



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL SECTOR
FOURTH QUARTER 2017
Last updated March 28, 2018**

Contents

Available

Financial sector

| | | |
|-----|--|--------------------------|
| 2.1 | Monetary survey | <input type="checkbox"/> |
| 2.2 | Components of broad money | <input type="checkbox"/> |
| 2.3 | Causes of changes in broad money | <input type="checkbox"/> |
| 2.4 | Foreign assets | <input type="checkbox"/> |
| 3.1 | Consolidated balance sheet of the money-creating institutions | <input type="checkbox"/> |
| 3.2 | Detailed balance sheet of the Centrale Bank van Aruba | <input type="checkbox"/> |
| 3.3 | Bank notes issued | <input type="checkbox"/> |
| 3.4 | Coins issued | <input type="checkbox"/> |
| 4.1 | Summary account | <input type="checkbox"/> |
| 4.2 | Financial soundness indicators | <input type="checkbox"/> |
| 4.3 | Detailed balance sheet | <input type="checkbox"/> |
| 4.4 | Loans to domestic sectors by kind of economic activity (end of period) | <input type="checkbox"/> |
| 4.5 | Loans to domestic sectors by kind of economic activity | <input type="checkbox"/> |
| 5.1 | Nonmonetary financial institutions | <input type="checkbox"/> |
| 5.2 | Housing mortgages | <input type="checkbox"/> |
| 5.3 | Financial survey | <input type="checkbox"/> |

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

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

TABLE 2.1: MONETARY SURVEY

| End of period | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| I. Net domestic assets | 2,288.1 | 2,289.2 | 2,390.2 | 2,555.1 | 2,282.4 | 2,234.5 | 2,244.0 | 2,289.2 | 2,316.3 | 2,210.0 | 2,260.7 | 2,390.2 | 2,361.8 | 2,350.4 | 2,498.2 | 2,555.1 |
| A) Domestic credit | 3,136.1 | 3,163.7 | 3,306.6 | 3,533.0 | 3,129.9 | 3,134.6 | 3,175.7 | 3,163.7 | 3,194.5 | 3,105.2 | 3,192.4 | 3,306.6 | 3,345.4 | 3,357.2 | 3,543.0 | 3,533.0 |
| 1) Net claims on public sector | 161.7 | 195.6 | 287.0 | 400.0 | 167.9 | 202.7 | 207.3 | 195.6 | 236.6 | 131.2 | 197.4 | 287.0 | 326.5 | 329.9 | 434.0 | 400.0 |
| a) Gross claims | 346.5 | 369.2 | 393.6 | 513.6 | 340.2 | 340.9 | 339.7 | 369.2 | 369.9 | 347.4 | 409.6 | 393.6 | 417.2 | 502.1 | 505.8 | 513.6 |
| b) Government's deposits | -83.3 | -94.2 | -57.8 | -102.9 | -73.9 | -45.9 | -43.2 | -94.2 | -59.1 | -150.9 | -158.8 | -57.8 | -53.9 | -156.1 | -66.1 | -102.9 |
| c) Development funds | -101.5 | -79.4 | -48.8 | -10.7 | -98.4 | -92.3 | -89.2 | -79.4 | -74.2 | -65.3 | -53.4 | -48.8 | -36.8 | -16.1 | -5.7 | -10.7 |
| 2) Claims on private sector | 2,974.3 | 2,968.1 | 3,019.6 | 3,133.0 | 2,962.0 | 2,931.8 | 2,968.4 | 2,968.1 | 2,957.9 | 2,974.0 | 2,995.0 | 3,019.6 | 3,018.9 | 3,027.3 | 3,109.0 | 3,133.0 |
| a) Enterprises | 1,330.7 | 1,270.6 | 1,285.1 | 1,333.3 | 1,324.6 | 1,289.8 | 1,296.2 | 1,270.6 | 1,261.3 | 1,262.5 | 1,261.9 | 1,285.1 | 1,287.7 | 1,271.2 | 1,327.7 | 1,333.3 |
| b) Individuals | 1,635.5 | 1,687.7 | 1,724.2 | 1,789.3 | 1,629.2 | 1,633.2 | 1,663.2 | 1,687.7 | 1,687.0 | 1,701.6 | 1,722.9 | 1,724.2 | 1,720.9 | 1,745.7 | 1,770.9 | 1,789.3 |
| 1) Consumer credit | 572.0 | 571.9 | 558.4 | 551.4 | 557.2 | 553.4 | 565.4 | 571.9 | 562.0 | 559.9 | 564.7 | 558.4 | 548.0 | 556.2 | 557.7 | 551.4 |
| 2) Housing mortgages | 1,063.5 | 1,115.8 | 1,165.8 | 1,237.9 | 1,071.9 | 1,079.8 | 1,097.8 | 1,115.8 | 1,125.1 | 1,141.7 | 1,158.2 | 1,165.8 | 1,172.8 | 1,189.5 | 1,213.2 | 1,237.9 |
| c) Other | 8.1 | 9.8 | 10.4 | 10.5 | 8.3 | 8.9 | 9.0 | 9.8 | 9.6 | 9.8 | 10.2 | 10.4 | 10.4 | 10.4 | 10.4 | 10.5 |
| B) Other items, net | -848.0 | -874.5 | -916.5 | -977.9 | -847.5 | -900.1 | -931.7 | -874.5 | -878.2 | -895.2 | -931.6 | -916.5 | -983.6 | -1,006.8 | -1,044.7 | -977.9 |
| II. Net foreign assets | 1,172.9 | 1,515.7 | 1,777.5 | 1,684.8 | 1,261.5 | 1,378.2 | 1,471.1 | 1,515.7 | 1,618.8 | 1,861.2 | 1,784.0 | 1,777.5 | 1,819.1 | 1,783.8 | 1,659.2 | 1,684.8 |
| A) Centrale Bank van Aruba | 1,124.0 | 1,384.6 | 1,558.3 | 1,509.8 | 1,134.4 | 1,250.1 | 1,347.8 | 1,384.6 | 1,456.2 | 1,627.2 | 1,600.5 | 1,558.3 | 1,539.5 | 1,570.0 | 1,484.4 | 1,509.8 |
| B) Commercial banks | 48.9 | 131.1 | 219.2 | 175.0 | 127.1 | 128.1 | 123.3 | 131.1 | 162.6 | 234.0 | 183.5 | 219.2 | 279.6 | 213.7 | 174.8 | 175.0 |
| III. Broad money | 3,461.0 | 3,804.9 | 4,167.6 | 4,239.9 | 3,543.9 | 3,612.6 | 3,715.0 | 3,804.9 | 3,935.1 | 4,071.2 | 4,044.7 | 4,167.6 | 4,180.9 | 4,134.2 | 4,157.5 | 4,239.9 |
| A) Money | 1,793.0 | 2,060.6 | 2,251.5 | 2,421.6 | 1,813.4 | 1,895.4 | 1,948.3 | 2,060.6 | 2,133.7 | 2,156.1 | 2,213.1 | 2,251.5 | 2,305.9 | 2,318.4 | 2,275.8 | 2,421.6 |
| B) Quasi-money | 1,668.1 | 1,744.3 | 1,916.1 | 1,818.3 | 1,730.5 | 1,717.2 | 1,766.7 | 1,744.3 | 1,801.4 | 1,915.1 | 1,831.6 | 1,916.1 | 1,875.0 | 1,815.8 | 1,881.6 | 1,818.3 |

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) | | | |
| 2014 | 293.3 | 66.1 | 227.2 | 1,296.3 | 269.5 | 1,565.8 | 1,793.0 | 951.7 | 5.1 | 707.1 | 4.1 | 1,668.1 | 0.0 | 1,668.1 | 3,461.0 |
| 2015 | 304.4 | 64.4 | 240.0 | 1,515.8 | 304.7 | 1,820.6 | 2,060.6 | 932.4 | 5.4 | 802.2 | 4.3 | 1,744.3 | 0.0 | 1,744.3 | 3,804.9 |
| 2016 | 305.8 | 59.5 | 246.3 | 1,656.6 | 348.6 | 2,005.2 | 2,251.5 | 976.4 | 5.5 | 930.5 | 3.7 | 1,916.1 | 0.0 | 1,916.1 | 4,167.6 |
| 2017 | 332.9 | 66.7 | 266.3 | 1,793.4 | 362.0 | 2,155.4 | 2,421.6 | 996.7 | 4.4 | 811.7 | 5.5 | 1,818.3 | 0.0 | 1,818.3 | 4,239.9 |
| 2015 I | 266.8 | 50.0 | 216.9 | 1,309.3 | 287.2 | 1,596.6 | 1,813.4 | 962.1 | 5.0 | 759.4 | 4.0 | 1,730.5 | 0.0 | 1,730.5 | 3,543.9 |
| II | 272.3 | 47.3 | 225.0 | 1,397.8 | 272.7 | 1,670.4 | 1,895.4 | 963.0 | 4.2 | 746.0 | 4.0 | 1,717.2 | 0.0 | 1,717.2 | 3,612.6 |
| III | 273.7 | 49.2 | 224.5 | 1,427.1 | 296.7 | 1,723.8 | 1,948.3 | 960.0 | 4.1 | 798.4 | 4.3 | 1,766.7 | 0.0 | 1,766.7 | 3,715.0 |
| IV | 304.4 | 64.4 | 240.0 | 1,515.8 | 304.7 | 1,820.6 | 2,060.6 | 932.4 | 5.4 | 802.2 | 4.3 | 1,744.3 | 0.0 | 1,744.3 | 3,804.9 |
| 2016 I | 291.9 | 55.3 | 236.6 | 1,578.8 | 318.3 | 1,897.1 | 2,133.7 | 992.1 | 5.4 | 799.5 | 4.4 | 1,801.4 | 0.0 | 1,801.4 | 3,935.1 |
| II | 295.0 | 53.8 | 241.1 | 1,623.7 | 291.3 | 1,915.0 | 2,156.1 | 1,007.8 | 5.9 | 897.0 | 4.5 | 1,915.1 | 0.0 | 1,915.1 | 4,071.2 |
| III | 292.1 | 51.6 | 240.5 | 1,669.5 | 303.1 | 1,972.6 | 2,213.1 | 967.4 | 6.1 | 854.3 | 3.8 | 1,831.6 | 0.0 | 1,831.6 | 4,044.7 |
| IV | 305.8 | 59.5 | 246.3 | 1,656.6 | 348.6 | 2,005.2 | 2,251.5 | 976.4 | 5.5 | 930.5 | 3.7 | 1,916.1 | 0.0 | 1,916.1 | 4,167.6 |
| 2017 I | 294.4 | 48.3 | 246.0 | 1,703.5 | 356.4 | 2,059.9 | 2,305.9 | 992.8 | 3.7 | 874.8 | 3.8 | 1,875.0 | 0.0 | 1,875.0 | 4,180.9 |
| II | 302.1 | 50.8 | 251.3 | 1,787.6 | 279.6 | 2,067.1 | 2,318.4 | 997.6 | 3.9 | 810.5 | 3.8 | 1,815.8 | 0.0 | 1,815.8 | 4,134.2 |
| III | 295.9 | 50.5 | 245.4 | 1,713.9 | 316.4 | 2,030.4 | 2,275.8 | 996.5 | 3.7 | 875.9 | 5.6 | 1,881.6 | 0.0 | 1,881.6 | 4,157.5 |
| IV | 332.9 | 66.7 | 266.3 | 1,793.4 | 362.0 | 2,155.4 | 2,421.6 | 996.7 | 4.4 | 811.7 | 5.5 | 1,818.3 | 0.0 | 1,818.3 | 4,239.9 |

