48.0	1,017.8	285.8	591.5	4.8	1,026.7	1,992.4	494.7	0.0
	IV	61.4	1,127.2	279.1	569.9	5.1	987.9	1,988.2	474.7	0.0
2021	I	56.1	1,175.2	285.3	527.9	5.1	988.7	1,982.0	455.0	0.0
	II	52.3	1,325.6	289.9	531.0	4.8	975.0	1,984.8	443.7	0.0
	III	47.5	1,445.3	389.7	530.5	4.8	969.0	1,983.6	434.0	0.0
	IV	54.8	1,519.6	540.8	454.4	4.8	978.0	2,000.9	423.5	0.0
2022	I	51.1	1,379.9	738.3	444.6	4.8	940.7	2,024.2	406.7	0.0
	II	49.3	1,070.4	1,050.4	445.3	4.8	963.2	2,034.4	408.1	0.0

**TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET**  
(continued)

Domestic assets (cont'd)					Total domestic assets	Foreign assets					Total foreign assets	Total assets	
Premises	Subsidiaries	Accounts receivable	Other (net)	Cash		Due from banks	Investments	Loans	Other				
End of period	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
2018	145.2	49.6	70.7	-9.7	5,285.1	44.0	363.6	0.0	90.2	27.1	524.9	5,810.0	
2019	148.4	26.5	71.9	-5.1	5,539.8	31.6	447.5	0.0	98.2	27.0	604.4	6,144.2	
2020	147.0	25.9	75.0	-0.6	5,740.8	28.4	350.7	0.0	96.8	14.6	490.4	6,231.2	
2021	132.8	26.3	55.0	-0.1	6,190.8	28.4	573.8	0.0	84.0	18.8	705.0	6,895.8	
2020	I	146.6	26.5	85.2	-1.9	5,586.6	53.7	396.9	0.0	93.3	21.3	565.2	6,151.8
	II	148.4	26.5	80.6	-0.7	5,751.6	62.3	274.5	0.0	94.2	14.7	445.7	6,197.3
	III	146.2	26.5	73.9	-2.1	5,706.3	43.7	269.6	0.0	96.4	6.9	416.6	6,122.9
	IV	147.0	25.9	75.0	-0.6	5,740.8	28.4	350.7	0.0	96.8	14.6	490.4	6,231.2
2021	I	144.2	26.0	77.4	-1.0	5,722.0	34.7	433.0	0.0	98.4	15.9	582.1	6,304.1
	II	141.0	26.2	72.3	-0.2	5,846.5	33.8	513.3	0.0	98.6	19.4	665.1	6,511.6
	III	138.2	26.2	66.5	-0.2	6,035.1	28.8	551.0	0.0	86.9	14.0	680.8	6,715.9
	IV	132.8	26.3	55.0	-0.1	6,190.8	28.4	573.8	0.0	84.0	18.8	705.0	6,895.8
2022	I	124.1	26.3	64.2	-0.7	6,204.1	40.4	610.8	0.0	89.7	22.8	763.8	6,967.9
	II	124.2	26.3	53.5	0.0	6,230.0	65.9	577.3	43.0	101.5	20.0	807.7	7,037.6

**TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET**  
(continued)

Domestic liabilities										
End of period	Demand deposits				Time deposits				Savings deposits	Other liabilities
	Individuals	Companies	Other fin.inst.	Government	Individuals	Companies	Other fin.inst.	Development funds		
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
2018	398.9	1,450.3	322.5	76.5	153.0	166.5	582.6	0.0	1,042.2	329.3
2019	544.5	1,504.7	296.0	106.5	158.9	207.3	580.2	0.0	1,048.2	316.1
2020	478.1	1,621.5	352.7	47.4	191.7	203.7	566.6	0.0	1,100.6	394.1
2021	562.1	1,962.4	377.3	93.7	198.6	200.0	658.4	0.0	1,120.3	367.3
2020 I	537.3	1,598.3	291.4	34.9	188.3	203.3	564.9	0.0	1,073.1	333.1
II	487.4	1,637.2	350.1	65.4	186.1	182.6	552.2	0.0	1,093.7	346.4
III	469.2	1,494.3	338.8	56.8	188.2	215.7	556.5	0.0	1,099.9	374.7
IV	478.1	1,621.5	352.7	47.4	191.7	203.7	566.6	0.0	1,100.6	394.1
2021 I	493.2	1,690.9	350.5	39.9	194.6	201.8	530.2	0.0	1,094.2	403.4
II	535.4	1,834.2	352.0	48.2	196.5	176.4	567.8	0.0	1,107.7	398.5
III	524.3	1,873.0	389.2	110.0	200.9	204.2	572.3	0.0	1,112.5	387.0
IV	562.1	1,962.4	377.3	93.7	198.6	200.0	658.4	0.0	1,120.3	367.3
2022 I	574.0	2,031.9	431.5	96.4	195.4	263.7	488.6	0.0	1,133.1	365.9
II	597.2	1,981.8	471.1	125.2	195.0	265.3	476.6	0.0	1,136.3	375.0

**TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET**  
(continued)

End of period	Domestic liabilities (cont'd)			Total domestic liabilities	Foreign liabilities						Total Foreign liabilities	Total Liabilities
	Capital base		Demand deposits		Time deposits		Savings deposits	Capital and reserves and sub- ordinated debt	Other			
	Capital and reserves	Subordinated debt	Banks		Non- banks	Banks				Non- banks		
	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
2018	903.3	0.0	5,425.0	49.1	158.7	22.5	84.7	43.4	0.0	26.7	385.0	5,810.0
2019	921.3	0.0	5,683.7	26.3	129.9	116.3	110.3	39.8	0.0	38.5	461.1	6,144.7
2020	929.7	0.0	5,886.1	18.8	130.6	37.3	98.8	36.8	0.0	22.9	345.2	6,231.2
2021	1,036.5	0.0	6,576.5	30.0	155.1	0.5	82.2	39.1	0.0	12.4	319.3	6,895.8
2020	I	935.8	0.0	5,760.5	24.3	125.4	50.0	110.9	42.5	0.0	38.2	6,151.8
	II	933.0	0.0	5,834.1	27.8	124.5	37.3	107.0	42.1	0.0	24.5	6,197.3
	III	928.2	0.0	5,722.3	19.7	117.4	91.0	107.2	41.5	0.0	23.9	6,122.9
	IV	929.7	0.0	5,886.1	18.8	130.6	37.3	98.8	36.8	0.0	22.9	6,231.2
2021	I	946.3	0.0	5,945.1	55.3	137.8	0.0	97.1	36.8	0.0	32.0	6,304.1
	II	967.7	0.0	6,184.3	19.2	144.2	0.0	101.1	38.9	0.0	24.0	6,511.6
	III	1,004.9	0.0	6,378.4	18.4	177.7	0.0	88.8	39.9	0.0	12.8	6,715.9
	IV	1,036.5	0.0	6,576.5	30.0	155.1	0.5	82.2	39.1	0.0	12.4	6,895.8
2022	I	1,055.6	0.0	6,636.1	33.9	167.5	0.0	83.5	36.6	0.0	10.2	6,967.9
	II	1,078.0	0.0	6,701.5	28.4	167.2	0.0	88.4	34.4	0.0	17.8	7,037.6

**TABLE 4.4: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY AS OF END JUNE 2022**

	Loans outstanding				Percentages			
	Current account	Term loans	Mortgage	Total	Current account	Term loans	Mortgage	Percentage of total loans
Agriculture, hunting, forestry and fishing	0.1	0.3	0.0	0.5	25.1	67.6	7.3	0.0
Mining and manufacturing	7.9	26.0	16.8	50.7	15.6	51.3	33.1	1.5
Electricity, gas, and water supply	0.0	0.0	0.2	0.2	0.0	0.0	100.00	0.0
Construction	12.6	9.1	22.6	44.3	28.4	20.6	51.0	1.3
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	71.6	88.2	48.7	208.4	34.3	42.3	23.4	6.3
Hotels and restaurants	8.1	26.7	85.9	120.6	6.7	22.1	71.2	3.7
Transport, storage and communications	4.3	73.1	6.6	84.1	5.2	87.0	7.8	2.5
Financial intermediation	21.4	175.8	33.3	230.4	9.3	76.3	14.4	7.0
Real estate, renting and business activities	24.8	216.7	307.7	549.2	4.5	39.5	56.0	16.7
Other enterprises	6.7	71.5	24.8	103.0	6.5	69.4	24.0	3.1
<b>Total loans to enterprises</b>	<b>157.5</b>	<b>687.5</b>	<b>546.5</b>	<b>1,391.4</b>	<b>11.3</b>	<b>49.4</b>	<b>39.3</b>	<b>42.2</b>
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individuals	13.3	394.8	1,497.2	1,905.3	0.7	20.7	78.6	57.8
<b>Total loans</b>	<b>170.8</b>	<b>1,082.3</b>	<b>2,043.7</b>	<b>3,296.7</b>	<b>5.2</b>	<b>32.8</b>	<b>62.0</b>	<b>100.0</b>

