

Part II

Monthly Statement (MS) and Appendices Reporting forms

Monthly Statement

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Bank:
Date:

| ASSETS | RESIDENT | | NON-RESIDENT | |
|---|----------|----------|--------------|----------|
| | FLORINS | CURRENCY | FLORINS | CURRENCY |
| 1. Cash | | | | |
| 2. Centrale Bank van Aruba: | | | | |
| a. Current account | | | | |
| b. Time deposits | | | | |
| 3. Due from deposit money banks: | | | | |
| a. Demand deposits | | | | |
| b. Time deposits: | | | | |
| 1. time to mat.: 1 year and below | | | | |
| 2. time to mat.: over 1 year | | | | |
| TOTAL CASH AND DUE FROM BANKS (1+2+3) | | | | |
| 4. Investments: | | | | |
| a. Short-term securities | | | | |
| b. Government Bonds: | | | | |
| 1. time to mat.: 1 year and below | | | | |
| 2. time to mat.: over 1 year | | | | |
| c. Other marketable securities | | | | |
| d. Non-marketable securities | | | | |
| e. Bills of exchange, acceptances and promissory notes | | | | |
| TOTAL INVESTMENTS | | | | |
| 5. Loans outstanding: | | | | |
| a. Commercial | | | | |
| 1. in current account | | | | |
| 2. orig. mat.: 2 years and below | | | | |
| 3. orig. mat.: over 2 years | | | | |
| 4. mortgage | | | | |
| b. To individuals | | | | |
| 1. mortgage | | | | |
| 2. other | | | | |
| c. To Government | | | | |
| TOTAL LOANS (GROSS) | | | | |
| LESS: d. Unearned income | (.....) | (.....) | (.....) | (.....) |
| e. Provision for loan losses: | | | | |
| 1. allocated | (.....) | (.....) | (.....) | (.....) |
| 2. general (unallocated) | (.....) | (.....) | (.....) | (.....) |
| TOTAL LOANS (NET) | | | | |
| 6. Premises and equipment | | | | |
| 7. Other real estate owned | | | | |
| 8. Other investments and advances to subsidiaries: | | | | |
| a. Banks | | | | |
| b. Banklike institutions | | | | |
| c. Other companies | | | | |
| d. Advances to subsidiaries | | | | |
| 9. Accounts receivable and prepayments | | | | |
| TOTAL OTHER (6+7+8+9) | | | | |
| TOTAL ASSETS | | | | |

OFF BALANCE SHEET ITEMS:

A: Guarantees and similar contingent liabilities:

- 1. Letters of credit:
- 2. Guarantee issued
- 3. Other

Monthly Statement

Bank:
Date:

AMOUNTS IN AFL 1,000

| LIABILITIES | RESIDENT | | NON-RESIDENT | |
|--------------------------------------|----------|----------|--------------|----------|
| | FLORINS | CURRENCY | FLORINS | CURRENCY |
| 10. Demand deposits: | | | | |
| a. Private sector | | | | |
| b. Government | | | | |
| c. Deposit money banks | | | | |
| 11. Time deposits: | | | | |
| a. Private sector | | | | |
| 1. orig. mat.: 2 years and below | | | | |
| 2. orig. mat.: over 2 years | | | | |
| b. Government | | | | |
| c. Deposit money banks | | | | |
| 12. Savings deposits | | | | |
| TOTAL DEPOSITS (10+11+12) | | | | |
| 13. Borrowings: | | | | |
| a. Centrale Bank van Aruba | | | | |
| b. Deposit money banks | | | | |
| c. Bonds, etc. | | | | |
| d. Other | | | | |
| TOTAL BORROWINGS | | | | |
| 14. Other liabilities: | | | | |
| a. Accounts payable | | | | |
| b. Taxes payable | | | | |
| c. Other | | | | |
| TOTAL OTHER LIABILITIES | | | | |
| 15. Shareholders' equity: | | | | |
| a. Paid-in capital | | | | |
| b. Statutory and general reserves | | | | |
| c. Retained earnings | | | | |
| d. Revaluation reserve | | | | |
| e. Balance of income and expenditure | | | | |
| 16. Subordinated debt | | | | |
| TOTAL CAPITAL (15+16) | | | | |
| TOTAL LIABILITIES | | | | |

B: Commitments

 1. Undisbursed loan funds
 2. Other

C. Uncalled capital

D. Other

Signature(s):

App. 1 to the statement of:
as of:

Items: 3, 10c, 11c, and 13

CLAIMS AND LIABILITIES WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

Claims and liabilities with other Aruban banks (items 3, 10c and 11c)

AMOUNTS IN AFL 1,000

| Name of resident bank | Due from | Due to |
|---------------------------|----------|--------|
| Aruba Bank | | |
| Banco di Caribe | | |
| Caribbean Mercantile Bank | | |
| RBTT Bank Aruba N.V. | | |
| Interbank Aruba | | |
| Clearings * | | |
| Interbank lending | | |
| TOTAL | | |

* Cheques drawn on Aruban banks in course of collection through clearing at the end of the month.

Claims & liabilities with non-resident banks and financial institutions (items 3, 10c and 11c)

| Name of non-resident bank | Due from | Due to |
|---------------------------|----------|--------|
| | | |
| TOTAL | | |

Signature(s):

Liabilities with resident banks and financial institutions - borrowing (item 13)

AMOUNTS IN AFL 1,000

| Name of resident bank or financial institution | Due to |
|--|--------|
| | |
| TOTAL | |

Liabilities with non-residents banks and financial institutions - borrowing (item 13)

| Name of non-resident bank or financial institution | Due to |
|--|--------|
| | |
| TOTAL | |

Signature(s):

App. 2 to the statement of:
as of:

Item 5

BREAKDOWN OF LOANS GRANTED BY COLLATERAL TYPE

AMOUNTS IN AFL 1,000

| Secured by Type of loan | written guarantee of government (1) | written guarantee by others (2) | market- able securi- ties (3) | mortgage (4) | other loans (5) | TOTAL (6) |
|---|--|---|---|-----------------|-----------------------|--------------|
| <u>RESIDENT:</u> | | | | | | |
| 1. Commercial loans | | | | | | |
| 2. Loans to individuals of which: | | | | | | |
| a) to management and personnel | | | | | | |
| b) to shareholders and directors | | | | | | |
| c) other | | | | | | |
| 3. Loans to the government | | | | | | |
| 4. Total resident (1+2+3) | | | | | | |
| <u>NON-RESIDENT:</u> | | | | | | |
| 5. Commercial loans | | | | | | |
| 6. Loans to individuals of which: | | | | | | |
| a) to shareholders and directors | | | | | | |
| b) other | | | | | | |
| 7. Loans to the government | | | | | | |
| 8. Total non-resident (5+6+7) | | | | | | |
| 9. Total resident and non-resident (4+8) | | | | | | |

App. 3 to the statement of:
as of:

LARGE LOANS

All loans *over 15% of test capital* should be listed.

AMOUNTS IN AFL 1,000

| Name Debtor (1) | Limit (2) | Outstanding Balances (3) | Credit Balances (4) | Net (5) | Total Credit exposure (6) | Comments (7) |
|--------------------|--------------|--------------------------------|---------------------------|------------|---------------------------------|-----------------|
| | | | | | | |

App. 4A to the statement of:
as of:

AMOUNTS IN AFL 1,000

INTEREST RATES LOANS

| APR | Individuals | | | | Commercial | | | | | |
|---------------|-------------|-----|-----|-----|------------|-----|-----|-----|-----|-----|
| | No. | AFL | No. | AFL | No. | AFL | No. | AFL | No. | AFL |
| 0.0 - 0.5 | | | | | | | | | | |
| > 0.5 - 1.0 | | | | | | | | | | |
| > 1.0 - 1.5 | | | | | | | | | | |
| > 1.5 - 2.0 | | | | | | | | | | |
| > 2.0 - 2.5 | | | | | | | | | | |
| > 2.5 - 3.0 | | | | | | | | | | |
| > 3.0 - 3.5 | | | | | | | | | | |
| > 3.5 - 4.0 | | | | | | | | | | |
| > 4.0 - 4.5 | | | | | | | | | | |
| > 4.5 - 5.0 | | | | | | | | | | |
| > 5.0 - 5.5 | | | | | | | | | | |
| > 5.5 - 6.0 | | | | | | | | | | |
| > 6.0 - 6.5 | | | | | | | | | | |
| > 6.5 - 7.0 | | | | | | | | | | |
| > 7.0 - 7.5 | | | | | | | | | | |
| > 7.5 - 8.0 | | | | | | | | | | |
| > 8.0 - 8.5 | | | | | | | | | | |
| > 8.5 - 9.0 | | | | | | | | | | |
| > 9.0 - 9.5 | | | | | | | | | | |
| > 9.5 - 10.0 | | | | | | | | | | |
| > 10.0 - 10.5 | | | | | | | | | | |
| > 10.5 - 11.0 | | | | | | | | | | |
| > 11.0 - 11.5 | | | | | | | | | | |
| > 11.5 - 12.0 | | | | | | | | | | |
| > 12.0 - 12.5 | | | | | | | | | | |
| > 12.5 - 13.0 | | | | | | | | | | |
| > 13.0 - 13.5 | | | | | | | | | | |
| > 13.5 - 14.0 | | | | | | | | | | |
| > 14.0 - 14.5 | | | | | | | | | | |
| > 14.5 - 15.0 | | | | | | | | | | |
| > 15.0 - 15.5 | | | | | | | | | | |
| > 15.5 - 16.0 | | | | | | | | | | |
| > 16.0 - 16.5 | | | | | | | | | | |
| > 16.5 - 17.0 | | | | | | | | | | |
| > 17.0 - 17.5 | | | | | | | | | | |
| > 17.5 - 18.0 | | | | | | | | | | |
| > 18.0 - 18.5 | | | | | | | | | | |
| > 18.5 - 19.0 | | | | | | | | | | |
| > 19.0 - 19.5 | | | | | | | | | | |
| > 19.5 - 20.0 | | | | | | | | | | |
| > 20.0 | | | | | | | | | | |
| TOTAL | | | | | | | | | | |
| Highest | | | | | | | | | | |
| Lowest | | | | | | | | | | |

APR = Annual percentage rate

App. 4B to the statement of:
as of:

INTEREST RATES DEPOSITS

| Interest rate | Demand deposits | | Savings deposits | | Time deposits | | | | | | | | | | | |
|---------------|-----------------|-----|------------------|-----|---------------|-----|---------------|-----|---------------|-----|----------------|-----|-----------------|-----|----------|-----|
| | No. | AFL | No. | AFL | 1 mth | | >1 mth-3 mths | | >3 mth-6 mths | | >6 mth-12 mths | | >12 mth-24 mths | | >24 mths | |
| | | | | | No. | AFL | No. | AFL | No. | AFL | No. | AFL | No. | AFL | No. | AFL |
| 0.0 | | | | | | | | | | | | | | | | |
| > 0.0 - 0.5 | | | | | | | | | | | | | | | | |
| > 0.5 - 1.0 | | | | | | | | | | | | | | | | |
| > 1.0 - 1.5 | | | | | | | | | | | | | | | | |
| > 1.5 - 2.0 | | | | | | | | | | | | | | | | |
| > 2.0 - 2.5 | | | | | | | | | | | | | | | | |
| > 2.5 - 3.0 | | | | | | | | | | | | | | | | |
| > 3.0 - 3.5 | | | | | | | | | | | | | | | | |
| > 3.5 - 4.0 | | | | | | | | | | | | | | | | |
| > 4.0 - 4.5 | | | | | | | | | | | | | | | | |
| > 4.5 - 5.0 | | | | | | | | | | | | | | | | |
| > 5.0 - 5.5 | | | | | | | | | | | | | | | | |
| > 5.5 - 6.0 | | | | | | | | | | | | | | | | |
| > 6.0 - 6.5 | | | | | | | | | | | | | | | | |
| > 6.5 - 7.0 | | | | | | | | | | | | | | | | |
| > 7.0 - 7.5 | | | | | | | | | | | | | | | | |
| > 7.5 - 8.0 | | | | | | | | | | | | | | | | |
| > 8.0 - 8.5 | | | | | | | | | | | | | | | | |
| > 8.5 - 9.0 | | | | | | | | | | | | | | | | |
| > 9.0 - 9.5 | | | | | | | | | | | | | | | | |
| > 9.5 - 10.0 | | | | | | | | | | | | | | | | |
| > 10.0 - 10.5 | | | | | | | | | | | | | | | | |
| > 10.5 - 11.0 | | | | | | | | | | | | | | | | |
| > 11.0 - 11.5 | | | | | | | | | | | | | | | | |
| > 11.5 - 12.0 | | | | | | | | | | | | | | | | |
| > 12.0 | | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | | |
| Highest | | | | | | | | | | | | | | | | |
| Lowest | | | | | | | | | | | | | | | | |