TABLE 2.3: CAUSES OF CHANGES IN BROAD MONEY

| During period | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|-------------|--------------|--------------|-------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|-------------|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| I. Net domestic money creation | 126.8 | 1.1 | 100.9 | 164.9 | -5.7 | -47.9 | 9.5 | 45.3 | 27.1 | -106.3 | 50.7 | 129.4 | -28.3 | -11.4 | 147.8 | 56.8 |
| A) Domestic credit | 175.6 | 27.6 | 142.9 | 226.4 | -6.2 | 4.7 | 41.1 | -12.0 | 30.8 | -89.3 | 87.2 | 114.3 | 38.8 | 11.8 | 185.8 | -9.9 |
| 1) Net claims on public sector | 54.9 | 33.9 | 91.4 | 113.0 | 6.2 | 34.8 | 4.6 | -11.7 | 41.0 | -105.3 | 66.1 | 89.6 | 39.5 | 3.4 | 104.1 | -34.0 |
| a) Recourse to monetary system | -3.8 | 22.7 | 24.4 | 120.0 | -6.3 | 0.7 | -1.2 | 29.5 | 0.7 | -22.4 | 62.1 | -16.0 | 23.6 | 84.9 | 3.7 | 7.8 |
| b) Drawing down of bank balances | 58.7 | 11.2 | 66.9 | -7.0 | 12.5 | 34.1 | 5.8 | -41.2 | 40.3 | -82.9 | 4.0 | 105.6 | 15.9 | -81.5 | 100.4 | -41.7 |
| 1) Government's deposits | 16.6 | -10.9 | 36.3 | -45.0 | 9.3 | 28.0 | 2.7 | -51.0 | 35.0 | -91.8 | -7.9 | 101.0 | 3.9 | -102.2 | 90.0 | -36.8 |
| 2) Development funds | 42.2 | 22.2 | 30.6 | 38.1 | 3.1 | 6.1 | 3.1 | 9.8 | 5.2 | 8.9 | 11.9 | 4.6 | 12.0 | 20.7 | 10.4 | -5.0 |
| 2) Claims on private sector | 120.7 | -6.3 | 51.6 | 113.4 | -12.4 | -30.1 | 36.5 | -0.3 | -10.1 | 16.0 | 21.0 | 24.7 | -0.7 | 8.4 | 81.7 | 24.1 |
| a) Enterprises | 35.6 | -60.1 | 14.5 | 48.2 | -6.1 | -34.8 | 6.5 | -25.6 | -9.3 | 1.3 | -0.7 | 23.2 | 2.6 | -16.5 | 56.5 | 5.6 |
| b) Individuals | 92.0 | 52.2 | 36.5 | 65.1 | -6.4 | 4.1 | 30.0 | 24.5 | -0.7 | 14.5 | 21.3 | 1.3 | -3.3 | 24.8 | 25.2 | 18.4 |
| 1) Consumer credit | 49.1 | -0.1 | -13.5 | -7.0 | -14.8 | -3.8 | 12.0 | 6.5 | -9.9 | -2.1 | 4.8 | -6.3 | -10.4 | 8.2 | 1.5 | -6.3 |
| 2) Housing mortgages | 42.9 | 52.4 | 49.9 | 72.1 | 8.4 | 7.8 | 18.0 | 18.1 | 9.2 | 16.6 | 16.5 | 7.6 | 7.0 | 16.7 | 23.7 | 24.7 |
| c) Other | -6.9 | 1.6 | 0.6 | 0.1 | 0.1 | 0.6 | 0.1 | 0.8 | -0.1 | 0.2 | 0.4 | 0.1 | 0.0 | 0.1 | 0.0 | 0.0 |
| B) Other domestic factors | -48.8 | -26.5 | -42.0 | -61.5 | 0.4 | -52.6 | -31.6 | 57.3 | -3.8 | -17.0 | -36.5 | 15.2 | -67.1 | -23.2 | -37.9 | 66.8 |
| II. Inflow of foreign funds | 42.2 | 342.7 | 261.8 | -92.7 | 88.6 | 116.7 | 92.9 | 44.6 | 103.1 | 242.4 | -77.2 | -6.5 | 41.7 | -35.4 | -124.6 | 25.6 |
| III. Broad money | 169.0 | 343.9 | 362.7 | 72.3 | 82.8 | 68.8 | 102.4 | 89.9 | 130.2 | 136.1 | -26.5 | 122.9 | 13.3 | -46.8 | 23.3 | 82.4 |
| 1) Money | 79.5 | 267.6 | 191.0 | 170.1 | 20.4 | 82.0 | 52.9 | 112.3 | 73.1 | 22.4 | 57.0 | 38.4 | 54.4 | 12.5 | -42.6 | 145.8 |
| 2) Quasi-money | 89.5 | 76.3 | 171.7 | -97.8 | 62.4 | -13.2 | 49.5 | -22.4 | 57.1 | 113.7 | -83.5 | 84.5 | -41.0 | -59.3 | 65.9 | -63.4 |

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) |
| 2014 | 238.9 | 1,002.0 | 1.1 | 1,239.8 | 655.6 | 606.7 | 48.9 | 1,288.7 | 115.8 | 1,172.9 | 3,461.0 | 33.9 |
| 2015 | 211.6 | 1,270.5 | 2.2 | 1,479.9 | 668.3 | 537.3 | 131.1 | 1,611.0 | 95.3 | 1,515.7 | 3,804.9 | 39.8 |
| 2016 | 230.9 | 1,446.3 | 3.9 | 1,673.2 | 712.1 | 492.9 | 219.2 | 1,892.4 | 114.9 | 1,777.5 | 4,167.6 | 42.6 |
| 2017 | 258.3 | 1,391.7 | 0.7 | 1,649.2 | 585.9 | 410.9 | 175.0 | 1,824.2 | 139.4 | 1,684.8 | 4,239.9 | 39.7 |
| 2015 I | 236.5 | 1,027.3 | 3.0 | 1,260.8 | 678.6 | 551.5 | 127.1 | 1,387.9 | 126.4 | 1,261.5 | 3,543.9 | 35.6 |
| II | 233.3 | 1,135.1 | 0.1 | 1,368.3 | 660.3 | 532.2 | 128.1 | 1,496.3 | 118.2 | 1,378.2 | 3,612.6 | 38.1 |
| III | 221.9 | 1,235.2 | 0.1 | 1,457.0 | 664.0 | 540.7 | 123.3 | 1,580.3 | 109.2 | 1,471.1 | 3,715.0 | 39.6 |
| IV | 211.6 | 1,270.5 | 2.2 | 1,479.9 | 668.3 | 537.3 | 131.1 | 1,611.0 | 95.3 | 1,515.7 | 3,804.9 | 39.8 |
| 2016 I | 246.4 | 1,349.6 | 2.4 | 1,593.6 | 688.0 | 525.4 | 162.6 | 1,756.2 | 137.5 | 1,618.8 | 3,935.1 | 41.1 |
| II | 263.1 | 1,527.3 | 4.2 | 1,786.2 | 696.6 | 462.7 | 234.0 | 2,020.2 | 159.0 | 1,861.2 | 4,071.2 | 45.7 |
| III | 263.5 | 1,496.2 | 2.1 | 1,757.6 | 643.2 | 459.8 | 183.5 | 1,941.1 | 157.1 | 1,784.0 | 4,044.7 | 44.1 |
| IV | 230.9 | 1,446.3 | 3.9 | 1,673.2 | 712.1 | 492.9 | 219.2 | 1,892.4 | 114.9 | 1,777.5 | 4,167.6 | 42.6 |
| 2017 I | 248.0 | 1,425.3 | 0.2 | 1,673.1 | 696.8 | 417.2 | 279.6 | 1,952.7 | 133.6 | 1,819.1 | 4,180.9 | 43.5 |
| II | 247.5 | 1,457.1 | 0.4 | 1,704.2 | 614.6 | 400.8 | 213.7 | 1,917.9 | 134.1 | 1,783.8 | 4,134.2 | 43.1 |
| III | 255.6 | 1,371.4 | 0.5 | 1,626.5 | 639.3 | 464.5 | 174.8 | 1,801.3 | 142.1 | 1,659.2 | 4,157.5 | 39.9 |
| IV | 258.3 | 1,391.7 | 0.7 | 1,649.2 | 585.9 | 410.9 | 175.0 | 1,824.2 | 139.4 | 1,684.8 | 4,239.9 | 39.7 |

