



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES  
FINANCIAL SECTOR  
FIRST QUARTER 2018  
Last updated July 9, 2018**

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**TABLE 2.1: MONETARY SURVEY**

End of period	2014	2015	2016	2017	2016				2017				2018
					I	II	III	IV	I	II	III	IV	I
<b>I. Net domestic assets</b>	<b>2,288.1</b>	<b>2,289.2</b>	<b>2,390.2</b>	<b>2,555.1</b>	<b>2,316.3</b>	<b>2,210.0</b>	<b>2,260.7</b>	<b>2,390.2</b>	<b>2,361.8</b>	<b>2,350.4</b>	<b>2,498.2</b>	<b>2,555.1</b>	<b>2,640.5</b>
A) Domestic credit	3,136.1	3,163.7	3,306.6	3,533.0	3,194.5	3,105.2	3,192.4	3,306.6	3,345.4	3,357.2	3,543.0	3,533.0	3,661.2
1) Net claims on public sector	161.7	195.6	287.0	400.0	236.6	131.2	197.4	287.0	326.5	329.9	434.0	400.0	533.5
a) Gross claims	346.5	369.2	393.6	513.6	369.9	347.4	409.6	393.6	417.2	502.1	505.8	513.6	593.5
b) Government's deposits	-83.3	-94.2	-57.8	-102.9	-59.1	-150.9	-158.8	-57.8	-53.9	-156.1	-66.1	-102.9	-49.3
c) Development funds	-101.5	-79.4	-48.8	-10.7	-74.2	-65.3	-53.4	-48.8	-36.8	-16.1	-5.7	-10.7	-10.7
2) Claims on private sector	2,974.3	2,968.1	3,019.6	3,133.0	2,957.9	2,974.0	2,995.0	3,019.6	3,018.9	3,027.3	3,109.0	3,133.0	3,127.7
a) Enterprises	1,330.7	1,270.6	1,285.1	1,333.3	1,261.3	1,262.5	1,261.9	1,285.1	1,287.7	1,271.2	1,327.7	1,333.3	1,321.5
b) Individuals	1,635.5	1,687.7	1,724.2	1,789.3	1,687.0	1,701.6	1,722.9	1,724.2	1,720.9	1,745.7	1,770.9	1,789.3	1,795.7
1) Consumer credit	572.0	571.9	558.4	551.4	562.0	559.9	564.7	558.4	548.0	556.2	557.7	551.4	539.2
2) Housing mortgages	1,063.5	1,115.8	1,165.8	1,237.9	1,125.1	1,141.7	1,158.2	1,165.8	1,172.8	1,189.5	1,213.2	1,237.9	1,256.5
c) Other	8.1	9.8	10.4	10.5	9.6	9.8	10.2	10.4	10.4	10.4	10.4	10.5	10.5
B) Other items, net	-848.0	-874.5	-916.5	-977.9	-878.2	-895.2	-931.6	-916.5	-983.6	-1,006.8	-1,044.7	-977.9	-1,020.7
<b>II. Net foreign assets</b>	<b>1,172.9</b>	<b>1,515.7</b>	<b>1,777.5</b>	<b>1,684.8</b>	<b>1,618.8</b>	<b>1,861.2</b>	<b>1,784.0</b>	<b>1,777.5</b>	<b>1,819.1</b>	<b>1,783.8</b>	<b>1,659.2</b>	<b>1,684.8</b>	<b>1,746.4</b>
A) Centrale Bank van Aruba	1,124.0	1,384.6	1,558.3	1,509.8	1,456.2	1,627.2	1,600.5	1,558.3	1,539.5	1,570.0	1,484.4	1,509.8	1,598.1
B) Commercial banks	48.9	131.1	219.2	175.0	162.6	234.0	183.5	219.2	279.6	213.7	174.8	175.0	148.3
<b>III. Broad money</b>	<b>3,461.0</b>	<b>3,804.9</b>	<b>4,167.6</b>	<b>4,239.9</b>	<b>3,935.1</b>	<b>4,071.2</b>	<b>4,044.7</b>	<b>4,167.6</b>	<b>4,180.9</b>	<b>4,134.2</b>	<b>4,157.5</b>	<b>4,239.9</b>	<b>4,386.9</b>
A) Money	1,793.0	2,060.6	2,251.5	2,421.6	2,133.7	2,156.1	2,213.1	2,251.5	2,305.9	2,318.4	2,275.8	2,421.6	2,526.5
B) Quasi-money	1,668.1	1,744.3	1,916.1	1,818.3	1,801.4	1,915.1	1,831.6	1,916.1	1,875.0	1,815.8	1,881.6	1,818.3	1,860.5

