



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES  
FINANCIAL SECTOR  
FOURTH QUARTER 2020  
Last updated March 5, 2021**

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TABLE 2.1: MONETARY SURVEY

End of period	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
<b>I. Net domestic assets</b>	<b>2,555.1</b>	<b>2,601.4</b>	<b>2,856.3</b>	<b>2,736.2</b>	<b>2,640.5</b>	<b>2,630.6</b>	<b>2,649.3</b>	<b>2,601.4</b>	<b>2,490.8</b>	<b>2,663.1</b>	<b>2,714.4</b>	<b>2,856.3</b>	<b>2,887.6</b>	<b>2,793.8</b>	<b>2,738.5</b>	<b>2,736.2</b>
A) Domestic credit	3,533.2	3,679.7	3,964.2	3,938.9	3,661.3	3,685.5	3,733.9	3,679.7	3,632.5	3,794.0	3,920.5	3,964.2	4,010.6	3,940.5	3,940.1	3,938.9
1) Net claims on public sector	400.0	434.1	502.6	467.7	533.5	526.3	518.1	434.1	318.7	378.6	471.2	502.6	560.8	447.4	406.3	467.7
a) Gross claims	513.6	559.8	626.5	610.5	593.5	653.1	613.5	559.8	450.6	535.7	536.0	626.5	634.8	593.1	641.8	610.5
b) Government's deposits	-102.9	-125.7	-123.9	-142.7	-49.3	-126.0	-95.4	-125.7	-131.9	-157.1	-64.8	-123.9	-74.1	-145.6	-235.5	-142.7
c) Development funds	-10.7	0.0	0.0	0.0	-10.7	-0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2) Claims on private sector	3,133.2	3,245.6	3,461.5	3,471.2	3,127.8	3,159.2	3,215.7	3,245.6	3,313.8	3,415.4	3,449.3	3,461.5	3,449.8	3,493.0	3,533.8	3,471.2
a) Enterprises	1,333.9	1,371.6	1,533.8	1,523.7	1,321.5	1,331.0	1,356.8	1,371.6	1,418.6	1,510.1	1,533.9	1,533.8	1,511.4	1,538.6	1,572.3	1,523.7
b) Individuals	1,788.6	1,862.5	1,915.0	1,934.5	1,795.7	1,817.6	1,848.3	1,862.5	1,883.7	1,893.2	1,903.3	1,915.0	1,925.6	1,941.7	1,948.8	1,934.5
1) Consumer credit	550.7	524.3	505.9	475.4	539.2	542.0	535.4	524.3	529.3	521.6	513.0	505.9	507.4	505.1	495.4	475.4
2) Housing mortgages	1,237.9	1,338.1	1,409.1	1,459.2	1,256.5	1,275.5	1,312.9	1,338.1	1,354.4	1,371.6	1,390.3	1,409.1	1,418.2	1,436.6	1,453.3	1,459.2
c) Other	10.6	11.5	12.8	12.9	10.6	10.6	10.6	11.5	11.6	12.1	12.1	12.8	12.8	12.8	12.8	12.9
B) Other items, net	-978.1	-1,078.3	-1,107.9	-1,202.7	-1,020.8	-1,054.8	-1,084.6	-1,078.3	-1,141.8	-1,130.9	-1,206.1	-1,107.9	-1,123.0	-1,146.7	-1,201.6	-1,202.7
<b>II. Net foreign assets</b>	<b>1,684.8</b>	<b>1,776.2</b>	<b>1,712.5</b>	<b>2,055.9</b>	<b>1,746.4</b>	<b>1,700.0</b>	<b>1,724.5</b>	<b>1,776.2</b>	<b>1,916.5</b>	<b>1,772.2</b>	<b>1,672.2</b>	<b>1,712.5</b>	<b>1,813.0</b>	<b>1,967.7</b>	<b>1,906.0</b>	<b>2,055.9</b>
A) Centrale Bank van Aruba	1,509.8	1,636.3	1,569.2	1,910.6	1,598.1	1,563.9	1,586.9	1,636.3	1,749.8	1,666.1	1,612.8	1,569.2	1,639.1	1,885.1	1,890.0	1,910.6
B) Commercial banks	175.0	139.9	143.3	145.2	148.3	136.1	137.5	139.9	166.7	106.0	59.5	143.3	173.9	82.6	16.0	145.2
<b>III. Broad money</b>	<b>4,239.9</b>	<b>4,377.6</b>	<b>4,568.8</b>	<b>4,792.0</b>	<b>4,386.9</b>	<b>4,330.7</b>	<b>4,373.8</b>	<b>4,377.6</b>	<b>4,407.3</b>	<b>4,435.3</b>	<b>4,386.6</b>	<b>4,568.8</b>	<b>4,700.6</b>	<b>4,761.5</b>	<b>4,644.5</b>	<b>4,792.0</b>
A) Money	2,421.6	2,433.3	2,574.3	2,729.6	2,526.5	2,497.3	2,541.1	2,433.3	2,666.6	2,530.8	2,444.7	2,574.3	2,670.9	2,746.2	2,574.3	2,729.6
B) Quasi-money	1,818.3	1,944.3	1,994.6	2,062.5	1,860.5	1,833.4	1,832.6	1,944.3	1,740.6	1,904.5	1,941.9	1,994.6	2,029.7	2,015.2	2,070.2	2,062.5

