



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
FOURTH QUARTER 2016
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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)
2013	1.5	2.3	1.2	1.7	12.1	6.8	7.0	7.8	8.7	7.0	
2014	2.1	3.2	1.2	2.4	11.3	6.4	7.4	7.1	8.1	5.7	
2015	2.0	2.5	1.3	2.0	10.8	6.4	7.0	7.4	8.1	6.1	
2016	1.4	2.4	1.3	1.8	10.5	6.3	6.7	6.9	7.7	5.9	
2014 I	2.7	3.1	1.1	2.7	11.0	6.4	8.1	7.4	8.1	5.4	
II	1.9	3.4	1.2	2.5	11.8	6.6	7.2	7.4	8.6	6.1	
III	0.7	3.0	1.3	1.6	11.2	6.5	7.5	6.3	7.9	6.2	
IV	2.0	2.8	1.2	2.2	11.0	6.1	7.6	6.7	7.7	5.6	
2015 I	2.0	3.1	1.3	2.1	11.8	6.8	7.5	7.1	8.3	6.2	
II	2.0	2.4	1.4	2.0	11.4	6.5	7.2	8.4	8.6	6.6	
III	2.0	2.5	1.4	2.1	10.5	6.5	7.5	7.6	8.2	6.1	
IV	2.0	2.0	1.1	2.0	10.1	6.1	6.3	7.3	7.5	5.5	
2016 I	1.6	3.5	1.2	2.4	11.7	6.6	6.4	7.3	8.4	6.1	
II	1.2	1.8	1.3	1.5	10.6	6.2	6.7	7.7	7.8	6.3	
III	1.2	1.9	1.3	1.5	10.1	6.2	7.2	6.5	7.5	6.0	
IV	1.5	2.6	1.4	1.8	9.9	6.2	6.6	6.9	7.5	5.7	

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

2) Including current account overdraft facilities.

3) Based on September - December figures.

TABLE 6.2: CENTRAL BANK LENDING RATES

In % per annum As from	Redis- count (1)	Advance count (2)
January 1, 1986	8.0	9.0
July 1, 1986	8.5	9.5
April 1, 1999		6.5
February 1, 2002		6.0
June 2, 2003		5.0
April 24, 2009		3.0
October 1, 2010		1.0

TABLE 6.3: CENTRAL BANK OFFERED RATES ON COMMERCIAL BANKS' DEPOSITS

Period averages in % per annum	7-day (1)	30-day (2)	90-day (3)
2013	0.1	0.1	0.1
2014	0.1	0.1	0.1
2015	0.1	0.1	0.1
2016	0.1	0.1	0.1
2014 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1
IV	0.1	0.1	0.1
2015 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1
IV	0.1	0.1	0.1
2016 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1
IV	0.1	0.1	0.1

TABLE 6.4: LONDON INTERBANK OFFERED RATES ON US DOLLAR DEPOSITS

Period averages in % per annum	7-day (1)	30-day (2)	90-day (3)
2013		0.2	0.3
2014		0.2	0.2
2015		0.2	0.3
2016		0.5	0.7
2014 I		0.2	0.3
II		0.2	0.2
III		0.2	0.2
IV		0.2	0.2
2015 I		0.2	0.3
II		0.2	0.3
III		0.2	0.3
IV		0.3	0.4
2016 I		0.4	0.6
II		0.4	0.6
III		0.5	0.8
IV		0.6	0.9

Source: International Financial Statistics.