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

| End of period | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| ASSETS | | | | | | | | | | | | | | | | |
| 1. Claims on money-creating institutions | 912.0 | 1,117.0 | 1,280.0 | 1,266.0 | 947.9 | 1,042.1 | 1,155.2 | 1,117.0 | 1,173.5 | 1,249.4 | 1,195.3 | 1,280.0 | 1,268.1 | 1,216.7 | 1,233.2 | 1,266.0 |
| a) Monetary authorities | 860.7 | 1,069.1 | 1,232.2 | 1,220.2 | 899.3 | 994.6 | 1,106.2 | 1,069.1 | 1,128.0 | 1,201.1 | 1,150.9 | 1,232.2 | 1,219.4 | 1,168.6 | 1,187.7 | 1,220.2 |
| b) Commercial banks | 51.2 | 47.9 | 47.8 | 45.8 | 48.7 | 47.5 | 49.0 | 47.9 | 45.5 | 48.2 | 44.5 | 47.8 | 48.7 | 48.1 | 45.4 | 45.8 |
| 2. Claims on the public sector | 346.5 | 369.2 | 393.6 | 513.6 | 340.2 | 340.9 | 339.7 | 369.2 | 369.9 | 347.4 | 409.6 | 393.6 | 417.2 | 502.1 | 505.8 | 513.6 |
| a) Short-term | 114.1 | 132.3 | 140.9 | 115.9 | 107.3 | 120.1 | 120.2 | 132.3 | 132.9 | 114.7 | 150.0 | 140.9 | 141.2 | 137.2 | 102.7 | 115.9 |
| b) Long-term | 232.4 | 236.8 | 252.7 | 397.7 | 232.9 | 220.8 | 219.4 | 236.8 | 237.0 | 232.7 | 259.6 | 252.7 | 276.0 | 364.9 | 403.1 | 397.7 |
| 3. Claims on the private sector | 2,974.3 | 2,968.1 | 3,019.6 | 3,133.0 | 2,962.0 | 2,931.8 | 2,968.4 | 2,968.1 | 2,957.9 | 2,974.0 | 2,995.0 | 3,019.6 | 3,018.9 | 3,027.3 | 3,109.0 | 3,133.0 |
| a) Enterprises | 1,330.7 | 1,270.6 | 1,285.1 | 1,333.3 | 1,324.6 | 1,289.8 | 1,296.2 | 1,270.6 | 1,261.3 | 1,262.5 | 1,261.9 | 1,285.1 | 1,287.7 | 1,271.2 | 1,327.7 | 1,333.3 |
| b) Individuals | 1,635.5 | 1,687.7 | 1,724.2 | 1,789.3 | 1,629.2 | 1,633.2 | 1,663.2 | 1,687.7 | 1,687.0 | 1,701.6 | 1,722.9 | 1,724.2 | 1,720.9 | 1,745.7 | 1,770.9 | 1,789.3 |
| 1) Consumer credit | 572.0 | 571.9 | 558.4 | 551.4 | 557.2 | 553.4 | 565.4 | 571.9 | 562.0 | 559.9 | 564.7 | 558.4 | 548.0 | 556.2 | 557.7 | 551.4 |
| 2) Housing mortgages | 1,063.5 | 1,115.8 | 1,165.8 | 1,237.9 | 1,071.9 | 1,079.8 | 1,097.8 | 1,115.8 | 1,125.1 | 1,141.7 | 1,158.2 | 1,165.8 | 1,172.8 | 1,189.5 | 1,213.2 | 1,237.9 |
| c) Capital market investments | 8.1 | 9.8 | 10.4 | 10.5 | 8.3 | 8.9 | 9.0 | 9.8 | 9.6 | 9.8 | 10.2 | 10.4 | 10.4 | 10.4 | 10.4 | 10.5 |
| d) Other | 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 | 0.0 | 0.0 |
| 4. Foreign assets | 1,896.5 | 2,150.5 | 2,389.2 | 2,235.8 | 1,942.4 | 2,028.6 | 2,121.1 | 2,150.5 | 2,284.1 | 2,487.0 | 2,402.9 | 2,389.2 | 2,370.2 | 2,319.1 | 2,266.3 | 2,235.8 |
| a) Gold | 238.9 | 211.6 | 230.9 | 258.3 | 236.5 | 233.3 | 221.9 | 211.6 | 246.4 | 263.1 | 263.5 | 230.9 | 248.0 | 247.5 | 255.6 | 258.3 |
| b) Short-term | 562.8 | 798.7 | 702.0 | 600.9 | 564.2 | 655.3 | 750.2 | 798.7 | 673.8 | 821.3 | 765.7 | 702.0 | 657.9 | 600.5 | 572.5 | 600.9 |
| c) Long-term | 1,094.8 | 1,140.2 | 1,456.3 | 1,376.6 | 1,141.8 | 1,140.0 | 1,149.0 | 1,140.2 | 1,363.8 | 1,402.6 | 1,373.7 | 1,456.3 | 1,464.3 | 1,471.2 | 1,438.2 | 1,376.6 |
| 5. Other domestic assets | -16.0 | -29.4 | -7.9 | 8.7 | -15.2 | -20.6 | -30.3 | -29.4 | -30.5 | -28.6 | -32.1 | -7.9 | 4.3 | 5.3 | -5.5 | 8.7 |
| 6. Total assets | 6,113.3 | 6,575.4 | 7,074.6 | 7,157.2 | 6,177.4 | 6,322.9 | 6,554.1 | 6,575.4 | 6,754.9 | 7,029.2 | 6,970.7 | 7,074.6 | 7,078.8 | 7,070.5 | 7,108.8 | 7,157.2 |

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

(continued)

| End of period | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| LIABILITIES | | | | | | | | | | | | | | | | |
| 7. Broad money | 3,461.0 | 3,804.9 | 4,167.6 | 4,239.9 | 3,543.9 | 3,612.6 | 3,715.0 | 3,804.9 | 3,935.1 | 4,071.2 | 4,044.7 | 4,167.6 | 4,180.9 | 4,134.2 | 4,157.5 | 4,239.9 |
| a) Money | 1,793.0 | 2,060.6 | 2,251.5 | 2,421.6 | 1,813.4 | 1,895.4 | 1,948.3 | 2,060.6 | 2,133.7 | 2,156.1 | 2,213.1 | 2,251.5 | 2,305.9 | 2,318.4 | 2,275.8 | 2,421.6 |
| b) Quasi-money | 1,668.1 | 1,744.3 | 1,916.1 | 1,818.3 | 1,730.5 | 1,717.2 | 1,766.7 | 1,744.3 | 1,801.4 | 1,915.1 | 1,831.6 | 1,916.1 | 1,875.0 | 1,815.8 | 1,881.6 | 1,818.3 |
| 8. Money-creating institutions | 875.1 | 1,068.2 | 1,240.5 | 1,213.5 | 906.9 | 1,007.2 | 1,104.2 | 1,068.2 | 1,155.5 | 1,216.8 | 1,180.2 | 1,240.5 | 1,231.3 | 1,178.8 | 1,203.3 | 1,213.5 |
| a) Monetary authorities | 875.1 | 1,068.1 | 1,240.4 | 1,213.4 | 906.7 | 1,007.1 | 1,103.2 | 1,068.1 | 1,155.3 | 1,216.8 | 1,180.1 | 1,240.4 | 1,231.1 | 1,178.7 | 1,203.1 | 1,213.4 |
| b) Commercial banks | 0.0 | 0.0 | 0.2 | 0.1 | 0.2 | 0.1 | 1.0 | 0.0 | 0.2 | 0.1 | 0.2 | 0.2 | 0.2 | 0.1 | 0.2 | 0.1 |
| 9. Public sector deposits | 184.8 | 173.6 | 106.6 | 113.6 | 172.3 | 138.2 | 132.4 | 173.6 | 133.3 | 216.2 | 212.2 | 106.6 | 90.7 | 172.3 | 71.8 | 113.6 |
| a) Government | 83.3 | 94.2 | 57.8 | 102.9 | 73.9 | 45.9 | 43.2 | 94.2 | 59.1 | 150.9 | 158.8 | 57.8 | 53.9 | 156.1 | 66.1 | 102.9 |
| b) Development funds | 101.5 | 79.4 | 48.8 | 10.7 | 98.4 | 92.3 | 89.2 | 79.4 | 74.2 | 65.3 | 53.4 | 48.8 | 36.8 | 16.1 | 5.7 | 10.7 |
| 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 | 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 | 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 | 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 | 0.0 | 0.0 |
| 12. Capital and reserves | 676.2 | 736.4 | 827.1 | 911.2 | 692.0 | 716.4 | 745.3 | 736.4 | 755.7 | 788.7 | 787.6 | 827.1 | 885.2 | 911.8 | 936.7 | 911.2 |
| 13. Foreign liabilities | 607.8 | 539.5 | 496.8 | 411.7 | 554.5 | 532.3 | 540.8 | 539.5 | 527.8 | 466.9 | 461.8 | 496.8 | 417.4 | 401.2 | 465.0 | 411.7 |
| a) Short-term | 550.6 | 463.1 | 426.4 | 348.9 | 496.7 | 473.9 | 482.0 | 463.1 | 453.3 | 392.1 | 390.4 | 426.4 | 346.5 | 349.1 | 414.8 | 348.9 |
| b) Long-term | 57.2 | 76.3 | 70.4 | 62.8 | 57.9 | 58.4 | 58.9 | 76.3 | 74.6 | 74.8 | 71.4 | 70.4 | 71.0 | 52.1 | 50.2 | 62.8 |
| 14. Revaluation differences | 115.8 | 95.3 | 114.9 | 139.4 | 126.4 | 118.2 | 109.2 | 95.3 | 137.5 | 159.0 | 157.1 | 114.9 | 133.6 | 134.1 | 142.1 | 139.4 |
| 15. Other domestic liabilities | 192.7 | 157.6 | 121.0 | 128.0 | 181.3 | 198.0 | 207.1 | 157.6 | 109.9 | 110.4 | 127.0 | 121.0 | 139.5 | 138.1 | 132.4 | 128.0 |
| 16. Total liabilities | 6,113.3 | 6,575.4 | 7,074.6 | 7,157.2 | 6,177.4 | 6,322.9 | 6,554.1 | 6,575.4 | 6,754.9 | 7,029.2 | 6,970.7 | 7,074.6 | 7,078.8 | 7,070.5 | 7,108.8 | 7,157.2 |