**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)	(12= 8+9+10+11)	(13)	(14= 12+13)	(15= 7+14)	
2017	332.9	66.7	266.3	1,793.4	362.0	2,155.4	2,421.6	995.3	4.4	813.1	5.5	1,818.3	0.0	1,818.3	4,239.9
2018	336.1	75.2	260.9	1,797.3	375.1	2,172.4	2,433.3	1,036.2	6.0	898.0	4.1	1,944.3	0.0	1,944.3	4,377.6
2019	298.6	69.7	228.9	1,950.8	394.6	2,345.4	2,574.3	1,042.8	5.4	934.0	12.3	1,994.6	0.0	1,994.6	4,568.8
2020	343.1	61.4	281.7	2,108.8	339.1	2,447.9	2,729.6	1,097.3	3.3	952.5	9.4	2,062.5	0.0	2,062.5	4,792.0
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
II	306.7	42.9	263.8	1,876.3	357.1	2,233.5	2,497.3	1,022.7	4.2	800.8	5.7	1,833.4	0.0	1,833.4	4,330.7
III	303.4	52.9	250.5	1,929.5	361.1	2,290.7	2,541.1	1,003.4	5.6	819.2	4.4	1,832.6	0.0	1,832.6	4,373.8
IV	336.1	75.2	260.9	1,797.3	375.1	2,172.4	2,433.3	1,036.2	6.0	898.0	4.1	1,944.3	0.0	1,944.3	4,377.6
2019 I	311.2	51.5	259.6	1,992.6	414.4	2,407.0	2,666.6	1,022.7	3.7	710.1	4.1	1,740.6	0.0	1,740.6	4,407.3
II	296.1	65.6	230.5	1,981.5	318.8	2,300.3	2,530.8	1,052.6	4.0	843.7	4.2	1,904.5	0.0	1,904.5	4,435.3
III	266.3	48.6	217.7	1,897.8	329.2	2,226.9	2,444.7	1,035.8	5.4	896.5	4.3	1,941.9	0.0	1,941.9	4,386.6
IV	298.6	69.7	228.9	1,950.8	394.6	2,345.4	2,574.3	1,042.8	5.4	934.0	12.3	1,994.6	0.0	1,994.6	4,568.8
2020 I	290.9	47.7	243.1	2,044.4	383.4	2,427.8	2,670.9	1,068.7	4.4	943.6	13.0	2,029.7	0.0	2,029.7	4,700.6
II	317.7	47.0	270.7	2,162.3	313.2	2,475.5	2,746.2	1,089.5	4.2	907.9	13.0	2,014.6	0.6	2,015.2	4,761.5
III	319.1	48.0	271.2	1,969.8	333.3	2,303.1	2,574.3	1,096.0	3.9	946.3	14.0	2,060.2	10.0	2,070.2	4,644.5
IV	343.1	61.4	281.7	2,108.8	339.1	2,447.9	2,729.6	1,097.3	3.3	952.5	9.4	2,062.5	0.0	2,062.5	4,792.0

