



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
THIRD QUARTER 2020
Last updated December 4, 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
	II	1.8	2.7	1.6	2.0	8.6	5.4	6.0	6.5	6.1	4.1
	III	1.5	2.9	1.2	1.7	9.3	5.5	6.6	6.2	6.6	4.9

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

2) Including current account overdraft facilities.

3) Based on September - December figures.

**TABLE 6.2: CENTRAL BANK LENDING
RATES**

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

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

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

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

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

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	
						December	8	Afl.	70.0	4.000	
	2016	February	45.0	99.86	0.57	December	12	Afl.	74.5	5.250	
		March	20.0	99.86	0.55	2011	June	12	Afl.	93.8	5.150
		May	45.0	99.87	0.51		June	15	Afl.	100.0	5.350
June		20.0	99.88	0.46	September		13	Afl.	29.5	4.500	
August		45.0	99.90	0.42	November		14	Afl.	100.0	5.500	
September		20.0	99.90	0.40	December		1	Afl.	55.8	2.850	
November		45.0	99.90	0.39	December		7	Afl.	5.8	4.500	
December		20.0	99.91	0.38	December		10	Afl.	12.6	5.000	
2017	February	15.0	99.91	0.35	December		13	Afl.	56.3	5.450	
	February	15.0	99.91	0.36	2012	July	13	Afl.	20.0	5.500	
	February	15.0	99.91	0.37		July	1	Afl.	5.0	2.850	
	March	20.0	99.91	0.36		September	11	USD	452.9	4.625	
	May	45.0	99.91	0.35		December	10	Afl.	16.1	5.500	
	June	20.0	99.91	0.35		December	10	Afl.	7.7	5.500	
	August	45.0	99.91	0.35	2013	June	13	Afl.	45.0	5.500	
	September	20.0	99.89	0.43		July	14	Afl.	32.5	5.500	
	November	45.0	99.92	0.34		July	14	Afl.	25.5	5.500	
	December	20.0	99.89	0.43		August	12	USD	93.1	6.319	
						August	7	USD	202.3	**	
	2018	February	40.0	99.92	0.34	August	7	USD	77.0	5.514	
March		80.0	99.88	0.47	December	7	Afl.	3.7	5.000		
March		25.0	99.93	0.28	December	15	Afl.	76.8	5.500		
May		50.0	99.90	0.40	2014	March	10	USD	118.5	6.100	
May		40.0	99.92	0.33		March	12	USD	55.5	6.240	
June		55.0	99.92	0.34		July	15	Afl.	69.3	5.625	
June		25.0	99.91	0.34		October	7	USD	93.1	**	
August		50.0	99.91	0.38		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	
	July	25.0	99.54	1.86		August	10	Afl.	124.7	4.500	
	July	20.0	99.51	1.94	2018	June	15	Afl.	100.0	5.750	
	August	80.0	99.25	3.02		August	11	USD	223.8	6.500	
	October	25.0	99.22	3.12		October	5	Afl.	10.0	4.000	
	October	20.0	99.17	3.33		October	6	Afl.	44.0	4.250	
	November	80.0	99.30	2.78		December	10	USD	107.4	5.750	
	6-month cash loan certificates					2019	February	12	Afl.	100.0	5.250
End of period	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)	February		13	Afl.	70.0	5.500	
	(1)	(2)	(3)	(4)	February		14	Afl.	46.3	5.750	
2007	June	8.0	97.75	4.60	February		15	Afl.	52.0	6.000	
	December	8.0	97.61	4.89	2020	June	7	USD	253.0	5.000	
2008	June	8.0	98.55	2.97		September	7	Afl.	60.0	5.300	
	2009	September	8.0	99.51	0.99	September	7	USD	13.2	5.300	
		2010	March	8.0	99.69	September	7	Afl.	40.0	5.300	
2011	April	8.0	99.67	0.69							
	September	8.0	99.61	0.81							
2012	March	8.0	99.31	1.39							
	2013	June	8.0	99.00	2.00						
December		8.0	99.14	1.73							
2014	June	8.0	99.25	1.52							
	December	8.0	99.39	1.23							
2015	June	8.0	99.52	0.97							
	December	8.0	99.52	0.97							
2017	December	8.0	99.70	0.60							
	2018	June	8.0	99.70	0.60						
		2020	March	8.0	99.66	0.68					
			September	5.0	98.39	3.22					

* Including loans which are tradable.

** LIBOR rate plus 4.5 percent

= matured.

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
	II	1.303	2.252	186.170	167.346	198.167
	III	1.354	2.342	194.972	169.520	210.281

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
	II 1.319	2.227	188.703	167.001	201.653
	III 1.347	2.328	194.458	170.158	210.621

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