App. 5 to the statement of:
as of:

Item 12.

SAVINGS OF RESIDENTS AND NON-RESIDENTS

AMOUNTS IN AFL 1,000

| | RESIDENTS | NON-RESIDENTS |
|----------------------|----------------|----------------|
| Last month's balance | | |
| add: | | |
| deposits | | |
| interest | | |
| | ----- | ----- |
| | | |
| | ----- | ----- |
| subtract: | | |
| withdrawals | | |
| This month's balance | ===== | ===== |
| Number of accounts | | |

App. 6 to the statement of
as of:

AMOUNTS in Afl. 1,000

MATURITY GAP ANALYSIS
On a quarterly basis

| Assets | Sight- 8 days | 8 days- 1month | 1- 3 months | 3-6 months | 6-12 months | 1- 2 year | 2-5 years | Over 5 years | Non-interest sensitivity Assets and Liabilities | Total |
|--|---------------|----------------|-------------|------------|-------------|-----------|-----------|--------------|--|-------|
| 1 Cash | | | | | | | | | | |
| 2 Centrale Bank van Aruba: | | | | | | | | | | |
| .Time deposit | | | | | | | | | | |
| .Current Account | | | | | | | | | | |
| .Reserve requirement | | | | | | | | | | |
| 3 Due from deposit money banks: | | | | | | | | | | |
| .Demand deposits | | | | | | | | | | |
| -residents | | | | | | | | | | |
| -non-residents | | | | | | | | | | |
| .Time deposits | | | | | | | | | | |
| -residents | | | | | | | | | | |
| -non-residents | | | | | | | | | | |
| 4 Investments: | | | | | | | | | | |
| .Treasury bills | | | | | | | | | | |
| .Government bonds | | | | | | | | | | |
| .Other marketable securities | | | | | | | | | | |
| .Non-marketable securities | | | | | | | | | | |
| .Bills of exchange, acceptances, and promissory notes | | | | | | | | | | |
| 5 Loans: | | | | | | | | | | |
| .Commercial | | | | | | | | | | |
| -residents | | | | | | | | | | |
| -non-residents | | | | | | | | | | |
| .Individuals | | | | | | | | | | |
| -residents | | | | | | | | | | |
| -non-residents | | | | | | | | | | |
| .Government | | | | | | | | | | |
| 6 Fixed assets | | | | | | | | | | |
| 7 Other assets | | | | | | | | | | |
| Total interest bearing assets or | | | | | | | | | | |
| 8 Risk Sensitive Assets (RSA) | | | | | | | | | | |

Signature (s):

| | Liabilities & Equity | Sight- 8 days | 8 days- 1month | 1- 3 months | 3-6 months | 6-12 months | 1- 2 year | 2-5 years | Over 5 years | Non-interest sensitivity Assets and Liabilities | Total |
|---------------------|---|---------------|----------------|-------------|------------|-------------|-----------|-----------|--------------|---|-------|
| | | | | | | | | | | | |
| 9 | Demand Deposits: | | | | | | | | | | |
| | -residents | | | | | | | | | | |
| | -non-residents | | | | | | | | | | |
| 10 | Time Deposits: | | | | | | | | | | |
| | .Private sector: | | | | | | | | | | |
| | -residents | | | | | | | | | | |
| | -non-residents | | | | | | | | | | |
| | .Government | | | | | | | | | | |
| | .Deposit money banks: | | | | | | | | | | |
| | -residents | | | | | | | | | | |
| | -non-residents | | | | | | | | | | |
| 11 | Savings Deposits: | | | | | | | | | | |
| | -residents | | | | | | | | | | |
| | -non-residents | | | | | | | | | | |
| 12 | Borrowings: | | | | | | | | | | |
| | .Centrale Bank van Aruba | | | | | | | | | | |
| | .Deposit money banks | | | | | | | | | | |
| | .Bonds | | | | | | | | | | |
| | .Other | | | | | | | | | | |
| 13 | Other Liabilities | | | | | | | | | | |
| 14 | Shareholders' equity | | | | | | | | | | |
| 15 | Subordinated debt | | | | | | | | | | |
| 16 | Total interest bearing liabilities or Risk Sensitive Liabilities (RSA) | | | | | | | | | | |
| 17 | Off-balance sheet liabilities | | | | | | | | | | |
| | | | | | | | | | | | |
| GAP MEASURES | | | | | | | | | | | |
| | RSA minus RSL | | | | | | | | | | |
| | RSA minus RSL (cumulative) | | | | | | | | | | |

Signature(s):

App. 7 to the statement of:
as of:

RISK WEIGHTED SOLVENCY TEST

AMOUNTS IN AFL 1,000

| BALANCE SHEET ITEMS | Monthly St. Reference | Outstanding Amount | Risk Weight % | Risk Value |
|--|--------------------------|-----------------------|------------------|------------|
| . Cash | 1. | | 0 | |
| . Centrale Bank van Aruba | 2. | | 0 | |
| . Due from deposit money banks: | | | | |
| a. Demand deposits: | 3.a. | | 20 | |
| b. Time deposits: | | | | |
| 1. time to mat.: 1 year and below | 3.b.1. | | 20 | |
| 2. time to mat.: over 1 year: | 3.b.2. | | | |
| a. Resident sector | | | 20 | |
| b. Non-resident sector | | | 100 | |
| . Investments: | | | | |
| a. Treasury bills and government bonds | 4.a. & b. | | 0 | |
| b. Other investments | 4.c., d. & e. | | 100 | |
| . Loans outstanding: | | | | |
| a. Commercial: | 5.a. | | | |
| 1. Guaranteed by government / bank | | | 0 | |
| 2. Pledged cash collateral | | | 0 | |
| 3. Credit Institutions supervised by the Centrale Bank van Aruba | | | 20 | |
| 4. Mortgage | 5.a.4. | | 100 | |
| 5. Other commercial | | | 100 | |
| b. To individuals: | 5.b. | | | |
| 1. Pledged cash collateral | | | 0 | |
| 2. Mortgage | 5.b.1. | | 50 | |
| 3. Other | | | 100 | |
| c. To government | 5.c. | | 0 | |
| . Premises and equipment | 6. | | 100 | |
| . Other real estate owned | 7. | | 100 | |
| . Other investments and advances to subsidiaries | 8. | | 100 | |
| . Accounts receivable and prepayments | 9. | | 100 | |
| Total balance sheet (gross) / Subtotal risk value balance sheet items | | | | |
| . Deductibles: | | | | |
| a. Unearned income | 5.d. | () | 100 | () |
| b. Allocated loan loss provision | 5.e.1. | | | |
| 1. Mortgages to individuals | | () | 50 | () |
| 2. All other | | () | 100 | () |
| Total balance sheet (net) / Total risk value balance sheet items (I) | | | | |

RISK WEIGHTED SOLVENCY TEST (Continued)

AMOUNTS IN AFL 1,000

| OFF-BALANCE SHEET ITEMS | Monthly St. Reference | Conversion Factor | Outstanding Amount | Risk Weight % | Risk Value |
|--|-----------------------|-------------------|--------------------|---------------|------------|
| Letters of credit: | A.1. | | | | |
| a. Guaranteed by Government / bank | | 1 | | 0 | |
| b. Pledged cash collateral | | 1 | | 0 | |
| c. Other | | 1 | | 100 | |
| Guarantees issued: | A.2. | | | | |
| a. Guaranteed by Government / bank | | 1 | | 0 | |
| b. Pledged cash collateral | | 1 | | 0 | |
| c. Other | | 1 | | 100 | |
| Undisbursed loan funds: | B.1. | | | | |
| a. Revocable at any time without prior notification | | 0 | | 0 | |
| b. Irrevocable: | | | | 0 | |
| 1. Guaranteed by Government / bank | | 0.5 | | 0 | |
| 2. Pledged cash collateral | | 0.5 | | 0 | |
| 3. Other | | 0.5 | | 100 | |
| Other commitments | B.2. | 1 | | 100 | |
| Other | D. | 1 | | 100 | |
| Total off-bal. sheet items / Total risk value off-balance sheet items (II) | | | | | |
| Total risk value (I+II) | | | | | |

RISK WEIGHTED SOLVENCY TEST (Continued)

AMOUNTS IN AFL 1,000

| CAPITAL | Monthly St. Reference | Outstanding Amount |
|--|-----------------------|--------------------|
| Tier 1 = core capital | | |
| •Paid in capital/assigned capital (excluding cum. pref. share capital) | 15.a. | |
| •Statutory and general reserves | 15.b. | |
| •Retained earnings | 15.c. | |
| <i>Less:</i> | | |
| •Goodwill and other intangible assets | | () |
| •Equity investments in subsidiaries | | () |
| Total Tier 1 capital | | |
| Tier 2 = supplementary capital | | |
| •Cum. pref. share capital | 15.a. | |
| •Asset revaluation reserves | 15.d. | |
| •Balance of income and expenditure | 15.e. | |
| •Unallocated loan loss provision | 5.e.2. | |
| •Subordinated term debt ① | 16. | |
| <i>Less:</i> | | |
| •Subordinated term debt in excess of 50% of Total Tier 1 capital | | () |
| •Investments in debt capital of subsidiaries | | () |
| •Subordinated term debt financed by borrowings | | () |
| Subtotal Tier 2 capital | | |
| <i>Less:</i> | | |
| •Subtotal Tier 2 capital in excess of 100% of Total Tier 1 capital | | () |
| Total Tier 2 capital | | |
| TEST CAPITAL (Total Tier 1 capital + Total Tier 2 capital) | | |

① Calculation of subordinated term debt allowed as capital:

| Remaining maturity of subordinated term debt | Amount | Allowed % | Amount eligible as capital |
|---|--------|-----------|----------------------------|
| 5 years or more | | 100 | |
| more than or equal to 4 years but less than 5 years | | 80 | |
| more than or equal to 3 years but less than 4 years | | 60 | |
| more than or equal to 2 years but less than 3 years | | 40 | |
| more than or equal to 1 year but less than 2 years | | 20 | |
| less than 1 year | | 0 | |
| Total subordinated term debt / Total amount eligible as capital | | | |

| CAPITAL RATIO | |
|--|--|
| $\frac{\text{Test capital}}{\text{Total risk value (I+II)}} \times 100\% = \dots\% \text{ (minimum 16\%)}$ | |

App. 8 to the statement of:
as of:

LIQUIDITY TESTING SHEET

AMOUNTS IN AFL 1,000

| | State- ment items | Residents | | | Non-Residents | | |
|--|-------------------------|-----------------------------------|-----|--------------------|-----------------------------------|-----|--------------------|
| | | amount subject to requirements | % | required amount | amount subject to requirements | % | required amount |
| Calculation of large individuals items total liabilities..... of which 1%=..... | 10 t/m 14 | | | | | | |
| 1. Demand deposits, deposit money banks | 10c | ..... | 100 | ..... | ..... | 100 | ..... |
| 2. Time deposits: dep. money banks (<1month) | 11c | ..... | 100 | ..... | ..... | 100 | ..... |
| 3. Borrowings (< 1 month) | 13 | ..... | 100 | ..... | ..... | 100 | ..... |
| 4. Borrowings (1 - 24 mths) | 13 | ..... | 10 | ..... | ..... | 10 | ..... |
| 5. Time deposits: dep. money banks (1-12 mths) | 11c | ..... | 20 | ..... | ..... | 20 | ..... |
| 6. Demand deposits: private sector, government | 10a,b | ..... | 20 | ..... | ..... | 20 | ..... |
| 7. Time deposits: private and government (<1 mths) | 11a,b | ..... | 20 | ..... | ..... | 20 | ..... |
| 8. Time deposits: private sector and government (1-24 mths) | 11a1,11b | ..... | 10 | ..... | ..... | 10 | ..... |
| 9. Savings deposits | 12 | ..... | .. | ..... | ..... | .. | ..... |
| 10.Accounts payable | 14a | ..... | 20 | ..... | ..... | 20 | ..... |
| 11.Undisbursed loan funds and other commitments* | B | ..... | 20 | ..... | ..... | 20 | ..... |
| 12.Other off-balance sheet items | A,C,D | ..... | 10 | ..... | ..... | 10 | ..... |
| 13.Extra liquidity requirement (see page 3) |  | ..... |  | ..... | ..... |  | ..... |
| 14.Total required liquidity |  | ..... |  | ..... | ..... |  | ..... |

* The applicable liquidity charge on undisbursed loan funds and other commitments as of January 1, 2019 is 15 percent and as of January 1, 2021: 20 percent.

LIQUIDITY TESTING SHEET (Continued)

AMOUNTS IN AFL 1,000

| | State- ment items | Residents | | Non-Residents | |
|---|-------------------------|------------------------|---------------------|------------------------|---------------------|
| | | conversion factor | available amount | conversion factor | available amount |
| Amount available: | | | | | |
| Cash | 1 | 1.0 | ..... | 1.0 | ..... |
| Centrale Bank van Aruba: | | | | | |
| - Current account | 2a | 1.0 | ..... | 1.0 | ..... |
| - Time deposits (3 mths) | 2b | 1.0 | ..... | 1.0 | ..... |
| Due from deposit money banks: | | | | | |
| - Demand deposits | 3a | 1.0 | ..... | 1.0 | ..... |
| - Time deposits (1 year) | 3b | 1.0 | ..... | 1.0 | ..... |
| Investments in Treasury bills and government bonds (<= 1 year) | 4a, 4b1 | 1.0 | ..... | 1.0 | ..... |
| government bonds (> 1 year) | 4b2 | 0.7 | ..... | 0.7 | ..... |
| Other marketable securities | 4c | 0.5 | ..... | 0.5 | ..... |
| Total of liquid funds |  |  | ..... |  | ..... |
| minus Total of liquid funds required (see page 1) |  |  | ..... |  | ..... |
| | | Surplus/Deficit | ..... | Surplus/Deficit | ..... |

Note: Assets pledged can not be included in the calculation of the liquidity ratio.

MEMORANDUM ITEMS:

- a. Net Foreign Assets
- b. Foreign Working Balance
- c. Reported Actual Foreign Position
- d. Maximum Allowed Foreign Working Balance

Signature(s):

LIQUIDITY TESTING SHEET (Continued)

AMOUNTS IN AFL 1,000

Specification of large individual items (> 1% of the bank's total liabilities, balance sheet items 10-14)

| | Items of the Liquidity Testing Sheet | | | | | | | | | | |
|-----------------------------------|--------------------------------------|----------------|-------------------|-------------------|--------------------|-----------------|---------------|----------------|-------------------|-------------------|--------------------|
| | RESIDENTS | | | | | NON RESIDENTS | | | | | |
| Number of accounts | 6 Dem Dep. | 7 Time Dep. | 10 Acc.payable | 11 Undisbursed | 12 Guarant. etc | No. of accounts | 6 Dem. Dep | 7 Time Dep. | 10 Acc.payable | 11 Undisbursed | 12 Guarant. etc |
| | | | | | | | | | | | |
| Total | ..... | ..... | ..... | ..... | ..... |  | ..... | ..... | ..... | ..... | ..... |
| Required % | 20 | 20 | 20 | 10 | 10 | | 20 | 20 | 20 | 10 | 10 |
| Required amount | ..... | ..... | ..... | ..... | ..... |  | ..... | ..... | ..... | ..... | ..... |
| Total Extra liquidity requirement | ..... | ..... | ..... | ..... | ..... |  | ..... | ..... | ..... | ..... | ..... |

App. 8-A to the statement of:
as of:

PRUDENTIAL LIQUIDITY AND LOAN-TO-DEPOSIT CALCULATION SHEET

AMOUNTS IN AFL 1,000

PRUDENTIAL LIQUIDITY RATIO

| | Statement items | | % | amount subject to requirements |
|---|-----------------|------------------------|-----|--------------------------------|
| Cash | 1 | resident + nonresident | 100 | ..... |
| Centrale Bank van Aruba; current account | 2a | resident | 100 | ..... |
| Centrale Bank van Aruba; time deposit (excluding reserve requirement) | 2b | resident | 100 | ..... |
| Due from deposit money banks; demand deposits | 3a | resident + nonresident | 100 | ..... |
| Due from deposit money banks; time deposits <= 1 year | 3b1 | resident + nonresident | 100 | ..... |
| Investments; treasury bills | 4a | resident + nonresident | 100 | ..... |
| Investments; government bonds <= 1 year | 4b1 | resident + nonresident | 100 | ..... |
| Investments; government bonds > 1 year | 4b2 | resident + nonresident | 70 | ..... |
| Investments; other marketable securities | 4c | resident + nonresident | 50 | ..... |
| Less: Pledged Assets* |  |  |  | ..... |
| Total Liquid Assets |  |  |  | ..... |
| Total Assets |  |  |  | ..... |
| Less: Goodwill |  |  |  | ..... |
| Total Assets (excluding goodwill) |  |  |  | ..... |
| Prudential Liquidity ratio = Total Liquid Assets / Total Assets (excluding goodwill) |  |  |  | ..... |
| (Minimum 20%)** |  |  |  | ..... |

* Please submit a specification of the pledged assets per monthly statement item, if applicable.