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

During period	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
<b>I. Net domestic money creation</b>	<b>164.9</b>	<b>46.4</b>	<b>254.9</b>	<b>-120.1</b>	<b>85.4</b>	<b>-9.8</b>	<b>18.6</b>	<b>-47.8</b>	<b>-110.7</b>	<b>172.3</b>	<b>51.3</b>	<b>141.9</b>	<b>31.3</b>	<b>-93.8</b>	<b>-55.3</b>	<b>-2.3</b>
A) Domestic credit	226.5	146.5	284.5	-25.3	128.1	24.2	48.4	-54.2	-47.2	161.5	126.4	43.7	46.4	-70.1	-0.4	-1.2
1) Net claims on public sector	113.0	34.1	68.6	-34.9	133.5	-7.2	-8.1	-84.1	-115.4	59.9	92.6	31.4	58.1	-113.4	-41.1	61.4
a) Recourse to monetary system	120.0	46.2	66.7	-16.0	79.9	59.6	-39.6	-53.8	-109.1	85.1	0.3	90.5	8.3	-41.8	48.8	-31.3
b) Drawing down of bank balances	-7.0	-12.1	1.8	-18.9	53.6	-66.8	31.4	-30.3	-6.3	-25.2	92.3	-59.1	49.8	-71.6	-89.9	92.8
1) Government's deposits	-45.0	-22.8	1.8	-18.9	53.6	-76.7	30.6	-30.3	-6.3	-25.2	92.3	-59.1	49.8	-71.6	-89.9	92.8
2) Development funds	38.1	10.7	0.0	0.0	0.0	9.8	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2) Claims on private sector	113.5	112.4	215.9	9.6	-5.3	31.3	56.5	29.9	68.2	101.6	33.8	12.3	-11.8	43.3	40.7	-62.6
a) Enterprises	48.8	37.7	162.2	-10.1	-12.4	9.5	25.8	14.8	46.9	91.6	23.8	-0.1	-22.4	27.2	33.6	-48.5
b) Individuals	64.4	73.8	52.5	19.5	7.1	21.9	30.7	14.2	21.2	9.5	10.1	11.7	10.7	16.0	7.1	-14.2
1) Consumer credit	-7.7	-26.4	-18.5	-30.5	-11.6	2.8	-6.7	-11.0	5.0	-7.7	-8.6	-7.1	1.5	-2.3	-9.6	-20.1
2) Housing mortgages	72.1	100.2	71.0	50.1	18.6	19.0	37.4	25.2	16.3	17.2	18.7	18.8	9.1	18.4	16.7	5.8
c) Other	0.3	0.9	1.2	0.2	0.0	0.0	0.0	0.9	0.0	0.5	0.0	0.7	0.0	0.0	0.0	0.2
B) Other domestic factors	-61.6	-100.2	-29.6	-94.9	-42.7	-34.0	-29.8	6.3	-63.5	10.9	-75.2	98.2	-15.1	-23.7	-54.9	-1.2
<b>II. Inflow of foreign funds</b>	<b>-92.7</b>	<b>91.4</b>	<b>-63.7</b>	<b>343.3</b>	<b>61.6</b>	<b>-46.4</b>	<b>24.4</b>	<b>51.7</b>	<b>140.3</b>	<b>-144.3</b>	<b>-99.9</b>	<b>40.3</b>	<b>100.5</b>	<b>154.7</b>	<b>-61.7</b>	<b>149.8</b>
<b>III. Broad money</b>	<b>72.3</b>	<b>137.8</b>	<b>191.2</b>	<b>223.2</b>	<b>147.0</b>	<b>-56.3</b>	<b>43.1</b>	<b>3.9</b>	<b>29.6</b>	<b>28.0</b>	<b>-48.7</b>	<b>182.2</b>	<b>131.8</b>	<b>60.8</b>	<b>-116.9</b>	<b>147.5</b>
1) Money	170.1	11.7	140.9	155.3	104.9	-29.2	43.9	-107.8	233.3	-135.8	-86.1	129.6	96.7	75.3	-171.9	155.3
2) Quasi-money	-97.8	126.0	50.3	67.9	42.2	-27.0	-0.8	111.7	-203.7	163.8	37.5	52.6	35.1	-14.5	55.0	-7.8

