



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
FIRST QUARTER 2020
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Available

Financial markets

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

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TABLE 6.1: INTEREST RATES OF COMMERCIAL BANKS 1)

Period	Time deposits		Savings deposits	Weighted average rate of interest on deposits	Loans				Weighted average rate of interest on loans	Interest rate margin
	≤ 12-months	> 12 months			Individual		Commercial			
					Consumer credit	Housing mortgages	Mortgages	Other loans 2)		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10=9-4)
2016	1.4	2.4	1.3	1.8	10.5	6.4	6.7	6.9	7.7	6.0
2017	1.3	2.1	1.4	1.6	10.0	5.8	6.4	5.7	6.7	5.1
2018	1.2	2.3	1.4	1.5	9.7	5.7	6.0	6.1	6.7	5.2
2019	1.4	3.5	1.5	2.2	8.9	5.7	6.5	6.1	6.6	4.4
2018 I	1.3	2.1	1.7	1.6	9.7	5.6	5.9	7.0	6.9	5.3
II	1.2	2.2	1.3	1.6	8.9	5.7	6.3	6.8	6.9	5.3
III	1.1	2.5	1.5	1.7	10.4	5.7	5.8	6.0	6.5	4.8
IV	1.2	2.3	1.2	1.3	9.9	5.7	6.3	5.6	6.6	5.3
2019 I	1.0	2.6	1.3	1.6	8.6	5.6	6.6	7.2	6.9	5.3
II	1.1	4.1	1.6	2.5	9.0	5.7	6.5	6.7	6.8	4.3
III	1.6	3.4	1.4	2.3	8.9	5.7	6.5	6.8	6.9	4.5
IV	1.6	2.8	1.9	2.0	9.2	5.6	6.4	5.4	6.1	4.1
2020 I	1.6	2.7	1.5	2.0	9.2	5.6	6.5	6.3	6.8	4.8

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

2) Including current account overdraft facilities.

3) Based on September - December figures.

**TABLE 6.2: CENTRAL BANK LENDING
RATES**

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

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

Period averages in % per annum	7-day (1)	30-day (2)	90-day (3)
2016	0.0	0.1	0.1
2017	0.0	0.1	
2018	0.0	0.1	
2019	0.0	0.1	
2017 I	0.0	0.1	
II	0.0	0.1	
III	0.0	0.1	
IV	0.0	0.1	
2018 I	0.0	0.1	
II	0.0	0.1	
III	0.0	0.1	
IV	0.0	0.1	
2019 I	0.0	0.1	
II	0.0	0.1	
III	0.0	0.1	
IV	0.0	0.1	
2020 I	0.0	0.1	

**TABLE 6.4: LONDON INTERBANK OFFERED
RATES ON US DOLLAR DEPOSITS**

Period averages in % per annum	7-day (1)	30-day (2)	90-day (3)
2016		0.5	0.7
2017			
2018			
2019			
2017 I		0.8	1.1
II			
III			
IV			
2018 I			
II			
III			
IV			
2019 I			
II			
III			
IV			
2020 I			

Source: International Financial Statistics.