** The minimum prudential liquidity ratio as of January 1, 2019: 18 percent, as of January 1, 2020: 18 percent (unchanged), and as of January 1, 2021: 20 percent.

LOAN-TO-DEPOSIT RATIO

| | Statement items | | % | amount subject to requirements |
|------------------------------|-----------------|------------------------|-----|--------------------------------|
| Total loans (net) | 5 | resident + nonresident | 100 | ..... |
| Total deposits | 10,11,12 | resident + nonresident | 100 | ..... |
| Loan-to-deposit ratio |  |  |  | ..... |
| (Maximum 80%) |  |  |  | ..... |

App. 9-A to the statement of:
as of:

BREAKDOWN INTO SECTORS OF ITEMS 4a, 5a, 5b2, 10a, 11a, 13 c-d (Residents sector only)

AMOUNTS IN AFL 1,000

| Balance Sheet Items (Resident - Column) | Total Resident Sector | CBA | Government | Enterprises | | Financial Institutions | | Individuals | Unknown |
|--|-----------------------|-------|------------|-------------|--------|---------------------------------|--------------------------------|-------------|---------|
| | | | | Private | Public | Banklike financial institutions | Nonbank financial institutions | | |
| 4. Investments | | | | | | | | | |
| a. Short-term securities | | | | | | | | | |
| 1. Treasury bills | | | | | | | | | |
| 2. Cash certificates | | | | | | | | | |
| 3. Certificates of deposit | | | | | | | | | |
| 4. Other | | | | | | | | | |
| 5. Loans outstanding | | | | | | | | | |
| a. Commercial | | | | | | | | | |
| 1. in current account | | | | | | | | | |
| 2. orig. mat.: 2 yrs. below | | | | | | | | | |
| 3. orig. mat.: over 2 yrs. | | | | | | | | | |
| 4. mortgage | | | | | | | | | |
| b. To individuals | | | | | | | | | |
| 2. Other | | | | | | | | | |
| a. Personal | | | | | | | | | |
| b. Car | | | | | | | | | |
| c. Credit Card | | | | | | | | | |
| d. Other | | | | | | | | | |
| 10. Demand deposits: | | | | | | | | | |
| a. Private Sector | | | | | | | | | |
| 11. Time Deposits: | | | | | | | | | |
| a. Private Sector | | | | | | | | | |
| 1. orig. mat.: 2 yrs. below | | | | | | | | | |
| 2. orig. mat.: over 2 yrs. | | | | | | | | | |
| 13. Borrowings: | | | | | | | | | |
| c. Bonds, etc. | | | | | | | | | |
| d. Other | | | | | | | | | |

App. 9-B to the statement of:
as of:

Items: 4, 5, 8, 9, 10, 11, 12, 13, 14, and 16

Sectoral breakdown of Monthly Statement's Assets and Liabilities

AMOUNTS IN AFL 1,000

| ASSETS | Afl. | FC | LIABILITIES | Afl. | FC |
|--|------|----|---------------------------------------|------|----|
| 4. Investments | | | 10. Demand deposits | | |
| a. Centrale Bank van Aruba | | | a. Centrale Bank van Aruba | | |
| b. Other depository corporations | | | b. Other depository corporations | | |
| c. Other financial corporations | | | c. Other financial corporations | | |
| d. General government 1/ | | | d. General government 1/ | | |
| e. Public nonfinancial corporations | | | e. Public nonfinancial corporations | | |
| f. Other nonfinancial corporations | | | f. Other nonfinancial corporations | | |
| g. Other resident sectors 2/ | | | g. Other resident sectors 2/ | | |
| h. Nonresidents | | | h. Nonresidents | | |
| 5. Loans | | | 11. Time deposits | | |
| a. Centrale Bank van Aruba | | | a. Centrale Bank van Aruba | | |
| b. Other depository corporations | | | b. Other depository corporations | | |
| c. Other financial corporations | | | c. Other financial corporations | | |
| d. General government 1/ | | | d. General government 1/ | | |
| e. Public nonfinancial corporations | | | e. Public nonfinancial corporations | | |
| f. Other nonfinancial corporations | | | f. Other nonfinancial corporations 2/ | | |
| g. Other resident sectors 2/ | | | g. Other resident sectors 3/ | | |
| h. Nonresidents | | | h. Nonresidents | | |
| 8. Other investments and advances to subsidiaries | | | 12. Saving deposits | | |
| a. Centrale Bank van Aruba | | | a. Centrale Bank van Aruba | | |
| b. Other depository corporations | | | b. Other depository corporations | | |
| c. Other financial corporations | | | c. Other financial corporations | | |
| d. General government 1/ | | | d. General government 1/ | | |
| e. Public nonfinancial corporations | | | e. Public nonfinancial corporations | | |
| f. Other nonfinancial corporations | | | f. Other nonfinancial corporations | | |
| g. Other resident sectors 2/ | | | g. Other resident sectors 2/ | | |
| h. Nonresidents | | | h. Nonresidents | | |
| 9. Accounts receivable and prepayments | | | 13. Borrowings | | |
| 1. Trade credits and advances | | | a. Centrale Bank van Aruba | | |
| a. Centrale Bank van Aruba | | | b. Other depository corporations | | |
| b. Other depository corporations | | | c. Other financial corporations | | |
| c. Other financial corporations | | | d. General government 1/ | | |
| d. General government 1/ | | | e. Public nonfinancial corporations | | |
| e. Public nonfinancial corporations | | | f. Other nonfinancial corporations | | |
| f. Other nonfinancial corporations | | | g. Other resident sectors 2/ | | |
| g. Other resident sectors 2/ | | | h. Nonresidents | | |
| h. Nonresidents | | | 14. Other liabilities | | |
| 2. Other accounts receivable | | | 1. Trade credits and advances | | |
| a. Centrale Bank van Aruba | | | a. Centrale Bank van Aruba | | |
| b. Other depository corporations | | | b. Other depository corporations | | |
| c. Other financial corporations | | | c. Other financial corporations | | |
| d. General government 1/ | | | d. General government 1/ | | |
| e. Public nonfinancial corporations | | | e. Public nonfinancial corporations | | |
| f. Other nonfinancial corporations | | | f. Other nonfinancial corporations | | |
| g. Other resident sectors 2/ | | | g. Other resident sectors 2/ | | |
| h. Nonresidents | | | h. Nonresidents | | |
| | | | 2. Other accounts payable | | |
| | | | a. Centrale Bank van Aruba | | |
| | | | b. Other depository corporations | | |
| | | | c. Other financial corporations | | |
| | | | d. General government 1/ | | |
| | | | e. Public nonfinancial corporations | | |
| | | | f. Other nonfinancial corporations | | |
| | | | g. Other resident sectors 2/ | | |
| | | | h. Nonresidents | | |
| | | | 16. Subordinated debt | | |
| | | | a. Centrale Bank van Aruba | | |
| | | | b. Other depository corporations | | |
| | | | c. Other financial corporations | | |
| | | | d. General government 1/ | | |
| | | | e. Public nonfinancial corporations | | |
| | | | f. Other nonfinancial corporations | | |
| | | | g. Other resident sectors 2/ | | |
| | | | h. Nonresidents | | |