**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	Liabi- lities	Net	Assets	Liabi- lities	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)
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
2018	255.3	1,525.2	2.6	1,778.0	524.9	385.0	139.9	1,917.9	141.7	1,776.2	4,377.6	40.6
2019	303.4	1,485.7	4.3	1,784.8	604.4	461.1	143.3	1,928.0	215.5	1,712.5	4,568.8	37.5
2020	376.7	1,832.0	0.1	2,208.6	490.4	345.2	145.2	2,353.8	298.0	2,055.9	4,792.0	42.9
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
II	249.1	1,439.7	0.1	1,688.7	520.8	384.7	136.1	1,824.8	124.8	1,700.0	4,330.7	39.3
III	236.5	1,463.7	0.1	1,700.1	507.8	370.3	137.5	1,837.6	113.1	1,724.5	4,373.8	39.4
IV	255.3	1,525.2	2.6	1,778.0	524.9	385.0	139.9	1,917.9	141.7	1,776.2	4,377.6	40.6
2019 I	258.1	1,648.5	0.7	1,905.9	503.0	336.3	166.7	2,072.6	156.1	1,916.5	4,407.3	43.5
II	280.7	1,579.3	0.3	1,859.7	513.5	407.5	106.0	1,965.7	193.6	1,772.2	4,435.3	40.0
III	295.9	1,528.0	1.7	1,822.2	446.5	387.0	59.5	1,881.7	209.5	1,672.2	4,386.6	38.1
IV	303.4	1,485.7	4.3	1,784.8	604.4	461.1	143.3	1,928.0	215.5	1,712.5	4,568.8	37.5
2020 I	320.5	1,551.0	0.2	1,871.3	565.2	391.3	173.9	2,045.2	232.2	1,813.0	4,700.6	38.6
II	352.2	1,834.3	16.5	2,170.0	445.7	363.2	82.6	2,252.6	284.9	1,967.7	4,761.5	41.3
III	375.9	1,818.1	0.2	2,193.8	416.6	400.6	16.0	2,209.8	303.7	1,906.0	4,644.5	41.0
IV	376.7	1,832.0	0.1	2,208.6	490.4	345.2	145.2	2,353.8	298.0	2,055.9	4,792.0	42.9