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 | | | | | | |
| | (1) | (2) | (3) | | Banks | Governments | Other | (4) | (5) | (6) | (7) |
| 2014 | 0.0 | 27.5 | 27.5 | 238.9 | 43.8 | 0.0 | 958.1 | 1,240.9 | 1,268.3 | | |
| 2015 | 0.0 | 22.2 | 22.2 | 211.6 | 273.2 | 0.0 | 997.4 | 1,482.2 | 1,504.4 | | |
| 2016 | 0.0 | 19.1 | 19.1 | 230.9 | 107.6 | 0.0 | 1,338.7 | 1,677.2 | 1,696.3 | | |
| 2017 | 0.0 | 23.8 | 23.8 | 258.3 | 130.9 | 0.0 | 1,260.7 | 1,649.9 | 1,673.7 | | |
| 2015 I | 0.0 | 30.2 | 30.2 | 236.5 | 22.2 | 0.0 | 1,005.1 | 1,263.8 | 1,294.0 | | |
| II | 0.0 | 23.4 | 23.4 | 233.3 | 132.6 | 0.0 | 1,002.5 | 1,368.3 | 1,391.8 | | |
| III | 0.0 | 25.4 | 25.4 | 221.9 | 228.2 | 0.0 | 1,007.0 | 1,457.1 | 1,482.5 | | |
| IV | 0.0 | 22.2 | 22.2 | 211.6 | 273.2 | 0.0 | 997.4 | 1,482.2 | 1,504.4 | | |
| 2016 I | 0.0 | 23.3 | 23.3 | 246.4 | 123.8 | 0.0 | 1,225.8 | 1,596.1 | 1,619.3 | | |
| II | 0.0 | 23.1 | 23.1 | 263.1 | 254.8 | 0.0 | 1,272.5 | 1,790.4 | 1,813.5 | | |
| III | 0.0 | 22.7 | 22.7 | 263.5 | 251.3 | 0.0 | 1,244.9 | 1,759.6 | 1,782.3 | | |
| IV | 0.0 | 19.1 | 19.1 | 230.9 | 107.6 | 0.0 | 1,338.7 | 1,677.2 | 1,696.3 | | |
| 2017 I | 0.0 | 21.5 | 21.5 | 248.0 | 79.6 | 0.0 | 1,345.7 | 1,673.3 | 1,694.8 | | |
| II | 0.0 | 21.9 | 21.9 | 247.5 | 104.8 | 0.0 | 1,352.3 | 1,704.5 | 1,726.4 | | |
| III | 0.0 | 21.7 | 21.7 | 255.6 | 49.5 | 0.0 | 1,321.9 | 1,627.0 | 1,648.7 | | |
| IV | 0.0 | 23.8 | 23.8 | 258.3 | 130.9 | 0.0 | 1,260.7 | 1,649.9 | 1,673.7 | | |

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 | Government | Development funds | Official entities | Commercial banks deposits | | Other fin.inst. deposits | Private sector deposits | Other | | | | | |
| | | | | | | Demand | Time | | | | | | | | |
| | | | | | | | | | | | | | | | (10) |
| (20) | (21) | (22) | (23) | | | | | | | | | | | | |
| 2014 | 88.4 | 261.8 | 50.8 | 6.3 | 0.0 | 261.6 | 474.4 | 0.0 | 0.8 | 7.4 | 1,151.5 | 1.1 | 115.8 | 1,268.3 | |
| 2015 | 89.6 | 271.3 | 73.7 | 34.2 | 0.0 | 305.8 | 624.9 | 0.0 | 0.8 | 6.5 | 1,406.8 | 2.2 | 95.3 | 1,504.4 | |
| 2016 | 96.9 | 270.4 | 36.1 | 48.8 | 0.0 | 332.9 | 783.0 | 0.0 | 0.8 | 8.6 | 1,577.4 | 3.9 | 114.9 | 1,696.3 | |
| 2017 | 100.4 | 296.3 | 46.9 | 10.7 | 0.0 | 420.4 | 653.3 | 0.0 | 0.8 | 4.7 | 1,533.6 | 0.7 | 139.4 | 1,673.7 | |
| 2015 | I | 83.0 | 235.2 | 36.2 | 18.4 | 0.0 | 243.0 | 540.8 | 0.0 | 0.8 | 7.3 | 1,164.6 | 3.0 | 126.4 | 1,294.0 |
| | II | 84.1 | 240.5 | 27.7 | 22.2 | 0.0 | 369.7 | 517.1 | 0.0 | 0.8 | 11.4 | 1,273.5 | 0.1 | 118.2 | 1,391.8 |
| | III | 89.4 | 241.5 | 23.5 | 18.7 | 0.0 | 427.8 | 553.2 | 0.0 | 0.8 | 18.3 | 1,373.1 | 0.1 | 109.2 | 1,482.5 |
| | IV | 89.6 | 271.3 | 73.7 | 34.2 | 0.0 | 305.8 | 624.9 | 0.0 | 0.8 | 6.5 | 1,406.8 | 2.2 | 95.3 | 1,504.4 |
| 2016 | I | 89.5 | 258.2 | 33.4 | 59.0 | 0.0 | 198.7 | 828.2 | 0.0 | 0.8 | 11.6 | 1,479.4 | 2.4 | 137.5 | 1,619.3 |
| | II | 94.5 | 260.7 | 124.0 | 65.3 | 0.0 | 166.1 | 931.9 | 0.0 | 0.8 | 7.1 | 1,650.3 | 4.2 | 159.0 | 1,813.5 |
| | III | 98.1 | 257.3 | 138.0 | 53.4 | 0.0 | 406.6 | 656.9 | 0.0 | 0.8 | 12.1 | 1,623.2 | 2.1 | 157.1 | 1,782.3 |
| | IV | 96.9 | 270.4 | 36.1 | 48.8 | 0.0 | 332.9 | 783.0 | 0.0 | 0.8 | 8.6 | 1,577.4 | 3.9 | 114.9 | 1,696.3 |
| 2017 | I | 100.1 | 258.7 | 33.8 | 36.8 | 0.0 | 365.2 | 752.5 | 0.0 | 0.8 | 13.2 | 1,561.1 | 0.2 | 133.6 | 1,694.8 |
| | II | 102.9 | 266.2 | 133.4 | 16.1 | 0.0 | 394.6 | 668.3 | 0.0 | 0.8 | 9.7 | 1,592.0 | 0.4 | 134.1 | 1,726.4 |
| | III | 106.6 | 259.7 | 37.6 | 5.7 | 0.0 | 381.2 | 706.5 | 0.0 | 0.8 | 8.1 | 1,506.1 | 0.5 | 142.1 | 1,648.7 |
| | IV | 100.4 | 296.3 | 46.9 | 10.7 | 0.0 | 420.4 | 653.3 | 0.0 | 0.8 | 4.7 | 1,533.6 | 0.7 | 139.4 | 1,673.7 |