**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
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
2018 I	313.4	50.2	263.3	1,822.2	441.0	2,263.2	2,526.5	1,023.1	4.2	827.5	5.7	1,860.5	0.0	1,860.5	4,386.9

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

During period	2014	2015	2016	2017	2016				2017				2018
					I	II	III	IV	I	II	III	IV	I
<b>I. Net domestic money creation</b>	<b>126.8</b>	<b>1.1</b>	<b>100.9</b>	<b>164.9</b>	<b>27.1</b>	<b>-106.3</b>	<b>50.7</b>	<b>129.4</b>	<b>-28.3</b>	<b>-11.4</b>	<b>147.8</b>	<b>56.8</b>	<b>85.4</b>
A) Domestic credit	175.6	27.6	142.9	226.4	30.8	-89.3	87.2	114.3	38.8	11.8	185.8	-9.9	128.1
1) Net claims on public sector	54.9	33.9	91.4	113.0	41.0	-105.3	66.1	89.6	39.5	3.4	104.1	-34.0	133.5
a) Recourse to monetary system	-3.8	22.7	24.4	120.0	0.7	-22.4	62.1	-16.0	23.6	84.9	3.7	7.8	79.9
b) Drawing down of bank balances	58.7	11.2	66.9	-7.0	40.3	-82.9	4.0	105.6	15.9	-81.5	100.4	-41.7	53.6
1) Government's deposits	16.6	-10.9	36.3	-45.0	35.0	-91.8	-7.9	101.0	3.9	-102.2	90.0	-36.8	53.6
2) Development funds	42.2	22.2	30.6	38.1	5.2	8.9	11.9	4.6	12.0	20.7	10.4	-5.0	0.0
2) Claims on private sector	120.7	-6.3	51.6	113.4	-10.1	16.0	21.0	24.7	-0.7	8.4	81.7	24.1	-5.3
a) Enterprises	35.6	-60.1	14.5	48.2	-9.3	1.3	-0.7	23.2	2.6	-16.5	56.5	5.6	-11.8
b) Individuals	92.0	52.2	36.5	65.1	-0.7	14.5	21.3	1.3	-3.3	24.8	25.2	18.4	6.5
1) Consumer credit	49.1	-0.1	-13.5	-7.0	-9.9	-2.1	4.8	-6.3	-10.4	8.2	1.5	-6.3	-12.2
2) Housing mortgages	42.9	52.4	49.9	72.1	9.2	16.6	16.5	7.6	7.0	16.7	23.7	24.7	18.6
c) Other	-6.9	1.6	0.6	0.1	-0.1	0.2	0.4	0.1	0.0	0.1	0.0	0.0	0.0
B) Other domestic factors	-48.8	-26.5	-42.0	-61.5	-3.8	-17.0	-36.5	15.2	-67.1	-23.2	-37.9	66.8	-42.7
<b>II. Inflow of foreign funds</b>	<b>42.2</b>	<b>342.7</b>	<b>261.8</b>	<b>-92.7</b>	<b>103.1</b>	<b>242.4</b>	<b>-77.2</b>	<b>-6.5</b>	<b>41.7</b>	<b>-35.4</b>	<b>-124.6</b>	<b>25.6</b>	<b>61.6</b>
<b>III. Broad money</b>	<b>169.0</b>	<b>343.9</b>	<b>362.7</b>	<b>72.3</b>	<b>130.2</b>	<b>136.1</b>	<b>-26.5</b>	<b>122.9</b>	<b>13.3</b>	<b>-46.8</b>	<b>23.3</b>	<b>82.4</b>	<b>147.0</b>
1) Money	79.5	267.6	191.0	170.1	73.1	22.4	57.0	38.4	54.4	12.5	-42.6	145.8	104.9
2) Quasi-money	89.5	76.3	171.7	-97.8	57.1	113.7	-83.5	84.5	-41.0	-59.3	65.9	-63.4	42.2

**TABLE 2.4: FOREIGN ASSETS**

	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					
End of period	(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
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
2018 I	263.7	1,472.9	0.1	1,736.5	544.8	396.4	148.3	1,884.9	138.4	1,746.4	4,386.9	39.8