TABLE 6.5: GOVERNMENT SECURITY MARKETS

3-month treasury bills					Government bonds and other debt securities*						
	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		Date of issue	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)	
End of period	(1)	(2)	(3)	(4)	End of period	(1)	(2)	(3)	(4)	(5)	
2015	February	45.0	99.80	0.81	2009	February	6	Afl.	23.6	5.750	
	March	20.0	99.81	0.75		February	10	Afl.	133.9	6.750	
	May	45.0	99.80	0.79		October	10	Afl.	19.9	6.250	
	June	20.0	99.81	0.75		December	7	Afl.	34.7	6.000	
	August	45.0	99.83	0.69		December	12	Afl.	63.3	6.500	
	September	20.0	99.84	0.63	2010	May	5	Afl.	23.5	4.750	
	November	45.0	99.84	0.62		June	10	Afl.	100.0	5.500	
	December	20.0	99.85	0.59		June	15	Afl.	80.0	6.000	
	2016	February	45.0	99.86		0.57	December	8	Afl.	70.0	4.000
		March	20.0	99.86		0.55	December	12	Afl.	74.5	5.250
May		45.0	99.87	0.51	2011	June	12	Afl.	93.8	5.150	
June		20.0	99.88	0.46		June	15	Afl.	100.0	5.350	
August		45.0	99.90	0.42		September	13	Afl.	29.5	4.500	
September		20.0	99.90	0.40		November	14	Afl.	100.0	5.500	
November		45.0	99.90	0.39		December	1	Afl.	55.8	2.850	
December		20.0	99.91	0.38		December	7	Afl.	5.8	4.500	
2017		February	15.0	99.91		0.35	December	10	Afl.	12.6	5.000
		February	15.0	99.91		0.36	December	13	Afl.	56.3	5.450
	February	15.0	99.91	0.37	2012	July	13	Afl.	20.0	5.500	
	March	20.0	99.91	0.36		July	1	Afl.	5.0	2.850	
	May	45.0	99.91	0.35		September	11	USD	452.9	4.625	
	June	20.0	99.91	0.35		December	10	Afl.	16.1	5.500	
	August	45.0	99.91	0.35		December	10	Afl.	7.7	5.500	
	September	20.0	99.89	0.43	2013	June	13	Afl.	45.0	5.500	
	November	45.0	99.92	0.34		July	14	Afl.	32.5	5.500	
	December	20.0	99.89	0.43		July	14	Afl.	25.5	5.500	
2018	February	40.0	99.92	0.34		August	12	USD	93.1	6.319	
	March	80.0	99.88	0.47		August	7	USD	202.3	**	
	March	25.0	99.93	0.28		August	7	USD	77.0	5.514	
	May	50.0	99.90	0.40		December	7	Afl.	3.7	5.000	
	May	40.0	99.92	0.33		December	15	Afl.	76.8	5.500	
	June	55.0	99.92	0.34	2014	March	10	USD	118.5	6.100	
	June	25.0	99.91	0.34		March	12	USD	55.5	6.240	
	August	50.0	99.91	0.38		July	15	Afl.	69.3	5.625	
	August	40.0	99.92	0.33		October	7	USD	93.1	**	
	August	40.0	99.92	0.33		December	7	USD	94.7	**	
September	25.0	99.92	0.33	2015	May	12	Afl.	6.1	5.500		
November	50.0	99.91	0.38		May	15	Afl.	29.3	5.900		
November	40.0	99.92	0.32		May	20	Afl.	19.6	6.125		
December	25.0	99.92	0.32		August	7	USD	152.2	**		
2019	October	20.0	99.84		0.65	October	7	USD	75.9	**	
	November	35.0	99.61		1.56	December	12	Afl.	11.2	4.650	
	November	45.0	99.87	0.51	2016	May	8	USD	59.1	6.100	
	2020	January	20.0	99.87		0.53	May	12	USD	119.9	6.500
		February	80.0	99.78		0.89	September	10	Afl.	132.2	4.750
April		25.0	99.75	1.70		2017	February	10	Afl.	125.0	4.250
April		20.0	99.66	1.35	April		10	Afl.	125.0	4.000	
May		80.0	99.55	1.82	June		10	Afl.	64.1	4.000	
August				August	10		Afl.	124.7	4.500		
6-month cash loan certificates					2018	June	15	Afl.	100.0	5.750	
End of period	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		August	11	USD	223.8	6.500	
	(1)	(2)	(3)	(4)		October	5	Afl.	10.0	4.000	
2007	June	8.0	97.75	4.60		October	6	Afl.	44.0	4.250	
	December	8.0	97.61	4.89		December	10	USD	107.4	5.750	
2008	June	8.0	98.55	2.97	2019	February	12	Afl.	100.0	5.250	
	September	8.0	99.51	0.99		February	13	Afl.	70.0	5.500	
2010	March	8.0	99.69	0.61		February	14	Afl.	46.3	5.750	
	April	8.0	99.67	0.69		February	15	Afl.	52.0	6.000	
2011	September	8.0	99.61	0.81							
	March	8.0	99.31	1.39							
2012	March	8.0	99.31	1.39							
	June	8.0	99.00	2.00							
2013	December	8.0	99.14	1.73							
	June	8.0	99.25	1.52							
2014	December	8.0	99.39	1.23							
	June	8.0	99.25	1.52							
2015	December	8.0	99.39	1.23							
	June	8.0	99.52	0.97							
2017	December	8.0	99.52	0.97							
	December	8.0	99.70	0.60							
2018	June	8.0	99.70	0.60							
2020	March	8.0	99.66	0.68							

* Including loans which are tradable.