TABLE 4.5: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY

End of period	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
Agriculture, hunting, forestry and fishing	0.8	2.3	1.3	1.1	1.3	1.3	1.4	1.3	1.4	1.2	1.2	1.1	0.6	0.5
Mining and manufacturing	46.8	44.6	45.9	46.2	44.9	46.8	46.1	45.9	44.2	45.8	44.9	46.2	48.4	50.7
Electricity, gas and water supply	51.6	0.2	0.2	0.2	0.1	0.0	0.2	0.2	0.8	0.2	0.2	0.2	0.2	0.2
Construction	50.6	57.8	59.1	31.0	60.1	58.0	60.2	59.1	50.6	46.1	35.1	31.0	46.4	44.3
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	236.3	211.9	186.6	188.6	203.0	201.6	198.9	186.6	185.2	178.7	187.6	188.6	182.5	208.4
Hotels and restaurants	128.6	225.8	220.4	230.0	216.0	217.9	219.8	220.4	218.6	224.0	225.4	230.0	226.9	120.6
Transport, storage and communications	28.8	52.8	55.2	63.6	51.6	51.2	56.2	55.2	65.4	59.5	60.9	63.6	60.4	84.1
Financial intermediation	179.7	210.1	224.9	208.0	213.2	223.3	244.3	224.9	228.6	232.5	201.3	208.0	214.1	230.4
Real estate, renting and business activities	517.7	585.4	568.5	573.6	570.2	581.8	579.9	568.5	569.7	561.9	569.9	573.6	539.2	549.2
Other enterprises	130.6	142.9	161.7	159.0	151.0	156.5	165.3	161.7	155.4	155.3	163.9	159.0	160.1	103.0
<b>Total loans to enterprises</b>	<b>1,371.6</b>	<b>1,533.8</b>	<b>1,523.7</b>	<b>1,501.3</b>	<b>1,511.4</b>	<b>1,538.6</b>	<b>1,572.3</b>	<b>1,523.7</b>	<b>1,519.8</b>	<b>1,505.2</b>	<b>1,490.4</b>	<b>1,501.3</b>	<b>1,478.6</b>	<b>1,391.4</b>
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individuals	1,858.0	1,908.4	1,927.1	1,901.1	1,918.9	1,934.9	1,941.6	1,927.1	1,905.9	1,898.3	1,896.2	1,901.1	1,893.0	1,905.3
<b>Total loans</b>	<b>3,229.6</b>	<b>3,442.2</b>	<b>3,450.8</b>	<b>3,402.4</b>	<b>3,430.3</b>	<b>3,473.5</b>	<b>3,513.9</b>	<b>3,450.8</b>	<b>3,425.8</b>	<b>3,403.5</b>	<b>3,386.6</b>	<b>3,402.4</b>	<b>3,371.6</b>	<b>3,296.7</b>

**TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS**

	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
End of period														
1. Net foreign assets	1,365.3	1,634.2	1,742.1	1,983.0	1,478.5	1,629.7	1,688.1	1,742.1	1,809.9	1,886.3	1,919.4	1,983.0	1,934.8	1,800.8
2. Domestic claims	2,756.9	2,948.5	3,031.9	3,043.2	2,953.5	2,952.7	3,007.7	3,031.9	3,053.9	3,053.3	3,036.2	3,043.2	3,046.6	3,044.8
a. Government	1,466.9	1,499.4	1,532.4	1,485.8	1,456.0	1,447.9	1,494.8	1,532.4	1,566.3	1,565.7	1,529.6	1,485.8	1,511.7	1,501.2
b. Private sector	1,290.1	1,449.1	1,499.5	1,557.4	1,497.5	1,504.8	1,512.9	1,499.5	1,487.6	1,487.6	1,506.6	1,557.4	1,534.9	1,543.6
3. Total assets = total liabilities	4,122.2	4,582.7	4,774.0	5,026.2	4,432.0	4,582.4	4,695.7	4,774.0	4,863.8	4,939.6	4,955.5	5,026.2	4,981.4	4,845.6
4. Borrowings and deposits	9.8	18.9	11.5	2.0	20.2	18.5	18.2	11.5	19.3	4.5	2.0	2.0	1.9	2.0
a. Government	2.0	2.0	1.8	1.6	2.0	2.0	1.8	1.8	1.8	1.8	1.6	1.6	1.6	1.6
b. Other residents	7.8	16.9	9.7	0.4	18.2	16.5	16.4	9.7	17.5	2.7	0.4	0.4	0.3	0.4
5. Pension fund provisions	3,054.0	3,126.1	3,206.1	3,265.0	3,142.8	3,162.1	3,180.1	3,206.1	3,222.1	3,241.7	3,246.3	3,265.0	3,285.2	3,301.5
6. Insurance reserve fund	1,249.1	1,321.9	1,387.2	1,434.3	1,358.9	1,359.8	1,365.9	1,387.2	1,423.4	1,433.6	1,449.1	1,434.3	1,479.1	1,511.0
7. Other items, net	-190.7	115.7	169.2	324.9	-89.9	42.0	131.5	169.2	198.9	259.9	258.1	324.9	215.1	31.1

**TABLE 5.2: HOUSING MORTGAGES**

	2018	2019	2020	2021	2020				2021				2022	
					I	II	III	IV	I	II	III	IV	I	II
End of period														
<b>Total</b>	<b>1,918.5</b>	<b>1,979.3</b>	<b>2,025.9</b>	<b>2,044.0</b>	<b>1,988.5</b>	<b>2,005.0</b>	<b>2,022.5</b>	<b>2,025.9</b>	<b>2,022.8</b>	<b>2,026.9</b>	<b>2,032.7</b>	<b>2,044.0</b>	<b>2,049.3</b>	<b>2,062.7</b>
Commercial banks	1,332.9	1,402.8	1,452.3	1,477.6	1,412.0	1,430.4	1,446.8	1,452.3	1,450.9	1,454.6	1,462.2	1,477.6	1,486.3	1,497.2
Mortgage banks	198.1	194.8	202.0	197.7	195.4	195.3	200.7	202.0	199.5	199.7	199.3	197.7	195.1	194.6
Pension funds	272.9	279.9	273.9	271.2	280.4	280.1	277.9	273.9	272.9	274.8	272.7	271.2	268.3	270.5
Life Insurance Companies	84.6	85.3	81.7	80.8	84.6	82.3	81.3	81.7	82.5	81.4	81.8	80.8	83.3	83.5
Other	29.9	16.5	16.0	16.6	16.2	16.9	15.7	16.0	16.9	16.4	16.6	16.6	16.2	16.9

**TABLE 5.3: FINANCIAL SURVEY**

	Central Bank and Treasury	Commercial Banks	Monetary Sector	Nonmonetary Financial Institutions	Financial Sector
End of June 2022	(1)	(2)	(3)=(1)+(2)	(4)	(5)=(3)+(4)
1. Foreign assets	2,961.5	807.7	3,769.2	1,954.4	5,723.5
2. Domestic claims	161.0	3,701.2	3,862.2	3,044.8	6,906.9
a) Government	152.2	335.3	487.5	1,501.2	1,988.6
b) Non-financial public enterprises	0.0	134.3	134.3	295.8	430.1
c) Enterprises	0.0	1,326.3	1,326.3	539.5	1,865.8
d) Individuals	8.7	1,905.3	1,914.1	708.2	2,622.3
1) Consumer credit	0.7	408.1	408.8	150.9	559.7
2) Housing mortgages	8.1	1,497.2	1,505.3	557.4	2,062.7
3. Other domestic claims	47.4	2,528.7	2,576.1	2,003.3	4,579.4
<b>4. TOTAL ASSETS=TOTAL LIABILITIES</b>	<b>3,169.8</b>	<b>7,037.6</b>	<b>10,207.5</b>	<b>7,002.4</b>	<b>17,209.9</b>
5. Foreign liabilities	146.2	336.2	482.4	153.6	635.9
6. Deposits and borrowings	311.6	5,248.5	5,560.1	2.0	5,562.1
a) Government	311.6	125.2	436.8	1.6	438.4
b) Other residents	0.0	5,123.3	5,123.3	0.4	5,123.7
7. Pension fund provisions	0.0	0.0	0.0	3,301.5	3,301.5
8. Insurance reserve fund	0.0	0.0	0.0	1,511.0	1,511.0
9. Other domestic liabilities	2,712.1	1,453.0	4,165.0	2,034.3	6,199.3