FC = Foreign Currency

1/ Including private nonprofit institutions with salary subsidy from the government

2/ Include "Households" and "Nonprofit institutions serving households".

Signature(s):

App. 10 to the statement of:
as of:

INCOME AND EXPENDITURE STATEMENT

AMOUNTS IN AFL 1,000

On a quarterly basis

| | Q1 | Q2 | Q3 | Q4 | Total |
|---|-----------|-----------|-----------|-----------|--------------|
| INTEREST INCOME | | | | | |
| INTEREST EXPENSES | | | | | |
| NET INTEREST INCOME | | | | | |
| OTHER OPERATING INCOME: | | | | | |
| Fees & commissions | | | | | |
| Net revenue foreign exchange transactions * | | | | | |
| All other | | | | | |
| TOTAL OPERATING INCOME | | | | | |
| OTHER OPERATING EXPENSES: | | | | | |
| Salaries & employees benefits | | | | | |
| General expenses | | | | | |
| Depreciation | | | | | |
| Additions to (recoveries from) provisions for loan losses | | | | | |
| NET OPERATING RESULT BEFORE EXTRAORDINARY ITEMS | | | | | |
| EXTRAORDINARY INCOME | | | | | |
| EXTRAORDINARY EXPENSES | | | | | |
| NET INCOME BEFORE RESULT SUBSIDIARIES AND TAXES | | | | | |
| <i>RESULT SUBSIDIARIES</i> | | | | | |
| NET INCOME BEFORE TAXES | | | | | |
| APPLICABLE PROFIT TAX | | | | | |
| NET INCOME | | | | | |

* Foreign currency revaluation adjustments gain/(loss)

Signature(s):

App. 11 to the statement of:
as of:

LOANS DISTRIBUTED BY ECONOMIC SECTOR (Residents sector only)
On a quarterly basis

AMOUNTS IN AFL 1,000

| SECTOR | | | Current Account | On Term | Mortgage | Total |
|-------------------------------|-------|--|-----------------|---------|----------|-------|
| Type of business* Division | | | | | | |
| A | 01,02 | AGRICULTURE, HUNTING AND FORESTRY | | | | |
| B | 05 | FISHING | | | | |
| C | 10-14 | MINING AND QUARRYING | | | | |
| D | 15-37 | MANUFACTURING | | | | |
| E | 40,41 | ELECTRICITY, GAS AND WATER SUPPLY | | | | |
| F | 45 | CONSTRUCTION | | | | |
| G | 50-52 | WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES, MOTORCYCLES AND PERSONAL AND HOUSEHOLD GOODS | | | | |
| H | 55 | HOTELS AND RESTAURANTS | | | | |
| | | 5510 Hotels; camping sites and other provision of short-stay accommodation | | | | |
| | | 5520 Restaurants, bars and canteens | | | | |
| I | 60-64 | TRANSPORT, STORAGE AND COMMUNICATIONS | | | | |
| J | 65-67 | FINANCIAL INTERMEDIATION | | | | |
| K | 70-74 | REAL ESTATE, RENTING AND BUSINESS ACTIVITIES | | | | |
| L | 75 | PUBLIC ADMINISTRATION AND DEFENSE; COMPULSORY SOCIAL SECURITY | | | | |
| M | 80 | EDUCATION | | | | |
| N | 85 | HEALTH AND SOCIAL WORK | | | | |
| O | 90-93 | OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICE ACTIVITIES | | | | |
| | 00 | ACTIVITIES NOT ADEQUATELY DEFINED | | | | |
| TOTAL COMMERCIAL LOANS | | | | | | |
| GOVERNMENT INDIVIDUALS | | | | | | |
| TOTAL LOANS | | | | | | |

* According to the system of International Standard Industrial Classification of all economic activities (ISIC).