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

End of period	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
ASSETS																
1. Claims on money-creating institutions	1,266.0	1,432.4	1,383.2	1,636.5	1,437.3	1,393.9	1,416.1	1,432.4	1,403.8	1,511.5	1,438.5	1,383.2	1,427.1	1,617.4	1,490.2	1,636.5
a) Monetary authorities	1,220.2	1,390.2	1,364.7	1,617.8	1,392.6	1,350.8	1,373.2	1,390.2	1,361.6	1,469.3	1,396.3	1,364.7	1,408.5	1,598.8	1,471.6	1,617.8
b) Commercial banks	45.8	42.2	18.5	18.7	44.7	43.1	42.8	42.2	42.2	42.2	42.2	18.5	18.5	18.6	18.6	18.7
2. Claims on the public sector	513.6	559.8	626.5	610.5	593.5	653.1	613.5	559.8	450.6	535.7	536.0	626.5	634.8	593.1	641.8	610.5
a) Short-term	115.9	173.2	206.7	195.8	197.1	277.4	247.1	173.2	48.8	115.8	116.2	206.7	224.0	173.2	170.3	195.8
b) Long-term	397.7	386.6	419.8	414.7	396.4	375.7	366.5	386.6	401.8	419.8	419.8	419.8	410.9	419.8	471.5	414.7
3. Claims on the private sector	3,133.2	3,245.6	3,461.5	3,471.2	3,127.8	3,159.2	3,215.7	3,245.6	3,313.8	3,415.4	3,449.3	3,461.5	3,449.8	3,493.0	3,533.8	3,471.2
a) Enterprises	1,333.9	1,371.6	1,533.8	1,523.7	1,321.5	1,331.0	1,356.8	1,371.6	1,418.6	1,510.1	1,533.9	1,533.8	1,511.4	1,538.6	1,572.3	1,523.7
b) Individuals	1,788.6	1,862.5	1,915.0	1,934.5	1,795.7	1,817.6	1,848.3	1,862.5	1,883.7	1,893.2	1,903.3	1,915.0	1,925.6	1,941.7	1,948.8	1,934.5
1) Consumer credit	550.7	524.3	505.9	475.4	539.2	542.0	535.4	524.3	529.3	521.6	513.0	505.9	507.4	505.1	495.4	475.4
2) Housing mortgages	1,237.9	1,338.1	1,409.1	1,459.2	1,256.5	1,275.5	1,312.9	1,338.1	1,354.4	1,371.6	1,390.3	1,409.1	1,418.2	1,436.6	1,453.3	1,459.2
c) Capital market investments	10.6	4.2	4.8	5.0	10.6	10.6	10.6	4.2	4.2	4.7	4.7	4.8	4.8	4.8	4.8	5.0
d) Other	0.0	7.4	7.9	7.9	0.0	0.0	0.0	7.4	7.4	7.4	7.4	7.9	7.9	7.9	7.9	7.9
4. Foreign assets	2,235.8	2,305.5	2,393.5	2,699.1	2,281.4	2,209.6	2,208.1	2,305.5	2,409.6	2,373.5	2,270.4	2,393.5	2,436.7	2,632.2	2,610.6	2,699.1
a) Gold	258.3	255.3	303.4	376.7	263.7	249.1	236.5	255.3	258.1	280.7	295.9	303.4	320.5	352.2	375.9	376.7
b) Short-term	600.9	584.0	660.0	507.9	629.6	587.2	520.9	584.0	526.6	495.0	392.6	660.0	618.2	759.8	707.9	507.9
c) Long-term	1,376.6	1,466.1	1,430.1	1,814.5	1,388.1	1,373.3	1,450.7	1,466.1	1,624.9	1,597.8	1,581.9	1,430.1	1,497.9	1,520.2	1,526.8	1,814.5
5. Other domestic assets	7.4	14.6	35.0	-30.9	17.6	18.1	5.1	14.6	11.1	19.4	9.1	35.0	45.8	19.2	-12.8	-30.9
6. Total assets	7,156.0	7,557.8	7,899.8	8,386.4	7,457.6	7,433.9	7,458.5	7,557.8	7,589.0	7,855.5	7,703.2	7,899.8	7,994.2	8,355.0	8,263.6	8,386.4