TABLE 6.5: GOVERNMENT SECURITY MARKETS

3-month treasury bills					Government bonds and other debt securities*					
End of period	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)	End of period	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)	
(1)	(2)	(3)	(4)	(5)	(1)	(2)	(3)	(4)	(5)	
2010	January	17.0	99.86	0.57	2003	June	7	Afl.	54.0	6.000
	January	23.0	99.88	0.48		October	10	USD	98.5	6.710
	April	17.0	99.89	0.43	2004	April	10	USD	119.9	6.800
	April	23.0	99.92	0.33		June	12	Afl.	57.5	6.800
	December	40.0	99.84	0.63		September	7	Afl.	25.2	6.300
2011	March	40.0	99.84	0.63		December	12	Afl.	34.0	6.700
	June	25.0	99.82	0.77	2005	February	4	Afl.	40.0	6.000
	June	40.0	99.77	0.93		April	6	Afl.	40.0	6.500
	September	25.0	99.75	1.00		September	10	USD	166.5	6.400
	September	40.0	99.75	1.00		September	12	Afl.	29.0	6.925
	December	40.0	99.63	1.63		December	5	Afl.	40.0	7.000
	December	25.0	99.75	1.00		December	5	Afl.	20.0	7.000
2012	May	45.0	99.50	2.01	2006	March	9	Afl.	24.4	7.250
	June	20.0	99.64	1.43		June	12	Afl.	34.3	7.500
	August	45.0	99.50	2.01		August	11	Afl.	75.0	7.500
	September	20.0	99.50	2.01		November	12	USD	92.9	6.550
	November	45.0	99.50	2.01	2007	June	4	Afl.	19.2	6.000
	December	20.0	99.50	2.00		August	10	Afl.	50.0	7.000
2013	March	45.0	99.50	2.01		November	11	Afl.	17.5	7.500
	March	20.0	99.51	1.96		November	12	USD	82.0	6.500
	May	45.0	99.50	2.00	2008	March	10	Afl.	33.9	7.125
	June	20.0	99.51	1.99		May	10	Afl.	50.0	7.000
	August	45.0	99.50	2.01		September	5	USD	102.6	6.050
	September	20.0	99.50	2.00	2009	February	6	Afl.	23.6	5.750
	November	45.0	99.50	2.00		February	10	Afl.	133.9	6.750
	December	20.0	99.57	1.72		October	10	Afl.	19.9	6.250
2014	February	45.0	99.56	1.70		December	7	Afl.	34.7	6.000
	March	20.0	99.56	1.65		December	12	Afl.	63.3	6.500
	May	45.0	99.61	1.41	2010	May	5	Afl.	23.5	4.750
	June	20.0	99.70	1.22		June	10	Afl.	100.0	5.500
	August	45.0	99.71	1.15		June	15	Afl.	80.0	6.000
	September	20.0	99.72	1.13		December	7	Afl.	70.0	4.000
	November	45.0	99.76	0.97		December	12	Afl.	74.5	5.250
	December	20.0	99.79	0.83	2011	June	12	Afl.	93.8	5.150
2015	February	45.0	99.80	0.81		June	15	Afl.	100.0	5.350
	March	20.0	99.81	0.75		September	13	Afl.	29.5	4.500
	May	45.0	99.80	0.79		November	14	Afl.	100.0	5.500
	June	20.0	99.81	0.75		December	1	Afl.	55.8	2.850
	August	45.0	99.83	0.69		December	7	Afl.	5.8	4.500
	September	20.0	99.84	0.63		December	10	Afl.	12.6	5.000
	November	45.0	99.84	0.62		December	13	Afl.	56.3	5.450
	December	20.0	99.85	0.59	2012	July	13	Afl.	20.0	5.500
2016	February	45.0	99.86	0.57		July	1	Afl.	5.0	2.850
	March	20.0	99.86	0.55		September	11	USD	452.9	4.625
	May	45.0	99.87	0.51		December	10	Afl.	16.1	5.500
	June	20.0	99.88	0.46		December	10	Afl.	7.7	5.500
	August	45.0	99.90	0.42	2013	June	13	Afl.	45.0	5.500
	September	20.0	99.90	0.40		July	14	Afl.	32.5	5.500
	November	45.0	99.90	0.39		July	14	Afl.	25.5	5.500
	December	20.0	99.91	0.38		August	12	USD	93.1	6.319
						August	7	USD	202.3	**
						August	7	USD	77.0	5.514
						December	7	Afl.	3.7	5.000
						December	15	Afl.	76.8	5.500
					2014	March	10	USD	118.5	6.100
						March	12	USD	55.5	6.240
						July	15	Afl.	69.3	5.625
						October	7	USD	93.1	**
						December	7	USD	94.7	**
					2015	May	12	Afl.	6.1	5.500
						May	15	Afl.	29.3	5.900
						May	20	Afl.	19.6	6.125
						August	7	USD	152.2	**
						October	7	USD	75.9	**
						December	12	Afl.	11.2	4.650
					2016	May	8	USD	59.1	6.100
						May	12	USD	119.9	6.500
						September	10	Afl.	132.2	4.750

■ = matured.

* Including loans which are tradable.

** LIBOR rate plus 4.5 percent

TABLE 6.6: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(Period averages)

	Canadian dollar	Pound sterling	Swiss franc (x 100)	Japanese yen (x 10,000)	ECU/Euro 1) (x 100)	
	(1)	(2)	(3)	(4)	(5)	
2013	1.747	2.830	193.530	184.396	238.952	
2014	1.631	2.979	196.057	170.388	238.862	
2015	1.410	2.766	186.517	148.602	199.542	
2016	1.362	2.452	182.119	166.108	199.061	
2014	I	1.632	2.991	200.670	175.000	246.318
	II	1.652	3.043	201.732	176.169	246.678
	III	1.655	3.019	196.243	173.130	238.461
	IV	1.587	2.865	186.130	157.727	224.834
2015	I	1.454	2.741	189.013	151.094	202.510
	II	1.465	2.773	190.384	148.035	198.792
	III	1.379	2.804	186.027	147.242	200.001
	IV	1.352	2.745	181.132	148.184	197.034
2016	I	1.313	2.591	180.425	156.212	198.264
	II	1.398	2.598	184.764	166.706	203.040
	III	1.383	2.383	183.957	175.768	200.877
	IV	1.352	2.253	179.252	164.842	194.097

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)
2013	1.693	2.991	201.491	171.430	248.093
2014	1.555	2.820	181.142	150.389	218.411
2015	1.299	2.685	180.259	149.425	195.852
2016	1.340	2.234	176.100	153.669	189.627
2014	I 1.631	3.010	202.799	174.160	248.039
	II 1.686	3.080	201.517	177.478	245.701
	III 1.612	2.928	187.116	163.900	226.362
	IV 1.555	2.820	181.142	150.389	218.411
2015	I 1.412	2.678	184.464	150.096	193.549
	II 1.457	2.845	192.739	146.912	201.285
	III 1.344	2.745	184.123	149.630	201.536
	IV 1.299	2.685	180.259	149.425	195.852
2016	I 1.393	2.605	186.834	160.133	204.810
	II 1.392	2.434	183.271	175.116	199.719
	III 1.378	2.362	185.078	177.257	201.860
	IV 1.340	2.234	176.100	153.669	189.627

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