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

End of period	2014	2015	2016	2017	2016				2017				2018
					I	II	III	IV	I	II	III	IV	
<b>ASSETS</b>													
1. Claims on money-creating institutions	912.0	1,117.0	1,280.0	1,266.0	1,173.5	1,249.4	1,195.3	1,280.0	1,268.1	1,216.7	1,233.2	1,266.0	1,437.3
a) Monetary authorities	860.7	1,069.1	1,232.2	1,220.2	1,128.0	1,201.1	1,150.9	1,232.2	1,219.4	1,168.6	1,187.7	1,220.2	1,392.6
b) Commercial banks	51.2	47.9	47.8	45.8	45.5	48.2	44.5	47.8	48.7	48.1	45.4	45.8	44.7
2. Claims on the public sector	346.5	369.2	393.6	513.6	369.9	347.4	409.6	393.6	417.2	502.1	505.8	513.6	593.5
a) Short-term	114.1	132.3	140.9	115.9	132.9	114.7	150.0	140.9	141.2	137.2	102.7	115.9	197.1
b) Long-term	232.4	236.8	252.7	397.7	237.0	232.7	259.6	252.7	276.0	364.9	403.1	397.7	396.4
3. Claims on the private sector	2,974.3	2,968.1	3,019.6	3,133.0	2,957.9	2,974.0	2,995.0	3,019.6	3,018.9	3,027.3	3,109.0	3,133.0	3,127.7
a) Enterprises	1,330.7	1,270.6	1,285.1	1,333.3	1,261.3	1,262.5	1,261.9	1,285.1	1,287.7	1,271.2	1,327.7	1,333.3	1,321.5
b) Individuals	1,635.5	1,687.7	1,724.2	1,789.3	1,687.0	1,701.6	1,722.9	1,724.2	1,720.9	1,745.7	1,770.9	1,789.3	1,795.7
1) Consumer credit	572.0	571.9	558.4	551.4	562.0	559.9	564.7	558.4	548.0	556.2	557.7	551.4	539.2
2) Housing mortgages	1,063.5	1,115.8	1,165.8	1,237.9	1,125.1	1,141.7	1,158.2	1,165.8	1,172.8	1,189.5	1,213.2	1,237.9	1,256.5
c) Capital market investments	8.1	9.8	10.4	10.5	9.6	9.8	10.2	10.4	10.4	10.4	10.4	10.5	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
4. Foreign assets	1,896.5	2,150.5	2,389.2	2,235.8	2,284.1	2,487.0	2,402.9	2,389.2	2,370.2	2,319.1	2,266.3	2,235.8	2,281.4
a) Gold	238.9	211.6	230.9	258.3	246.4	263.1	263.5	230.9	248.0	247.5	255.6	258.3	263.7
b) Short-term	562.8	798.7	702.0	600.9	673.8	821.3	765.7	702.0	657.9	600.5	572.5	600.9	629.6
c) Long-term	1,094.8	1,140.2	1,456.3	1,376.6	1,363.8	1,402.6	1,373.7	1,456.3	1,464.3	1,471.2	1,438.2	1,376.6	1,388.1
5. Other domestic assets	-16.0	-29.4	-7.9	8.7	-30.5	-28.6	-32.1	-7.9	4.3	5.3	-5.5	8.7	17.6
<b>6. Total assets</b>	<b>6,113.3</b>	<b>6,575.4</b>	<b>7,074.6</b>	<b>7,157.2</b>	<b>6,754.9</b>	<b>7,029.2</b>	<b>6,970.7</b>	<b>7,074.6</b>	<b>7,078.8</b>	<b>7,070.5</b>	<b>7,108.8</b>	<b>7,157.2</b>	<b>7,457.4</b>

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

(continued)