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

End of period	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
LIABILITIES																
7. Broad money	4,239.9	4,377.6	4,568.8	4,792.0	4,386.9	4,330.7	4,373.8	4,377.6	4,407.3	4,435.3	4,386.6	4,568.8	4,700.6	4,761.5	4,644.5	4,792.0
a) Money	2,421.6	2,433.3	2,574.3	2,729.6	2,526.5	2,497.3	2,541.1	2,433.3	2,666.6	2,530.8	2,444.7	2,574.3	2,670.9	2,746.2	2,574.3	2,729.6
b) Quasi-money	1,818.3	1,944.3	1,994.6	2,062.5	1,860.5	1,833.4	1,832.6	1,944.3	1,740.6	1,904.5	1,941.9	1,994.6	2,029.7	2,015.2	2,070.2	2,062.5
8. Money-creating institutions	1,213.5	1,394.8	1,367.1	1,621.6	1,398.8	1,375.3	1,390.0	1,394.8	1,396.9	1,404.5	1,376.7	1,367.1	1,406.2	1,596.2	1,482.1	1,621.6
a) Monetary authorities	1,213.4	1,394.8	1,367.1	1,621.5	1,398.8	1,375.3	1,389.9	1,394.8	1,396.9	1,404.5	1,376.6	1,367.1	1,406.2	1,596.2	1,482.1	1,621.5
b) Commercial banks	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
9. Public sector deposits	113.6	125.7	123.9	142.7	60.0	126.8	95.4	125.7	131.9	157.1	64.8	123.9	74.1	145.6	235.5	142.7
a) Government	102.9	125.7	123.9	142.7	49.3	126.0	95.4	125.7	131.9	157.1	64.8	123.9	74.1	145.6	235.5	142.7
b) Development funds	10.7	0.0	0.0	0.0	10.7	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	907.0	1,004.4	1,041.3	1,067.1	937.1	949.7	984.5	1,004.4	1,033.3	1,053.4	1,095.1	1,041.3	1,063.2	1,049.0	1,050.7	1,067.1
13. Foreign liabilities	411.7	387.6	465.4	345.3	396.5	384.7	370.4	387.6	337.0	407.8	388.7	465.4	391.4	379.7	400.9	345.3
a) Short-term	345.9	317.3	373.3	261.2	333.1	322.6	301.0	317.3	253.9	326.2	297.1	373.3	299.4	288.0	309.1	261.2
b) Long-term	65.8	70.3	92.1	84.1	63.4	62.1	69.4	70.3	83.1	81.5	91.6	92.1	92.1	91.6	91.7	84.1
14. Revaluation differences	139.4	141.7	215.5	298.0	138.4	124.8	113.1	141.7	156.1	193.6	209.5	215.5	232.2	284.9	303.7	298.0
15. Other domestic liabilities	130.9	126.0	117.8	119.7	139.8	141.8	131.3	126.0	126.4	203.9	181.9	117.8	126.5	138.2	146.1	119.7
16. Total liabilities	7,156.0	7,557.8	7,899.8	8,386.4	7,457.6	7,433.9	7,458.5	7,557.8	7,589.0	7,855.5	7,703.2	7,899.8	7,994.2	8,355.0	8,263.6	8,386.4

**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					
					Banks	Governments	Other			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
2017	0.0	23.8	23.8	258.3	130.9	0.0	1,260.7	1,649.9	1,673.7	
2018	0.0	25.8	25.8	255.3	149.2	0.0	1,376.0	1,780.6	1,806.4	
2019	0.0	33.1	33.1	303.4	154.3	0.0	1,331.4	1,789.1	1,822.2	
2020	0.0	33.4	33.4	376.7	104.8	0.0	1,727.3	2,208.7	2,242.2	
2018	I	0.0	27.1	27.1	263.7	194.9	0.0	1,277.9	1,736.6	1,763.7
	II	0.0	22.7	22.7	249.1	156.2	0.0	1,283.4	1,688.8	1,711.5
	III	0.0	22.5	22.5	236.5	101.8	0.0	1,361.9	1,700.2	1,722.7
	IV	0.0	25.8	25.8	255.3	149.2	0.0	1,376.0	1,780.6	1,806.4
2019	I	0.0	27.5	27.5	258.1	118.4	0.0	1,530.1	1,906.6	1,934.0
	II	0.0	113.0	113.0	280.7	78.6	0.0	1,500.7	1,860.0	1,972.9
	III	0.0	84.9	84.9	295.9	43.9	0.0	1,484.1	1,823.9	1,908.8
	IV	0.0	33.1	33.1	303.4	154.3	0.0	1,331.4	1,789.1	1,822.2
2020	I	0.0	38.1	38.1	320.5	147.2	0.0	1,403.8	1,871.5	1,909.6
	II	0.0	34.3	34.3	352.2	399.6	0.0	1,434.6	2,186.5	2,220.8
	III	0.0	34.8	34.8	375.9	379.2	0.0	1,438.9	2,194.0	2,228.8
	IV	0.0	33.4	33.4	376.7	104.8	0.0	1,727.3	2,208.7	2,242.2