TABLE 3.3: BANK NOTES ISSUED

| End of period | Denominations: number (x 1,000) | | | | | | Total number of notes issued |
|---------------|---------------------------------|-----|-----|-----|-------|-----|------------------------------|
| | 5 | 10 | 25 | 50 | 100 | 500 | |
| | (1) | (2) | (3) | (4) | (5) | (6) | |
| 2014 | 176 | 840 | 901 | 295 | 2,107 | 9 | 4,329 |
| 2015 | 176 | 861 | 964 | 253 | 2,209 | 8 | 4,470 |
| 2016 | 176 | 908 | 861 | 244 | 2,228 | 8 | 4,426 |
| 2017 | 176 | 941 | 845 | 353 | 2,436 | 8 | 4,759 |
| 2015 I | 176 | 803 | 729 | 266 | 1,902 | 9 | 3,886 |
| II | 176 | 815 | 756 | 266 | 1,948 | 9 | 3,970 |
| III | 176 | 820 | 748 | 259 | 1,964 | 9 | 3,976 |
| IV | 176 | 861 | 964 | 253 | 2,209 | 8 | 4,470 |
| 2016 I | 176 | 859 | 861 | 240 | 2,113 | 9 | 4,259 |
| II | 176 | 849 | 863 | 238 | 2,141 | 9 | 4,275 |
| III | 176 | 855 | 834 | 252 | 2,105 | 8 | 4,230 |
| IV | 176 | 908 | 861 | 244 | 2,228 | 8 | 4,426 |
| 2017 I | 176 | 874 | 840 | 245 | 2,120 | 8 | 4,262 |
| II | 176 | 900 | 735 | 316 | 2,183 | 8 | 4,318 |
| III | 176 | 901 | 720 | 321 | 2,119 | 8 | 4,244 |
| IV | 176 | 941 | 845 | 353 | 2,436 | 8 | 4,759 |

| End of period | Denominations: value (Afl. million) | | | | | | Total value of notes issued |
|---------------|-------------------------------------|-----|------|------|-------|-----|-----------------------------|
| | 5 | 10 | 25 | 50 | 100 | 500 | |
| | (1) | (2) | (3) | (4) | (5) | (6) | |
| 2014 | 0.9 | 8.4 | 22.5 | 14.7 | 210.7 | 4.5 | 261.8 |
| 2015 | 0.9 | 8.6 | 24.1 | 12.6 | 220.9 | 4.2 | 271.3 |
| 2016 | 0.9 | 9.1 | 21.5 | 12.2 | 222.8 | 3.9 | 270.4 |
| 2017 | 0.9 | 9.4 | 21.1 | 17.7 | 243.6 | 4.1 | 296.8 |
| 2015 I | 0.9 | 8.0 | 18.2 | 13.3 | 190.2 | 4.5 | 235.2 |
| II | 0.9 | 8.2 | 18.9 | 13.3 | 194.8 | 4.4 | 240.5 |
| III | 0.9 | 8.2 | 18.7 | 13.0 | 196.4 | 4.4 | 241.5 |
| IV | 0.9 | 8.6 | 24.1 | 12.6 | 220.9 | 4.2 | 271.3 |
| 2016 I | 0.9 | 8.6 | 21.5 | 12.0 | 211.3 | 4.7 | 259.0 |
| II | 0.9 | 8.5 | 21.6 | 11.9 | 214.1 | 4.6 | 261.5 |
| III | 0.9 | 8.6 | 20.8 | 12.6 | 210.5 | 4.0 | 257.3 |
| IV | 0.9 | 9.1 | 21.5 | 12.2 | 222.8 | 3.9 | 270.4 |
| 2017 I | 0.9 | 8.7 | 21.0 | 12.3 | 212.0 | 3.8 | 258.7 |
| II | 0.9 | 9.0 | 18.4 | 15.8 | 218.3 | 3.8 | 266.2 |
| III | 0.9 | 9.0 | 18.0 | 16.1 | 211.9 | 3.8 | 259.7 |
| IV | 0.9 | 9.4 | 21.1 | 17.7 | 243.6 | 4.1 | 296.8 |

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) |
| 2014 | 24,482 | 24,287 | 15,820 | 7,993 | 10,006 | 94 | 1,936 | 16 | 31.5 |
| 2015 | 25,375 | 25,272 | 16,579 | 8,193 | 10,671 | 101 | 2,040 | 16 | 33.2 |
| 2016 | 26,779 | 26,896 | 17,646 | 8,877 | 11,494 | 102 | 2,158 | 17 | 35.4 |
| 2017 | | | | | | | | | |
| 2015 I | 24,773 | 24,470 | 15,810 | 7,991 | 10,045 | 94 | 1,951 | 16 | 31.7 |
| II | 24,803 | 24,472 | 15,828 | 7,997 | 10,055 | 94 | 1,972 | 16 | 31.8 |
| III | 25,093 | 24,991 | 16,248 | 7,997 | 10,221 | 95 | 1,992 | 16 | 32.2 |
| IV | 25,375 | 25,272 | 16,579 | 8,193 | 10,671 | 101 | 2,040 | 16 | 33.2 |
| 2016 I | 25,727 | 25,618 | 16,796 | 8,374 | 10,936 | 101 | 2,055 | 16 | 33.7 |
| II | 26,047 | 25,986 | 17,048 | 8,530 | 11,124 | 102 | 2,097 | 16 | 34.3 |
| III | 26,337 | 26,350 | 17,247 | 8,676 | 11,288 | 102 | 2,130 | 16 | 34.8 |
| IV | 26,779 | 26,896 | 17,646 | 8,877 | 11,494 | 102 | 2,158 | 17 | 35.4 |
| 2017 I | 27,049 | 27,162 | 17,833 | 8,978 | 11,605 | 102 | 2,162 | 17 | 35.7 |
| II | 27,301 | 27,474 | 18,008 | 9,080 | 11,697 | 102 | 2,171 | 17 | 36.0 |
| III | 27,603 | 27,875 | 18,202 | 9,185 | 11,773 | 102 | 2,172 | 17 | 36.2 |
| IV | 27,992 | 28,331 | 18,496 | 9,325 | 11,883 | 102 | 2,200 | 17 | 36.7 |

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) | |
| 2014 | 1,289.1 | 323.1 | 3,094.9 | 256.9 | 4,964.0 | 3,904.1 | 593.8 | 466.1 | |
| 2015 | 1,504.1 | 334.6 | 3,103.7 | 252.6 | 5,195.0 | 4,111.1 | 652.8 | 431.1 | |
| 2016 | 1,730.8 | 368.5 | 3,120.2 | 284.0 | 5,503.5 | 4,375.6 | 730.2 | 397.8 | |
| 2017 | 1,591.0 | 491.0 | 3,225.5 | 284.9 | 5,592.4 | 4,409.1 | 810.8 | 372.5 | |
| 2015 | I | 1,351.4 | 316.8 | 3,082.6 | 253.4 | 5,004.2 | 3,942.1 | 615.1 | 447.0 |
| | II | 1,425.7 | 318.0 | 3,052.6 | 252.9 | 5,049.3 | 3,953.1 | 638.4 | 457.8 |
| | III | 1,540.7 | 316.4 | 3,094.1 | 237.7 | 5,189.0 | 4,069.1 | 662.0 | 457.9 |
| | IV | 1,504.1 | 334.6 | 3,103.7 | 252.6 | 5,195.0 | 4,111.1 | 652.8 | 431.1 |
| 2016 | I | 1,584.6 | 334.6 | 3,088.1 | 256.2 | 5,263.5 | 4,212.2 | 669.3 | 382.1 |
| | II | 1,682.2 | 311.8 | 3,096.6 | 262.9 | 5,353.4 | 4,270.1 | 697.3 | 386.0 |
| | III | 1,574.5 | 373.8 | 3,117.9 | 255.4 | 5,321.7 | 4,234.5 | 689.5 | 397.6 |
| | IV | 1,730.8 | 368.5 | 3,120.2 | 284.0 | 5,503.5 | 4,375.6 | 730.2 | 397.8 |
| 2017 | I | 1,715.7 | 391.9 | 3,121.4 | 278.9 | 5,508.0 | 4,343.8 | 785.1 | 379.1 |
| | II | 1,575.0 | 480.2 | 3,123.8 | 291.1 | 5,470.1 | 4,284.7 | 808.9 | 376.5 |
| | III | 1,622.3 | 483.6 | 3,202.3 | 282.0 | 5,590.3 | 4,374.7 | 830.1 | 385.4 |
| | IV | 1,591.0 | 491.0 | 3,225.5 | 284.9 | 5,592.4 | 4,409.1 | 810.8 | 372.5 |