## General and explanatory notes to the tables

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## General note to the tables

Figures in the tables 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 tables:

blank: not available

0.0: 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

### Table 2.1 Monetary survey

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

#### *Net claims on public sector:*

##### Gross claims

Resulting from the issuance of coins and treasury bills. Gross claims include loans granted, as well as government bonds in the hands of the monetary sector.

#### *Net foreign assets:*

##### Centrale Bank van Aruba

Revaluation differences of gold, official foreign exchange and security holdings are excluded in order to calculate the net flow of foreign funds by the nonmonetary sectors.

### Table 2.2 Components of broad money

"Money" consists of bank notes, coins and demand deposits of the private sector. It does not include government deposits, neither the deposits of the commercial banks with the CBA, nor their cash holdings. "Quasi-money" comprises time and savings deposits with the commercial banks and the CBA, as well as treasury bills held by the private sector. This table shows the total

liquid claims of the domestic private sector on money-creating institutions.

### Table 2.3 Causes of changes in broad money

This table reflects the causes of changes in broad money broken down in net foreign assets and net domestic assets. The latter include the non-credit-related balance sheet items of the money-creating institutions.

#### *Inflow of foreign funds*

Financial flows arising from changes in market prices and exchange rates of gold, official foreign exchange and security holdings are excluded in order to calculate the net flow of foreign funds by the nonmonetary sectors.

### Table 2.4 Foreign assets

Aruba's net foreign assets consist mainly of convertible claims on nonresidents and gold less convertible liabilities to nonresidents, including revaluation of gold. Aruba has no accounts with the International Monetary Fund, because it participates in this institution as part of the Kingdom of the Netherlands. Until the end of 2000, the gold holdings of the CBA was valued once every three years at the lowest yearly average market price of gold, converted into florin, in the three calendar years preceding the date of valuation, less 30 percent. Since December 31, 1998, gold has been valued at Afl. 368.58 (previously: Afl. 450.74) per fine troy ounce. Effective December 31, 2001, gold is valued on a quarterly basis at the prevailing market rate. Financial flows arising from changes in these market prices and exchange rates

of gold, official foreign exchange and security holdings of the CBA are included in the revaluation account.

*Column:*

#### *(9) Revaluation differences*

Revaluation account for gold, official foreign exchange and security holdings.

### Table 3.1 Consolidated balance sheet of the money-creating institutions

#### *Money-creating institutions*

These are the CBA, the government and the commercial banks.

#### *Claims on money-creating institutions:*

##### *Monetary authorities*

These are institutions (the CBA and the government) that create base money.

##### *Other domestic assets*

Mainly equipment and miscellaneous items.

#### *Revaluation differences*

Revaluation account for gold, official foreign exchange and security holdings. In accordance with the Central Bank Ordinance as revised in December 1989, valuation changes arising from changes in the market prices and exchange rates of gold, official foreign exchange and security holdings are accounted for in a revaluation reserve.

#### *Other domestic liabilities*

Money in custody, miscellaneous items and other liabilities.

### **Table 3.2 Detailed balance sheet of the Centrale Bank van Aruba**

*Columns:*

*(2) Other*

Mainly equipment and miscellaneous items.

*(5 and 6) Foreign assets:*

Claims on banks

Balances with foreign central and commercial banks in convertible and other currencies.

*Claims on governments*

Treasury bills and other securities issued by foreign governments and international organizations in convertible and other currencies.

*(11) Bank notes issued*

Bank notes held by the public and commercial banks.

*(14) Official entities*

Includes the Post Aruba N.V., the former post office.

*(17) Other financial institutions' deposits*

These institutions are bank-like financial institutions, such as mortgage and investment banks, licensed by the CBA to operate in the domestic market. Other nonbank financial institutions comprising, inter alia, insurance companies and pension funds, are included under column (18) "private sector".

*(18) Private sector*

Includes business enterprises, individuals, nonbank financial institutions and foundations.

*(19) Other*

Money in custody, other liabilities and the CBA's current net income position.