**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	Govern- ment	Develop- ment 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)	
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
2018	101.1	297.9	49.2	0.0	0.0	398.7	805.9	0.0	0.8	8.5	1,662.1	2.6	141.7	1,806.4
2019	120.0	258.9	17.3	0.0	0.0	459.0	738.4	0.0	0.8	8.0	1,602.4	4.3	215.5	1,822.2
2020	128.4	302.6	95.4	0.0	0.0	1,131.0	279.1	0.0	0.8	6.7	1,944.0	0.1	298.0	2,242.2
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
II	98.5	269.4	76.6	0.9	0.0	358.5	770.9	0.0	0.8	11.2	1,586.6	0.1	124.8	1,711.5
III	101.2	265.6	57.5	0.0	0.0	358.2	815.7	0.0	0.8	10.4	1,609.4	0.1	113.1	1,722.7
IV	101.1	297.9	49.2	0.0	0.0	398.7	805.9	0.0	0.8	8.5	1,662.1	2.6	141.7	1,806.4
2019 I	107.0	272.4	41.6	0.0	0.0	515.1	830.2	0.0	0.8	10.0	1,777.2	0.7	156.1	1,934.0
II	106.6	257.1	64.0	0.0	0.0	484.0	854.9	0.0	0.8	11.6	1,779.1	0.3	193.6	1,972.9
III	113.6	227.0	19.8	0.0	0.0	427.2	900.8	0.0	0.8	8.4	1,697.6	1.7	209.5	1,908.8
IV	120.0	258.9	17.3	0.0	0.0	459.0	738.4	0.0	0.8	8.0	1,602.4	4.3	215.5	1,822.2
2020 I	127.3	250.8	39.2	0.0	0.0	671.9	578.5	0.0	0.8	8.7	1,677.2	0.2	232.2	1,909.6
II	116.0	277.5	80.2	0.0	0.0	1,134.7	282.2	0.0	0.8	28.1	1,919.5	16.5	284.9	2,220.8
III	122.5	278.9	178.7	0.0	0.0	1,028.3	285.8	0.0	0.8	29.9	1,924.8	0.2	303.7	2,228.8
IV	128.4	302.6	95.4	0.0	0.0	1,131.0	279.1	0.0	0.8	6.7	1,944.0	0.1	298.0	2,242.2

**TABLE 3.3: BANK NOTES ISSUED**

	Denominations: number (x 1,000)							Total number of notes issued
	5	10	25	50	100	200	500	
End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2017	176	940	844	352	2,435		7	4,755
2018	176	983	847	384	2,432		7	4,830
2019	176	957	815	368	2,025	31	2	4,375
2020	176	989	907	371	2,405	46	2	4,895
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	940	844	352	2,435		7	4,755
2018 I	176	927	774	308	2,279		8	4,472
II	176	935	741	306	2,216		7	4,382
III	176	950	717	308	2,182		7	4,340
IV	176	983	847	384	2,432		7	4,830
2019 I	176	938	735	339	2,232		7	4,427
II	176	972	806	353	2,034	14	5	4,360
III	176	911	726	311	1,778	21	3	3,926
IV	176	957	815	368	2,025	31	2	4,375
2020 I	176	937	750	333	1,971	36	2	4,204
II	176	947	831	347	2,199	41	2	4,542
III	176	965	816	336	2,219	41	2	4,555
IV	176	989	907	371	2,405	46	2	4,895

	Denominations: value (Afl. million)							Total value of notes issued
	5	10	25	50	100	200	500	
End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2017	0.9	9.4	21.1	17.6	243.5		3.7	296.3
2018	0.9	9.8	21.2	19.2	243.2		3.6	297.9
2019	0.9	9.6	20.4	18.4	202.5	6.2	0.9	258.9
2020	0.9	9.9	22.7	18.5	240.5	9.1	0.9	302.6
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	17.6	243.5		3.7	296.3
2018 I	0.9	9.3	19.3	15.4	227.9		4.1	276.9
II	0.9	9.4	18.5	15.3	221.6		3.7	269.4
III	0.9	9.5	17.9	15.4	218.2		3.7	265.6
IV	0.9	9.8	21.2	19.2	243.2		3.6	297.9
2019 I	0.9	9.4	18.4	17.0	223.2		3.7	272.4
II	0.9	9.7	20.2	17.6	203.4	2.8	2.5	257.1
III	0.9	9.1	18.2	15.6	177.8	4.2	1.3	227.0
IV	0.9	9.6	20.4	18.4	202.5	6.2	0.9	258.9
2020 I	0.9	9.4	18.8	16.6	197.1	7.1	0.9	250.8
II	0.9	9.5	20.8	17.3	219.9	8.2	0.9	277.5
III	0.9	9.6	20.4	16.8	221.9	8.3	0.9	278.9
IV	0.9	9.9	22.7	18.5	240.5	9.1	0.9	302.6