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

| | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | |
|---|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| 1. Capital adequacy | | | | | | | | | | | | | | | | |
| a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 16%) ¹⁾ | 23.3 | 26.0 | 28.0 | 30.6 | 24.3 | 25.5 | 26.2 | 26.0 | 26.7 | 27.6 | 27.4 | 28.0 | 30.2 | 31.1 | 31.4 | 30.6 |
| b. Regulatory Tier I capital to risk-weighted assets | 15.3 | 17.6 | 19.5 | 22.3 | 18.9 | 19.2 | 19.0 | 17.6 | 20.8 | 20.8 | 19.5 | 19.5 | 24.5 | 24.6 | 24.0 | 22.3 |
| 2. Asset quality | | | | | | | | | | | | | | | | |
| a. Nonperforming loans to gross loans | 6.3 | 4.7 | 4.4 | 4.0 | 6.3 | 6.4 | 5.1 | 4.7 | 4.8 | 5.0 | 4.8 | 4.4 | 4.2 | 4.6 | 4.2 | 4.0 |
| b. Nonperforming loans (net of allocated loan loss provisions) to gross loans | 3.2 | 1.6 | 1.5 | 1.5 | 3.2 | 3.3 | 2.1 | 1.6 | 1.6 | 1.7 | 1.7 | 1.5 | 1.3 | 1.7 | 1.3 | 1.5 |
| c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital | 14.7 | 6.8 | 5.8 | 5.3 | 14.4 | 13.9 | 8.7 | 6.8 | 6.6 | 6.8 | 6.7 | 5.8 | 4.5 | 5.7 | 4.4 | 5.3 |
| d. Large loans to regulatory capital ²⁾ | 69.2 | 56.4 | 51.4 | 42.9 | 67.4 | 62.8 | 53.4 | 56.4 | 55.0 | 54.5 | 51.1 | 51.4 | 41.1 | 40.6 | 42.9 | 42.9 |
| 3. Earnings and profitability | | | | | | | | | | | | | | | | |
| a. Return on assets (before taxes) | 2.8 | 2.7 | 2.7 | 2.3 | 0.7 | 0.7 | 0.8 | 0.6 | 0.7 | 0.7 | 0.7 | 0.7 | 0.6 | 0.6 | 0.6 | 0.6 |
| b. Return on equity (before taxes) | 23.3 | 21.4 | 19.6 | 16.0 | 5.2 | 5.2 | 5.6 | 4.9 | 4.9 | 4.8 | 5.4 | 4.7 | 4.0 | 4.0 | 3.9 | 3.6 |
| c. Return on assets (after taxes) | 2.2 | 2.1 | 2.1 | 1.9 | 0.5 | 0.5 | 0.6 | 0.5 | 0.5 | 0.5 | 0.6 | 0.5 | 0.4 | 0.5 | 0.5 | 0.5 |
| d. Return on equity (after taxes) | 17.9 | 16.1 | 15.1 | 12.7 | 3.8 | 3.6 | 4.2 | 4.1 | 3.7 | 3.9 | 4.2 | 3.4 | 3.0 | 3.1 | 2.9 | 3.3 |
| e. Interest margin to gross income | 60.4 | 57.3 | 58.6 | 57.2 | 59.3 | 60.6 | 55.1 | 54.7 | 57.7 | 58.4 | 57.7 | 60.3 | 56.4 | 58.6 | 58.6 | 55.2 |
| f. Noninterest expenses to gross income | 72.0 | 73.2 | 72.0 | 74.0 | 74.2 | 73.8 | 71.8 | 73.2 | 72.7 | 69.3 | 70.1 | 75.5 | 75.5 | 73.3 | 74.1 | 73.0 |
| g. Interest rate margin ³⁾ | 5.7 | 6.1 | 5.9 | 5.1 | 6.2 | 6.6 | 6.1 | 5.5 | 6.1 | 6.3 | 6.0 | 5.7 | 6.6 | 5.0 | 4.7 | 4.9 |
| 4. Liquidity | | | | | | | | | | | | | | | | |
| a. Loans to deposits ratio (maximum 80%) | 73.6 | 69.9 | 66.2 | 68.2 | 72.5 | 71.6 | 70.6 | 69.9 | 67.7 | 67.0 | 68.1 | 66.2 | 66.7 | 67.6 | 67.9 | 68.2 |
| b. Liquid assets to total assets ⁴⁾ (minimum 15%) | 24.1 | 27.3 | 30.6 | 28.6 | 25.2 | 26.5 | 28.0 | 27.3 | 28.9 | 29.7 | 28.6 | 30.6 | 30.3 | 29.1 | 29.3 | 28.6 |
| c. Liquid assets to short-term liabilities | 58.7 | 62.8 | 67.4 | 61.0 | 61.4 | 63.0 | 66.2 | 62.8 | 65.1 | 67.6 | 62.1 | 67.4 | 66.0 | 62.8 | 65.4 | 61.0 |
| 5. Sensitivity to market risk | | | | | | | | | | | | | | | | |
| a. Net foreign assets ⁵⁾ to regulatory capital | 26.5 | 36.1 | 44.7 | 30.6 | 36.5 | 34.8 | 32.8 | 36.1 | 39.3 | 47.2 | 45.0 | 44.7 | 43.0 | 34.2 | 29.8 | 30.6 |

1) As per January 1, 2017, the CBA increased the minimum risk-weighted capital ratio from 14 percent 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) This is the Prudential Liquidity Ratio (PLR).

5) Denominated in foreign currencies only.

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET

| Domestic assets | | | | | | | | | | |
|-----------------|------------------------|------------------------|----------------------|------------------------------|----------------------------------|--------------------|------------------|--------------------|-------------------|------|
| End of period | Notes and coins (1) | Central Bank | | Investments | | Loans and advances | | | | |
| | | Current account (2) | Time deposits (3) | Government securities (4) | Non government securities (5) | Enterprises (6) | Mortgages (7) | Individuals (8) | Government (9) | |
| 2014 | 66.1 | 247.2 | 474.4 | 315.0 | 8.1 | 917.8 | 1,469.8 | 571.5 | 0.0 | |
| 2015 | 64.4 | 306.8 | 624.9 | 324.8 | 9.8 | 846.7 | 1,533.4 | 571.2 | 11.2 | |
| 2016 | 59.5 | 324.7 | 783.0 | 358.2 | 10.4 | 840.6 | 1,604.2 | 557.8 | 0.0 | |
| 2017 | 66.7 | 427.2 | 653.3 | 476.9 | 10.5 | 888.2 | 1,677.0 | 550.8 | 0.0 | |
| 2015 | I | 50.0 | 235.5 | 540.8 | 308.5 | 8.3 | 899.4 | 1,490.6 | 556.6 | 0.0 |
| | II | 47.3 | 357.2 | 517.1 | 309.1 | 8.9 | 879.9 | 1,483.2 | 552.8 | 0.0 |
| | III | 49.2 | 430.9 | 553.2 | 307.4 | 9.0 | 893.7 | 1,493.8 | 564.7 | 0.0 |
| | IV | 64.4 | 306.8 | 624.9 | 324.8 | 9.8 | 846.7 | 1,533.4 | 571.2 | 11.2 |
| 2016 | I | 55.3 | 171.4 | 828.2 | 325.0 | 9.6 | 836.5 | 1,543.7 | 561.3 | 11.2 |
| | II | 53.8 | 150.4 | 931.9 | 302.0 | 9.8 | 839.8 | 1,558.4 | 559.2 | 11.2 |
| | III | 51.6 | 377.4 | 656.9 | 363.6 | 10.2 | 831.7 | 1,582.5 | 564.1 | 11.2 |
| | IV | 59.5 | 324.7 | 783.0 | 358.2 | 10.4 | 840.6 | 1,604.2 | 557.8 | 0.0 |
| 2017 | I | 48.3 | 353.6 | 752.5 | 381.5 | 10.4 | 845.1 | 1,609.5 | 547.4 | 0.0 |
| | II | 50.8 | 384.5 | 668.3 | 466.2 | 10.4 | 834.5 | 1,620.1 | 555.6 | 0.0 |
| | III | 50.5 | 365.8 | 706.5 | 469.6 | 10.4 | 876.9 | 1,658.0 | 557.0 | 0.0 |
| | IV | 66.7 | 427.2 | 653.3 | 476.9 | 10.5 | 888.2 | 1,677.0 | 550.8 | 0.0 |

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

| End of period | 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 | | |
| | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| 2014 | 138.4 | 42.2 | 48.9 | 6.3 | 4,305.7 | 23.6 | 468.8 | 0.0 | 135.8 | 27.5 | 655.6 | 4,961.3 |
| 2015 | 146.4 | 42.2 | 39.2 | 0.8 | 4,521.8 | 21.2 | 481.1 | 0.0 | 141.2 | 24.8 | 668.3 | 5,190.1 |
| 2016 | 153.2 | 42.2 | 52.0 | 3.4 | 4,789.2 | 22.8 | 535.2 | 0.0 | 117.5 | 36.5 | 712.1 | 5,501.3 |
| 2017 | 148.3 | 42.2 | 61.7 | -4.1 | 4,998.8 | 27.2 | 413.0 | 3.6 | 109.5 | 32.6 | 585.9 | 5,584.7 |
| 2015 I | 139.1 | 42.2 | 48.2 | 0.2 | 4,319.3 | 25.0 | 493.6 | 0.0 | 136.0 | 24.0 | 678.6 | 4,997.9 |
| II | 140.3 | 42.2 | 45.7 | -3.8 | 4,379.8 | 19.8 | 479.0 | 0.0 | 136.7 | 24.7 | 660.3 | 5,040.1 |
| III | 141.0 | 42.2 | 33.1 | 2.6 | 4,520.7 | 20.4 | 480.2 | 0.0 | 141.9 | 21.5 | 664.0 | 5,184.8 |
| IV | 146.4 | 42.2 | 39.2 | 0.8 | 4,521.8 | 21.2 | 481.1 | 0.0 | 141.2 | 24.8 | 668.3 | 5,190.1 |
| 2016 I | 146.4 | 42.2 | 41.3 | 0.3 | 4,572.5 | 21.6 | 504.7 | 0.0 | 135.4 | 26.3 | 688.0 | 5,260.5 |
| II | 147.7 | 42.2 | 44.3 | 0.3 | 4,651.1 | 16.0 | 524.0 | 0.0 | 128.0 | 28.6 | 696.6 | 5,347.7 |
| III | 147.6 | 42.2 | 37.3 | -6.4 | 4,669.7 | 17.0 | 469.4 | 0.0 | 128.5 | 28.3 | 643.2 | 5,313.0 |
| IV | 153.2 | 42.2 | 52.0 | 3.4 | 4,789.2 | 22.8 | 535.2 | 0.0 | 117.5 | 36.5 | 712.1 | 5,501.3 |
| 2017 I | 154.4 | 42.2 | 59.7 | -2.0 | 4,802.6 | 24.5 | 530.4 | 0.0 | 119.4 | 22.6 | 696.8 | 5,499.5 |
| II | 153.0 | 42.2 | 64.1 | -0.8 | 4,848.8 | 32.6 | 432.9 | 3.6 | 113.7 | 31.8 | 614.6 | 5,463.4 |
| III | 149.1 | 42.2 | 61.7 | -1.6 | 4,946.1 | 28.4 | 467.9 | 3.6 | 110.4 | 29.0 | 639.3 | 5,585.4 |
| IV | 148.3 | 42.2 | 61.7 | -4.1 | 4,998.8 | 27.2 | 413.0 | 3.6 | 109.5 | 32.6 | 585.9 | 5,584.7 |