** LIBOR rate plus 4.5 percent

= matured.

* Including loans which are tradable.

** LIBOR rate plus 4.5 percent

TABLE 6.6: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(Period averages)

	Canadian dollar	Pound sterling	Swiss franc (x 100)	Japanese yen (x 10,000)	ECU/Euro 1) (x 100)
	(1)	(2)	(3)	(4)	(5)
2016	1.362	2.452	182.119	166.108	199.061
2017	1.391	2.336	182.284	160.389	203.314
2018	1.391	2.418	183.376	162.882	212.323
2019	1.359	2.313	180.576	165.156	201.364
2018	I 1.426	2.521	189.261	166.225	221.172
	II 1.397	2.464	182.092	164.824	214.308
	III 1.379	2.362	182.274	161.398	209.156
	IV 1.367	2.334	180.201	159.406	205.352
2019	I 1.357	2.360	179.959	163.418	204.364
	II 1.348	2.331	178.970	163.719	202.161
	III 1.366	2.236	182.011	167.649	200.054
	IV 1.366	2.334	181.198	165.557	199.189
2020	I 1.344	2.323	185.462	165.244	198.407

1) On January 1, 1999, the ECU was replaced by the euro. Also on January 1, 2002, the euro replaced the Netherlands guilder, the French franc, the German mark and the Italian lire.

TABLE 6.7: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(End of period)

	Canadian dollar	Pound sterling	Swiss franc (x 100)	Japanese yen (x 10,000)	ECU/Euro 1) (x 100)
	(1)	(2)	(3)	(4)	(5)
2016	1.340	2.234	176.100	153.669	189.627
2017	1.437	2.450	183.851	159.802	215.748
2018	1.325	2.315	182.371	163.459	206.187
2019	1.384	2.391	185.503	165.735	201.815
2018	I 1.398	2.551	187.637	169.004	221.649
	II 1.361	2.385	180.777	162.524	209.722
	III 1.386	2.366	183.604	158.589	208.354
	IV 1.325	2.315	182.371	163.459	206.187
2019	I 1.342	2.362	180.100	162.421	201.743
	II 1.377	2.301	183.896	167.028	204.676
	III 1.361	2.234	180.236	166.684	196.220
	IV 1.384	2.391	185.503	165.735	201.815
2020	I 1.265	2.242	185.632	165.557	196.814

1) On January 1, 1999, the ECU was replaced by the euro. Also on January 1, 2002, the euro replaced the Netherlands guilder, the French franc, the German mark and the Italian lire.

General note to the tables of the statistical annex

Figures in the statistical annex are quoted in millions of Aruban florin (Afl.), unless otherwise stated. The sum of separate items may differ in the final digit from the total shown, due to rounding.

Data are subject to revision if additional information becomes available.

The following symbols and conventions are used throughout the statistical annex:

blank: not available

o.o: nil

(d): discontinuity in the series; this sign will be accompanied by an explanatory note in the back section of the report.

Explanatory notes to the tables of the statistical annex

Table 6.1 Interest rates of commercial banks

As of September 1998, the CBA introduced a new method to report and calculate the interest rates on deposits and loans of the commercial banks. The interest rates shown represent the period weighted average rates of these banks on new loans and deposits for domestic activities. Nominal interest rates are used for the deposits. An annual percentage rate (APR) is calculated for the interest rates charged on consumer credit. A weighted average rate of interest is calculated for both deposits (i.e., time and savings) and loans (i.e., individual and commercial). Subsequently, a margin between the credit and debit rate is computed.

Table 6.6 and Table 6.7 Official foreign exchange rates (selling)

The CBA's minimum selling rates for officially quoted currencies for customers. The foreign exchange banks' selling rates of the currencies shown in the table are fixed daily by the CBA on the basis of middle market rates quoted for those currencies against the U.S. dollar.

Officially quoted rates for other currencies are determined by means of a fixed percentage margin on either side of the middle rate for each currency. Offshore customers, or customers with larger amounts of foreign currency to be bought or sold, may negotiate an exchange rate to settle transactions with their banks.

Rates at which foreign exchange banks will buy and sell the U.S. dollar from and to the public:

	minimum buying rates		maximum selling rates
as from:	bank notes	cheque and cable transfers	
Jan 1, 1986	1.77	1.79	1.81
May 18, 1987	1.77	1.78	1.80