End of period	2014	2015	2016	2017	2016				2017				2018
					I	II	III	IV	I	II	III	IV	I
<b>LIABILITIES</b>													
7. Broad money	3,461.0	3,804.9	4,167.6	4,239.9	3,935.1	4,071.2	4,044.7	4,167.6	4,180.9	4,134.2	4,157.5	4,239.9	4,386.9
a) Money	1,793.0	2,060.6	2,251.5	2,421.6	2,133.7	2,156.1	2,213.1	2,251.5	2,305.9	2,318.4	2,275.8	2,421.6	2,526.5
b) Quasi-money	1,668.1	1,744.3	1,916.1	1,818.3	1,801.4	1,915.1	1,831.6	1,916.1	1,875.0	1,815.8	1,881.6	1,818.3	1,860.5
8. Money-creating institutions	875.1	1,068.2	1,240.5	1,213.5	1,155.5	1,216.8	1,180.2	1,240.5	1,231.3	1,178.8	1,203.3	1,213.5	1,398.8
a) Monetary authorities	875.1	1,068.1	1,240.4	1,213.4	1,155.3	1,216.8	1,180.1	1,240.4	1,231.1	1,178.7	1,203.1	1,213.4	1,398.8
b) Commercial banks	0.0	0.0	0.2	0.1	0.2	0.1	0.2	0.2	0.2	0.1	0.2	0.1	0.0
9. Public sector deposits	184.8	173.6	106.6	113.6	133.3	216.2	212.2	106.6	90.7	172.3	71.8	113.6	60.0
a) Government	83.3	94.2	57.8	102.9	59.1	150.9	158.8	57.8	53.9	156.1	66.1	102.9	49.3
b) Development funds	101.5	79.4	48.8	10.7	74.2	65.3	53.4	48.8	36.8	16.1	5.7	10.7	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
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
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
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
12. Capital and reserves	676.2	736.4	827.1	911.2	755.7	788.7	787.6	827.1	885.2	911.8	936.7	911.2	937.5
13. Foreign liabilities	607.8	539.5	496.8	411.7	527.8	466.9	461.8	496.8	417.4	401.2	465.0	411.7	396.5
a) Short-term	550.6	463.1	426.4	348.9	453.3	392.1	390.4	426.4	346.5	349.1	414.8	348.9	333.1
b) Long-term	57.2	76.3	70.4	62.8	74.6	74.8	71.4	70.4	71.0	52.1	50.2	62.8	63.4
14. Revaluation differences	115.8	95.3	114.9	139.4	137.5	159.0	157.1	114.9	133.6	134.1	142.1	139.4	138.4
15. Other domestic liabilities	192.7	157.6	121.0	128.0	109.9	110.4	127.0	121.0	139.5	138.1	132.4	128.0	139.3
<b>16. Total liabilities</b>	<b>6,113.3</b>	<b>6,575.4</b>	<b>7,074.6</b>	<b>7,157.2</b>	<b>6,754.9</b>	<b>7,029.2</b>	<b>6,970.7</b>	<b>7,074.6</b>	<b>7,078.8</b>	<b>7,070.5</b>	<b>7,108.8</b>	<b>7,157.2</b>	<b>7,457.4</b>

**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)			Banks	Governments			Other
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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
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
2018 I	0.0	27.1	27.1	263.7	194.9	0.0	1,277.9	1,736.6	1,763.7



**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)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(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
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
2018 I	104.5	276.4	27.8	10.7	0.0	398.1	797.5	0.0	0.8	9.5	1,625.2	0.1	138.4	1,763.7

**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
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
2018 I	176	927	774	308	2,279	8	4,472

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
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
2018 I	0.9	9.3	19.3	15.4	227.9	4.1	276.9

**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	27,992	28,331	18,496	9,325	11,883	102	2,200	17	36.7
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
2018 I	28,383	28,585	18,724	9,482	12,009	102	2,215	17	37.0

**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	
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
2018	I	1,655.0	570.5	3,216.2	279.3	5,720.9	4,517.5	833.1	370.3