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) | | |
| 2014 | 282.7 | 1,034.7 | 247.7 | 32.4 | 151.7 | 213.6 | 346.0 | 95.2 | 956.8 | 406.2 |
| 2015 | 300.5 | 1,204.9 | 314.4 | 20.5 | 158.6 | 275.5 | 372.4 | 45.2 | 937.8 | 376.3 |
| 2016 | 335.9 | 1,380.0 | 288.5 | 21.8 | 160.2 | 188.6 | 585.4 | 0.0 | 981.9 | 336.0 |
| 2017 | 335.3 | 1,473.3 | 346.0 | 56.0 | 157.5 | 166.1 | 493.6 | 0.0 | 1,001.0 | 334.3 |
| 2015 I | 279.5 | 1,020.8 | 295.5 | 37.7 | 154.5 | 215.5 | 393.4 | 80.0 | 967.0 | 393.4 |
| II | 293.7 | 1,081.1 | 294.9 | 18.2 | 153.8 | 241.7 | 354.5 | 70.0 | 967.2 | 400.5 |
| III | 277.9 | 1,168.3 | 276.7 | 19.7 | 152.7 | 251.0 | 398.9 | 70.5 | 964.0 | 408.2 |
| IV | 300.5 | 1,204.9 | 314.4 | 20.5 | 158.6 | 275.5 | 372.4 | 45.2 | 937.8 | 376.3 |
| 2016 I | 292.5 | 1,217.8 | 386.0 | 25.8 | 163.9 | 201.0 | 439.0 | 15.2 | 997.5 | 330.1 |
| II | 318.3 | 1,195.6 | 400.3 | 26.9 | 163.1 | 190.3 | 548.1 | 0.0 | 1,013.7 | 334.6 |
| III | 308.6 | 1,323.3 | 339.9 | 20.8 | 158.7 | 171.7 | 527.8 | 0.0 | 973.5 | 339.5 |
| IV | 335.9 | 1,380.0 | 288.5 | 21.8 | 160.2 | 188.6 | 585.4 | 0.0 | 981.9 | 336.0 |
| 2017 I | 312.5 | 1,401.6 | 345.0 | 20.2 | 159.9 | 157.0 | 561.6 | 0.0 | 996.5 | 342.8 |
| II | 320.6 | 1,405.2 | 340.5 | 22.8 | 155.5 | 167.2 | 491.6 | 0.0 | 1,001.5 | 348.8 |
| III | 310.1 | 1,452.6 | 267.0 | 28.5 | 155.7 | 163.2 | 562.6 | 0.0 | 1,000.1 | 351.0 |
| IV | 335.3 | 1,473.3 | 346.0 | 56.0 | 157.5 | 166.1 | 493.6 | 0.0 | 1,001.0 | 334.3 |

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 subordinated 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) | |
| 2014 | 587.8 | 0.0 | 4,354.6 | 15.3 | 157.2 | 178.9 | 108.3 | 83.6 | 6.1 | 57.3 | 606.7 | 4,961.3 | |
| 2015 | 646.7 | 0.0 | 4,652.9 | 24.2 | 152.8 | 119.5 | 108.4 | 76.5 | 6.1 | 49.9 | 537.3 | 5,190.1 | |
| 2016 | 730.2 | 0.0 | 5,008.4 | 40.1 | 169.5 | 30.1 | 120.6 | 72.9 | 0.0 | 59.7 | 492.9 | 5,501.3 | |
| 2017 | 810.8 | 0.0 | 5,173.8 | 22.3 | 122.3 | 53.5 | 128.1 | 54.2 | 0.0 | 30.7 | 410.9 | 5,584.7 | |
| 2015 | I | 609.1 | 0.0 | 4,446.4 | 15.2 | 154.8 | 137.4 | 107.3 | 83.3 | 6.1 | 47.5 | 551.5 | 4,997.9 |
| | II | 632.3 | 0.0 | 4,507.9 | 19.1 | 154.9 | 119.5 | 103.7 | 80.7 | 6.1 | 48.3 | 532.2 | 5,040.1 |
| | III | 655.9 | 0.0 | 4,644.1 | 12.2 | 171.7 | 119.5 | 104.9 | 79.9 | 6.1 | 46.5 | 540.7 | 5,184.8 |
| | IV | 646.7 | 0.0 | 4,652.9 | 24.2 | 152.8 | 119.5 | 108.4 | 76.5 | 6.1 | 49.9 | 537.3 | 5,190.1 |
| 2016 | I | 666.2 | 0.0 | 4,735.0 | 25.4 | 151.1 | 101.6 | 118.1 | 77.1 | 3.1 | 49.1 | 525.4 | 5,260.5 |
| | II | 694.3 | 0.0 | 4,885.0 | 28.9 | 147.1 | 47.9 | 113.7 | 76.3 | 3.1 | 45.8 | 462.7 | 5,347.7 |
| | III | 689.5 | 0.0 | 4,853.2 | 54.7 | 148.9 | 12.1 | 119.2 | 75.2 | 0.0 | 49.6 | 459.8 | 5,313.0 |
| | IV | 730.2 | 0.0 | 5,008.4 | 40.1 | 169.5 | 30.1 | 120.6 | 72.9 | 0.0 | 59.7 | 492.9 | 5,501.3 |
| 2017 | I | 785.1 | 0.0 | 5,082.2 | 20.7 | 162.4 | 12.2 | 121.8 | 72.2 | 0.0 | 28.0 | 417.2 | 5,499.5 |
| | II | 808.9 | 0.0 | 5,062.5 | 18.9 | 157.0 | 17.5 | 117.0 | 69.2 | 0.0 | 21.1 | 400.8 | 5,463.4 |
| | III | 830.1 | 0.0 | 5,120.9 | 20.6 | 152.2 | 89.1 | 114.3 | 58.5 | 0.0 | 29.7 | 464.5 | 5,585.4 |
| | IV | 810.8 | 0.0 | 5,173.8 | 22.3 | 122.3 | 53.5 | 128.1 | 54.2 | 0.0 | 30.7 | 410.9 | 5,584.7 |

TABLE 4.4: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY AS OF END DECEMBER 2017

| | Loans outstanding | | | | Percentages | | | |
|--|-------------------|----------------|----------------|----------------|-----------------|-------------|-------------|---------------------------|
| | Current account | Term loans | Mortgage | Total | Current account | Term loans | Mortgage | Percentage of total loans |
| Agriculture, hunting, forestry and fishing | 0.0 | 0.3 | 0.0 | 0.4 | 5.2 | 89.1 | 5.7 | 0.0 |
| Mining and manufacturing | 3.0 | 8.7 | 1.7 | 13.4 | 22.7 | 64.7 | 12.6 | 0.4 |
| Electricity, gas, and water supply | 0.4 | 59.3 | 1.1 | 60.9 | 0.7 | 97.5 | 1.9 | 1.9 |
| Construction | 16.5 | 21.5 | 11.2 | 49.2 | 33.5 | 43.7 | 22.8 | 1.6 |
| Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods | 116.5 | 249.5 | 176.7 | 542.7 | 21.5 | 46.0 | 32.6 | 17.4 |
| Hotels and restaurants | 4.5 | 73.7 | 45.6 | 123.9 | 3.7 | 59.5 | 36.8 | 4.0 |
| Transport, storage and communications | 5.5 | 14.1 | 9.7 | 29.3 | 18.6 | 48.2 | 33.2 | 0.9 |
| Financial intermediation | 20.5 | 82.8 | 11.6 | 115.0 | 17.9 | 72.1 | 10.1 | 3.7 |
| Real estate, renting and business activities | 12.2 | 149.0 | 173.2 | 334.4 | 3.6 | 44.5 | 51.8 | 10.7 |
| Other enterprises | 6.0 | 44.2 | 14.2 | 64.4 | 9.3 | 68.7 | 22.0 | 2.1 |
| Total loans to enterprises | 185.1 | 703.2 | 445.1 | 1,333.3 | 13.9 | 52.7 | 33.4 | 42.7 |
| Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Individuals | 15.5 | 552.9 | 1,219.1 | 1,787.4 | 0.9 | 30.9 | 68.2 | 57.3 |
| Total loans | 200.5 | 1,256.0 | 1,664.2 | 3,120.7 | 6.4 | 40.2 | 53.3 | 100.0 |

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

| End of period | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| Agriculture, hunting, forestry and fishing | 0.6 | 0.4 | 0.3 | 0.4 | 0.6 | 0.6 | 0.4 | 0.4 | 0.4 | 0.4 | 0.3 | 0.3 | 0.2 | 0.4 | 0.4 | 0.4 |
| Mining and manufacturing | 25.7 | 9.0 | 12.3 | 13.4 | 9.6 | 8.7 | 8.1 | 9.0 | 8.7 | 11.3 | 14.6 | 12.3 | 12.1 | 12.6 | 10.9 | 13.4 |
| Electricity, gas and water supply | 108.0 | 56.0 | 61.3 | 60.9 | 82.0 | 96.0 | 94.2 | 56.0 | 53.6 | 64.3 | 63.7 | 61.3 | 61.0 | 60.9 | 61.7 | 60.9 |
| Construction | 39.2 | 49.6 | 49.1 | 49.2 | 53.3 | 48.0 | 50.0 | 49.6 | 49.6 | 50.2 | 51.2 | 49.1 | 53.1 | 51.5 | 49.8 | 49.2 |
| Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods | 556.5 | 545.1 | 552.7 | 542.7 | 584.9 | 559.5 | 544.2 | 545.1 | 556.0 | 566.5 | 552.1 | 552.7 | 550.1 | 545.7 | 543.3 | 542.7 |
| Hotels and restaurants | 123.3 | 143.1 | 131.3 | 123.9 | 122.5 | 124.8 | 61.4 | 143.1 | 143.0 | 129.5 | 129.6 | 131.3 | 133.4 | 128.1 | 125.6 | 123.9 |
| Transport, storage and communications | 32.5 | 28.6 | 33.2 | 29.3 | 35.7 | 33.4 | 30.3 | 28.6 | 28.5 | 26.9 | 25.7 | 33.2 | 36.7 | 39.1 | 33.9 | 29.3 |
| Financial intermediation | 100.5 | 93.6 | 94.2 | 115.0 | 102.7 | 100.9 | 96.1 | 93.6 | 93.2 | 78.9 | 77.9 | 94.2 | 93.8 | 81.0 | 115.4 | 115.0 |
| Real estate, renting and business activities | 286.6 | 301.2 | 295.6 | 334.4 | 289.7 | 276.6 | 287.1 | 301.2 | 281.7 | 284.8 | 295.7 | 295.6 | 291.8 | 303.1 | 336.9 | 334.4 |
| Other enterprises | 57.9 | 44.0 | 56.0 | 64.4 | 43.6 | 41.3 | 124.5 | 44.0 | 46.5 | 49.8 | 51.1 | 56.0 | 50.4 | 49.0 | 49.8 | 64.4 |
| Total loans to enterprises | 1,330.7 | 1,270.6 | 1,286.0 | 1,333.3 | 1,324.6 | 1,289.8 | 1,296.2 | 1,270.6 | 1,261.3 | 1,262.5 | 1,261.9 | 1,286.0 | 1,282.7 | 1,271.2 | 1,327.7 | 1,333.3 |
| Government | 0.0 | 11.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 11.2 | 11.2 | 11.2 | 11.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Individuals | 1,662.0 | 1,709.8 | 1,730.6 | 1,787.4 | 1,653.5 | 1,657.0 | 1,685.6 | 1,709.8 | 1,704.8 | 1,715.0 | 1,732.7 | 1,730.6 | 1,724.6 | 1,747.0 | 1,770.4 | 1,787.4 |
| Total loans | 2,992.7 | 2,991.6 | 3,016.6 | 3,120.7 | 2,978.1 | 2,946.7 | 2,981.8 | 2,991.6 | 2,977.2 | 2,988.7 | 3,005.7 | 3,016.6 | 3,007.3 | 3,018.2 | 3,098.1 | 3,120.7 |

TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS

| | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | | |
|-------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV | |
| End of period | | | | | | | | | | | | | | | | | |
| 1. Net foreign assets | 958.5 | 1,038.6 | 1,157.4 | 1,407.0 | 981.2 | 964.3 | 939.5 | 1,038.6 | 1,063.6 | 1,049.6 | 1,103.7 | 1,157.4 | 1,218.9 | 1,244.9 | 1,315.3 | 1,407.0 | |
| 2. Domestic claims | 2,671.7 | 2,592.4 | 2,560.3 | 2,639.6 | 2,630.2 | 2,655.4 | 2,663.5 | 2,592.4 | 2,587.0 | 2,524.2 | 2,574.1 | 2,560.3 | 2,583.1 | 2,672.2 | 2,688.6 | 2,639.6 | |
| a. Government | 1,482.4 | 1,445.8 | 1,395.7 | 1,442.7 | 1,444.1 | 1,464.7 | 1,459.6 | 1,445.8 | 1,424.9 | 1,378.6 | 1,397.2 | 1,395.7 | 1,404.0 | 1,477.4 | 1,492.5 | 1,442.7 | |
| b. Private sector | 1,189.4 | 1,146.7 | 1,164.6 | 1,196.9 | 1,186.1 | 1,190.7 | 1,203.9 | 1,146.7 | 1,162.2 | 1,145.6 | 1,176.9 | 1,164.6 | 1,179.0 | 1,194.8 | 1,196.1 | 1,196.9 | |
| 3. Total assets = total liabilities | 3,630.3 | 3,631.0 | 3,717.7 | 4,046.6 | 3,611.4 | 3,619.7 | 3,603.0 | 3,631.0 | 3,650.6 | 3,573.8 | 3,677.8 | 3,717.7 | 3,802.0 | 3,917.0 | 4,003.9 | 4,046.6 | |
| 4. Borrowings and deposits | 38.8 | 38.8 | 23.3 | 25.8 | 38.8 | 38.9 | 38.8 | 38.8 | 38.9 | 50.6 | 67.0 | 23.3 | 25.1 | 26.8 | 23.0 | 25.8 | |
| a. Government | 38.6 | 38.6 | 2.0 | 2.0 | 38.6 | 38.6 | 38.6 | 38.6 | 38.6 | 38.6 | 38.6 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | |
| b. Other residents | 0.2 | 0.2 | 21.3 | 23.8 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 12.0 | 28.4 | 21.3 | 23.1 | 24.8 | 21.0 | 23.8 | |
| 5. Pension fund provisions | 2,774.9 | 2,837.8 | 2,913.4 | 2,988.1 | 2,793.2 | 2,809.6 | 2,827.0 | 2,837.8 | 2,838.7 | 2,854.4 | 2,869.4 | 2,913.4 | 2,936.4 | 2,953.9 | 2,971.1 | 2,988.1 | |
| 6. Insurance reserve fund | 898.3 | 972.4 | 1,060.3 | 1,155.0 | 945.6 | 952.8 | 970.0 | 972.4 | 1,021.2 | 1,036.3 | 1,047.0 | 1,060.3 | 1,084.1 | 1,113.9 | 1,134.6 | 1,155.0 | |
| 7. Other items, net | -81.7 | -218.0 | -279.4 | -122.3 | -166.2 | -181.5 | -232.9 | -218.0 | -248.1 | -367.6 | -305.6 | -279.4 | -243.6 | -177.5 | -124.8 | -122.3 | |

TABLE 5.2: HOUSING MORTGAGES

| End of period | 2014 | 2015 | 2016 | 2017 | 2015 | | | | 2016 | | | | 2017 | | | |
|--------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | I | II | III | IV | I | II | III | IV | I | II | III | IV |
| Total | 1,635.8 | 1,698.1 | 1,760.0 | 1,822.5 | 1,640.4 | 1,655.4 | 1,676.9 | 1,698.1 | 1,712.5 | 1,729.1 | 1,750.0 | 1,760.0 | 1,767.4 | 1,779.5 | 1,802.6 | 1,822.5 |
| Commercial banks | 1,056.9 | 1,109.5 | 1,159.7 | 1,232.0 | 1,065.4 | 1,073.3 | 1,091.3 | 1,109.5 | 1,118.9 | 1,135.7 | 1,152.2 | 1,159.7 | 1,166.9 | 1,183.4 | 1,207.2 | 1,232.0 |
| Mortgage banks | 201.4 | 200.6 | 206.1 | 202.5 | 199.1 | 198.8 | 198.7 | 200.6 | 200.0 | 198.3 | 203.3 | 206.1 | 204.1 | 204.0 | 206.3 | 202.5 |
| Pension funds | 252.9 | 257.9 | 263.8 | 266.5 | 249.6 | 253.2 | 257.0 | 257.9 | 260.9 | 261.5 | 260.8 | 263.8 | 264.8 | 267.4 | 265.6 | 266.5 |
| Life Insurance Companies | 107.5 | 110.0 | 105.6 | 93.5 | 107.7 | 111.0 | 110.5 | 110.0 | 109.6 | 110.3 | 109.7 | 105.6 | 105.5 | 98.0 | 95.6 | 93.5 |
| Other | 17.0 | 20.0 | 24.8 | 28.0 | 18.7 | 19.1 | 19.4 | 20.0 | 23.1 | 23.3 | 24.1 | 24.8 | 26.0 | 26.8 | 28.0 | 28.0 |

TABLE 5.3: FINANCIAL SURVEY

| | Central Bank and Treasury | Commercial Banks | Monetary Sector | Nonmonetary Financial Institutions | Financial Sector |
|--|------------------------------|---------------------|--------------------|--|---------------------|
| End of December 2017 | (1) | (2) | (3)=(1)+(2) | (4) | (5)=(3)+(4) |
| 1. Foreign assets | 1,649.9 | 585.9 | 2,235.8 | 1,556.6 | 3,792.4 |
| 2. Domestic claims | 116.2 | 3,466.2 | 3,582.4 | 2,639.6 | 6,222.0 |
| a) Government | 109.7 | 403.9 | 513.6 | 1,442.7 | 1,956.3 |
| b) Non-financial public enterprises | 0.0 | 93.6 | 93.6 | 136.2 | 229.8 |
| c) Enterprises | 0.0 | 1,186.0 | 1,186.0 | 316.3 | 1,502.2 |
| d) Individuals | 6.5 | 1,782.7 | 1,789.3 | 744.5 | 2,533.7 |
| 1) Consumer credit | 0.6 | 550.8 | 551.4 | 159.9 | 711.3 |
| 2) Housing mortgages | 5.9 | 1,232.0 | 1,237.9 | 584.6 | 1,822.5 |
| 3. Other domestic claims | 17.3 | 1,540.3 | 1,557.5 | 1,586.2 | 3,143.7 |
| 4. TOTAL ASSETS=TOTAL LIABILITIES | 1,783.4 | 5,592.4 | 7,375.8 | 5,782.4 | 13,158.1 |
| 5. Foreign liabilities | 140.1 | 410.9 | 551.0 | 149.6 | 700.6 |
| 6. Deposits and borrowings | 58.4 | 4,028.8 | 4,087.2 | 25.8 | 4,113.0 |
| a) Government | 57.6 | 56.0 | 113.6 | 2.0 | 115.6 |
| b) Other residents | 0.8 | 3,972.8 | 3,973.6 | 23.8 | 3,997.4 |
| 7. Pension fund provisions | 0.0 | 0.0 | 0.0 | 2,988.1 | 2,988.1 |
| 8. Insurance reserve fund | 0.0 | 0.0 | 0.0 | 1,155.0 | 1,155.0 |
| 9. Other domestic liabilities | 1,584.8 | 1,152.7 | 2,737.5 | 1,463.8 | 4,201.4 |

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 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 (including credit card loans) and advances to enterprises and individuals secured by real estate.

Individuals

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 takeover 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.