Only for use by the
Centrale Bank van Aruba

Appendix: 12

App. 12 to the statement of:
as of:

SPECIFICATION OF NON-PERFORMING LOANS

AMOUNTS IN AFL 1,000

On a quarterly basis

| | Days past due | | | Total |
|---------------------------|---------------|-------------------|----------|-------|
| | 91-180 days | 181 days - 1 year | > 1 year | |
| <i>Commercial Loans:</i> | | | | |
| Current Accounts | | | | |
| Term Loans | | | | |
| Mortgages | | | | |
| <i>Individual Loans:</i> | | | | |
| Mortgages | | | | |
| Other | | | | |
| Total | | | | |
| % of total loan portfolio | | | | |

Signature(s):

Explanation for large variances on Appendix 12

Name of institution:

Reporting period:

| Categories: | Previous Reporting Period: | Current Reporting Period: | Difference: | A | B | C | D | E | F | G | Total Difference: | Notes: |
|---------------------------|----------------------------|---------------------------|-------------|-------------------------------|-----------------------|----------------------------------|-----------|------------|-----------------------|--------|-------------------|--------|
| | | | | Updated (no longer past due): | New past due account: | Moved to/from another age group: | Paid off: | Write Off: | Revaluation Currency: | Other: | | |
| 91-180 days | | | | | | | | | | | | |
| C/A Commercial | | | | | | | | | | | | 1 |
| Term Loan Commercial | | | | | | | | | | | | 2 |
| Mortgage loan Commercial | | | | | | | | | | | | 3 |
| Mortgage Loan Individuals | | | | | | | | | | | | 4 |
| Other Loans Individuals: | | | | | | | | | | | | |
| - Personal Loan | | | | | | | | | | | | 5 |
| - Car Loan | | | | | | | | | | | | 6 |
| - Credit Card | | | | | | | | | | | | 7 |
| - Other | | | | | | | | | | | | 8 |
| 181 days -1yr | | | | | | | | | | | | |
| C/A Commercial | | | | | | | | | | | | 9 |
| Term Loan Commercial | | | | | | | | | | | | 10 |
| Mortgage loan Commercial | | | | | | | | | | | | 11 |
| Mortgage Loan Individuals | | | | | | | | | | | | 12 |
| Other Loans Individuals: | | | | | | | | | | | | |
| - Personal Loan | | | | | | | | | | | | 13 |
| - Car Loan | | | | | | | | | | | | 14 |
| - Credit Card | | | | | | | | | | | | 15 |
| - Other | | | | | | | | | | | | 16 |
| >1yr | | | | | | | | | | | | |
| C/A Commercial | | | | | | | | | | | | 17 |
| Term Loan Commercial | | | | | | | | | | | | 18 |
| Mortgage loan Commercial | | | | | | | | | | | | 19 |
| Mortgage Loan Individuals | | | | | | | | | | | | 20 |
| Other Loans Individuals: | | | | | | | | | | | | |
| - Personal Loan | | | | | | | | | | | | 21 |
| - Car Loan | | | | | | | | | | | | 22 |
| - Credit Card | | | | | | | | | | | | 23 |
| - Other | | | | | | | | | | | | 24 |
| Totals | | | | | | | | | | | | |

Notes:

- 1A:
- 1B:
- 1C:
- 1D:
- 1E:
- 1F:
- 1G:
- 2A:
- 2B:
- etc.

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Centrale Bank van Aruba

Appendix :13

App. 13 to the statement of:
as of:

Allocated Loan Loss Provision
On a quarterly basis

AMOUNTS IN AFL 1,000

| Name of borrower | Classification (SS, D, L) | Amount Outstanding | Estimated value collateral | Allocated loan loss provision |
|------------------|------------------------------|-----------------------|-------------------------------|----------------------------------|
| | | | | |
| Total | | | | |

Signature(s):

Only for use by the
Centrale Bank van Aruba

Appendix: 14

App. 14 to the statement of:
as of:

COUNTRY RISK EXPOSURE
On an annual basis

AMOUNTS IN AFL 1,000

| Country | Credit Portfolio 1 | Trade Portfolio 2 | Off-balance sheet items 3 | Allowed deductions 4 | Net country risk exposure (1+2+3-4) 5 | Country risk provision 6 |
|--------------|-----------------------|----------------------|------------------------------|-------------------------|---|-----------------------------|
| | | | | | | |
| Total | | | | | | |

Signature(s):

App. 15 to the statement of:
as of:

INTEREST RATE RISK EXPOSURE

AMOUNTS IN AFL 1,000

On an annual basis

| | < 1 year | 1- < 5 years | > 5 years | Non-interest bearing | Total |
|--|----------|--------------|-----------|----------------------|-------|
| <i>Assets</i> | | | | | |
| Cash and due from banks | | | | | |
| Investments | | | | | |
| Net loans | | | | | |
| Other assets | | | | | |
| Off-balance sheet items | | | | | |
| Total Assets & OBS-items | | | | | |
| <i>Liabilities</i> | | | | | |
| Deposits | | | | | |
| Borrowings | | | | | |
| Other liabilities | | | | | |
| Off-balance sheet items | | | | | |
| Total liabilities and OBS-items | | | | | |
| Interest sensitivity gap | | | | | |

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Appendix: 16

App. 16 to the statement of:
as of:

FOREIGN EXCHANGE RISK EXPOSURE
On an annual basis

AMOUNTS IN AFL 1,000

| | AFL | US\$ | Euro | Other | Total |
|--|-----|------|------|-------|-------|
| <i>Assets</i> | | | | | |
| Cash and due from banks | | | | | |
| Investments | | | | | |
| Net loans | | | | | |
| Other assets | | | | | |
| Off-balance sheet items | | | | | |
| Total Assets & OBS-items | | | | | |
| <i>Liabilities</i> | | | | | |
| Deposits | | | | | |
| Borrowings | | | | | |
| Other liabilities | | | | | |
| Off-balance sheet items | | | | | |
| Total liabilities and OBS-items | | | | | |
| Net balance sheet position | | | | | |

Signature(s):

2003