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

	2014	2015	2016	2017	2016				2017				2018
					I	II	III	IV	I	II	III	IV	I
<b>1. Capital adequacy</b>													
a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 16%) <sup>1)</sup>	23.4	26.1	28.1	30.7	26.8	27.7	27.5	28.1	30.2	31.2	31.5	30.7	31.1
b. Regulatory Tier I capital to risk-weighted assets	15.3	17.6	19.6	22.4	20.8	20.8	19.6	19.6	24.5	24.6	24.1	22.4	25.4
<b>2. Asset quality</b>													
a. Nonperforming loans to gross loans	6.3	4.7	4.4	4.0	4.8	5.0	4.8	4.4	4.2	4.6	4.2	4.0	4.0
b. Nonperforming loans (net of allocated loan loss provisions) to gross loans	3.2	1.6	1.5	1.5	1.6	1.7	1.7	1.5	1.3	1.7	1.3	1.5	1.5
c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital	14.7	6.8	5.8	5.3	6.6	6.8	6.7	5.8	4.5	5.7	4.4	5.3	5.3
d. Large loans to regulatory capital <sup>2)</sup>	69.2	56.4	51.4	42.9	55.0	54.5	51.1	51.4	41.1	40.6	42.9	42.9	34
<b>3. Earnings and profitability</b>													
a. Return on assets (before taxes)	2.8	2.7	2.7	2.3	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6
b. Return on equity (before taxes)	23.3	21.4	19.6	16.0	4.9	4.8	5.4	4.7	4.0	4.0	3.9	3.6	3.9
c. Return on assets (after taxes)	2.2	2.1	2.1	1.9	0.5	0.5	0.6	0.5	0.4	0.5	0.5	0.5	0.5
d. Return on equity (after taxes)	17.9	16.1	15.1	12.7	3.7	3.9	4.2	3.4	3.0	3.1	2.9	3.3	2.9
e. Interest margin to gross income	60.4	57.3	58.6	57.2	57.7	58.4	57.7	60.3	56.4	58.6	58.6	55.2	55.7
f. Noninterest expenses to gross income	72.0	73.2	72.0	74.0	72.7	69.3	70.1	75.5	75.5	73.3	74.1	73.0	75.2
g. Interest rate margin <sup>3)</sup>	5.7	6.0	5.9	5.1	6.0	6.2	6.0	5.7	6.6	4.9	4.7	4.8	5.2
<b>4. Liquidity</b>													
a. Loans to deposits ratio (maximum 80%)	73.6	69.9	66.2	68.2	67.7	67.0	68.1	66.2	66.7	67.6	67.9	68.2	66.4
b. Liquid assets to total assets <sup>4)</sup> (minimum 15%)	24.1	27.3	30.6	28.6	28.9	29.7	28.6	30.6	30.3	29.1	29.3	28.6	30.5
c. Liquid assets to short-term liabilities	58.7	62.8	67.4	61.0	65.1	67.6	62.1	67.4	66.0	62.8	65.4	61.0	64.1
<b>5. Sensitivity to market risk</b>													
a. Net foreign assets <sup>5)</sup> to regulatory capital	26.5	36.1	44.7	30.6	39.3	47.2	45.0	44.7	43.0	34.2	29.8	30.6	29.4

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). As of January 1, 2018, the CBA increased the minimum PLR from 15 percent to 16 percent.

5) Denominated in foreign currencies only.

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

Domestic assets										
End of period	Notes and coins	Central Bank		Investments		Loans and advances				
		Current account	Time deposits	Government securities	Non government securities	Enterprises	Mortgages	Individuals	Government	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
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	
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
2018	I	50.2	391.9	797.5	556.4	10.5	874.4	1,698.2	538.7	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
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
2018 I	145.5	42.2	68.2	-11.2	5,162.4	28.7	384.2	3.6	104.9	23.4	544.8	5,707.2

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

Domestic liabilities										
End of period	Demand deposits				Time deposits				Savings deposits	Other liabilities
	Individuals	Companies	Other fin.inst.	Government	Individuals	Companies	Other fin.inst.	Development funds		
	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
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
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
2018 I	331.0	1,537.8	393.6	21.5	162.7	172.1	498.3	0.0	1,027.3	333.3



**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	
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
2018	I	833.1	0.0	5,310.7	24.0	151.6	27.5	115.5	54.4	0.0	23.4	396.4	5,707.2

**TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS**

	2014	2015	2016	2017	2016				2017				2018
					I	II	III	IV	I	II	III	IV	I
End of period													
1. Net foreign assets	958.5	1,038.6	1,157.4	1,407.0	1,063.6	1,049.6	1,103.7	1,157.4	1,219.4	1,244.9	1,315.3	1,407.0	1,401.2
2. Domestic claims	2,671.7	2,592.4	2,560.3	2,639.6	2,587.0	2,524.2	2,574.1	2,560.3	2,631.8	2,672.2	2,688.6	2,639.6	2,577.9
a. Government	1,482.4	1,445.8	1,395.7	1,442.7	1,424.9	1,378.6	1,397.2	1,395.7	1,452.8	1,477.4	1,492.5	1,442.7	1,397.5
b. Private sector	1,189.4	1,146.7	1,164.6	1,196.9	1,162.2	1,145.6	1,176.9	1,164.6	1,179.0	1,194.8	1,196.1	1,196.9	1,180.4
3. Total assets = total liabilities	3,630.3	3,631.0	3,717.7	4,046.6	3,650.6	3,573.8	3,677.8	3,717.7	3,851.2	3,917.0	4,003.9	4,046.6	3,979.1
4. Borrowings and deposits	38.8	38.8	23.3	25.8	38.9	50.6	67.0	23.3	25.1	26.8	23.0	25.8	3.7
a. Government	38.6	38.6	2.0	2.0	38.6	38.6	38.6	2.0	2.0	2.0	2.0	2.0	2.0
b. Other residents	0.2	0.2	21.3	23.8	0.2	12.0	28.4	21.3	23.1	24.8	21.0	23.8	1.7
5. Pension fund provisions	2,774.9	2,837.8	2,913.4	2,988.1	2,838.7	2,854.4	2,869.4	2,913.4	2,936.4	2,953.9	2,971.1	2,988.1	3,002.2
6. Insurance reserve fund	898.3	972.4	1,060.3	1,155.0	1,021.2	1,036.3	1,047.0	1,060.3	1,096.7	1,113.9	1,134.6	1,155.0	1,246.2
7. Other items, net	-81.7	-218.0	-279.4	-122.3	-248.1	-367.6	-305.6	-279.4	-207.0	-177.5	-124.8	-122.3	-273.0