### **Table 3.4 Coins issued**

The government issues coins, which are, therefore, its liability. The CBA buys the coins and resells them at face value to the commercial banks and to the public.

### **Table 4.1 Commercial banks: summary account**

Commercial banks are financial institutions licensed to carry out banking operations with residents. These banks grant loans, and have among their liabilities deposits transferable by check or otherwise usable in making payments.

Commercial banks' transactions resulting in claims on, and liabilities to, nonresidents are included in this balance sheet only if these transactions are an integral part of their total activities. Offshore businesses sheltered in a separate accounting unit (where claims on nonresidents are kept equal to liabilities to nonresidents so that no net open position arises) are not included in this balance sheet.

Column:

*(7) Capital and reserves:*

Includes subordinated debt.

**Table 4.3 Commercial banks: detailed balance sheet**

*Columns:*

*(6 to 9) Loans and advances:*

*Enterprises*

Commercial loans and advances to private and public enterprises and official entities. Public enterprises consisting of, inter alia, the Telecommunications Company (SETAR), are companies producing goods and nonfinancial services, whose shares are fully or largely owned by the government.

*Mortgages*

Loans and advances to enterprises and individuals secured by real estate.

*Individuals*

Loans (including credit card loans) and advances to individuals, excluding mortgages.

*Government*

Loans and advances to the government, excluding official entities.

*(10) Premises*

The commercial banks' own buildings, other real estate, and equipment.

*(11) Subsidiaries*

Holdings of at least 10 percent of the equity capital of other companies and advances to these companies.

*(12) Accounts receivable*

Costs, commissions, dividends, rents, and other income earned or accrued, but not yet collected, as well as prepaid expenses not included in the banks' current profit and loss accounts.

*(21) Total assets*

The balance sheet total does not correspond with that of table 4.1, because in this table interbank assets and liabilities have been netted out; the net figure is recorded in column (13) "other (net)".

*(22 to 25) Demand deposits*

Deposits withdrawable on demand, in the form of balances on checking and similar accounts. Also included are time deposits matured but not renewed.

*(26 to 29) Time deposits*

Deposits with a specific original maturity.

*(30) Savings deposits*

Deposits with certain withdrawal restrictions, but with no specific maturity condition.

*(31) Other liabilities*

Accounts payable, provision for loan losses and items not included elsewhere.

*(32) Capital and reserves*

Paid-up capital by residents, reserves, retained profits, and the banks' current net income position.

*(33) Subordinated debt*

Liabilities subordinated to claims of depositors and other creditors.

#### **Table 4.4 and Table 4.5 Commercial banks' loans to domestic sectors by kind of economic activity**

These tables provide a distribution of resident commercial loans to economic sectors according to the third revision of the International Standard Industrial Classification (ISIC) of all economic activities of 1990 of the United Nations. Table 4.4 gives an overview of the outstanding commercial loans, loans to government and to individuals of the banking sector, divided in three categories, i.e., current accounts, term loans and mortgages, and their contribution in total loans, for the period under review. Table 4.5 gives a historic overview of the outstanding loans of the banking sector provided in Table 4.4.

#### **Table 5.1 Nonmonetary financial institutions**

This table provides the financial positions of the nonmonetary financial institutions with residents and nonresidents. It comprises mortgage banks, pension funds, life insurance companies, finance companies, the Aruban Investment Bank, the Social Security Bank and IBA Corporation N.V (established in October 2003 to support the settlement of the take-over of Interbank Aruba N.V. by Aruba Bank N.V.). As of 2009, also nonlife insurance companies are included.

#### **Table 5.2: Housing mortgages**

This table provides the housing mortgages loan portfolio of the financial sector, including the nonmonetary financial institutions.

#### **Table 5.3 Financial survey**

The financial survey provides an overview of the activity of the financial sector as a whole. It covers financial positions of the financial sector with other domestic sectors and nonresidents. It comprises the accounts of the CBA, the Treasury (the government, related only to the issuance of components of money supply, i.e., coins and treasury bills), the commercial banks, and the aggregated accounts of the nonmonetary financial institutions, comprising mortgage banks, pension funds, life insurance companies, finance companies, the Aruban Investment Bank, the Social Security Bank and IBA Corporation N.V (established in October 2003 to support the settlement of the take-over of Interbank Aruba N.V. by Aruba Bank N.V.) . As of the third quarter of 2009, also nonlife insurance companies are included.



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