**TABLE 5.2: HOUSING MORTGAGES**

	2014	2015	2016	2017	<u>2016</u>				<u>2017</u>				<u>2018</u>
					I	II	III	IV	I	II	III	IV	I
End of period													
<b>Total</b>	<b>1,635.8</b>	<b>1,698.1</b>	<b>1,760.0</b>	<b>1,822.5</b>	<b>1,712.5</b>	<b>1,729.1</b>	<b>1,750.0</b>	<b>1,760.0</b>	<b>1,767.4</b>	<b>1,779.5</b>	<b>1,802.6</b>	<b>1,822.5</b>	<b>1,838.9</b>
Commercial banks	1,056.9	1,109.5	1,159.7	1,232.0	1,118.9	1,135.7	1,152.2	1,159.7	1,166.9	1,183.4	1,207.2	1,232.0	1,251.1
Mortgage banks	201.4	200.6	206.1	202.5	200.0	198.3	203.3	206.1	204.1	204.0	206.3	202.5	201.3
Pension funds	252.9	257.9	263.8	266.5	260.9	261.5	260.8	263.8	264.8	267.4	265.6	266.5	266.5
Life Insurance Companies	107.5	110.0	105.6	93.5	109.6	110.3	109.7	105.6	105.5	98.0	95.6	93.5	91.7
Other	17.0	20.0	24.8	28.0	23.1	23.3	24.1	24.8	26.0	26.8	28.0	28.0	28.4

**TABLE 5.3: FINANCIAL SURVEY**

	Central Bank and Treasury	Commercial Banks	Monetary Sector	Nonmonetary Financial Institutions	Financial Sector
End of March 2018	(1)	(2)	(3)=(1)+(2)	(4)	(5)=(3)+(4)
1. Foreign assets	1,736.6	544.8	2,281.4	1,563.5	3,844.8
2. Domestic claims	196.0	3,461.2	3,657.2	2,577.9	6,235.1
a) Government	190.0	403.4	593.5	1,397.5	1,991.0
b) Non-financial public enterprises	0.0	89.0	89.0	132.0	221.0
c) Enterprises	0.0	1,179.0	1,179.0	304.1	1,483.1
d) Individuals	6.0	1,789.8	1,795.7	744.3	2,540.0
1) Consumer credit	0.5	538.7	539.2	161.9	701.0
2) Housing mortgages	5.4	1,251.1	1,256.5	582.4	1,838.9
3. Other domestic claims	21.1	1,714.9	1,736.0	1,740.7	3,476.7
<b>4. TOTAL ASSETS=TOTAL LIABILITIES</b>	<b>1,953.7</b>	<b>5,720.9</b>	<b>7,674.6</b>	<b>5,882.1</b>	<b>13,556.7</b>
5. Foreign liabilities	138.5	396.4	534.9	162.2	697.2
6. Deposits and borrowings	39.3	4,144.4	4,183.7	3.7	4,187.4
a) Government	38.5	21.5	60.0	2.0	62.0
b) Other residents	0.8	4,122.9	4,123.7	1.7	4,125.4
7. Pension fund provisions	0.0	0.0	0.0	3,002.2	3,002.2
8. Insurance reserve fund	0.0	0.0	0.0	1,246.2	1,246.2
9. Other domestic liabilities	1,775.9	1,180.1	2,956.0	1,467.7	4,423.7

### **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 take-over of Interbank Aruba N.V. by Aruba Bank N.V.). As of 2009, also nonlife insurance companies are included.

**Table 5.2: Housing mortgages**

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

**Table 5.3 Financial survey**

The financial survey provides an overview of the activity of the financial sector as a whole. It covers financial positions of the financial sector



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