**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)
2017		27,992	28,331	18,496	9,325	11,883	102	2,200	17	36.7
2018		29,389	29,501	19,321	9,793	12,350	103	2,285	17	38.2
2019		30,504	30,948	20,216	10,297	12,773	105	2,373	18	39.7
2020		30,964	31,460	20,515	10,505	13,033	105	2,433	18	40.5
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
	II	28,701	28,582	18,788	9,522	12,119	102	2,245	17	37.4
	III	29,100	29,013	19,069	9,681	12,215	103	2,267	17	37.8
	IV	29,389	29,501	19,321	9,793	12,350	103	2,285	17	38.2
2019	I	29,770	30,054	19,628	9,946	12,538	104	2,315	17	38.7
	II	30,025	30,390	19,820	10,050	12,588	104	2,326	17	39.0
	III	30,284	30,645	19,988	10,145	12,688	104	2,343	17	39.3
	IV	30,504	30,948	20,216	10,297	12,773	105	2,373	18	39.7
2020	I	30,734	31,260	20,444	10,417	12,918	105	2,381	18	40.1
	II	30,804	31,364	20,485	10,445	12,983	105	2,393	18	40.2
	III	30,854	31,388	20,503	10,449	13,013	105	2,393	18	40.3
	IV	30,964	31,460	20,515	10,505	13,033	105	2,433	18	40.5

**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)
2017		1,591.0	491.1	3,225.5	283.5	5,591.2	4,409.1	806.6	375.5
2018		1,682.8	525.8	3,318.6	292.6	5,819.7	4,550.7	903.3	365.7
2019		1,743.8	591.6	3,540.2	273.7	6,149.3	4,868.3	921.3	359.7
2020		1,847.0	574.9	3,547.5	268.6	6,238.1	4,879.2	938.7	420.2
2018	I	1,655.0	570.6	3,216.2	279.3	5,721.0	4,517.5	832.7	370.9
	II	1,562.7	626.4	3,230.9	278.5	5,698.5	4,472.8	851.2	374.5
	III	1,613.4	586.4	3,286.9	264.1	5,750.9	4,498.3	883.3	369.3
	IV	1,682.8	525.8	3,318.6	292.6	5,819.7	4,550.7	903.3	365.7
2019	I	1,747.7	415.9	3,391.2	284.3	5,839.2	4,556.6	926.4	356.2
	II	1,777.9	501.4	3,495.8	292.9	6,067.9	4,660.6	946.7	460.6
	III	1,672.3	501.4	3,528.5	276.2	5,978.4	4,559.2	981.5	437.7
	IV	1,743.8	591.6	3,540.2	273.7	6,149.3	4,868.3	921.3	359.7
2020	I	1,751.1	599.6	3,523.4	279.6	6,153.7	4,844.6	935.8	373.3
	II	1,803.3	557.0	3,567.6	270.1	6,198.0	4,893.4	933.0	371.7
	III	1,665.0	596.4	3,610.2	253.5	6,125.1	4,796.1	928.2	400.8
	IV	1,847.0	574.9	3,547.5	268.6	6,238.1	4,879.2	938.7	420.2

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

	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
<b>1. Capital adequacy</b>																
a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 14%) <sup>1)</sup>	30.3	32.1	31.0	33.5	31.1	31.8	32.5	32.1	32.4	31.9	33.3	31.0	31.7	31.9	32.0	33.5
b. Regulatory Tier I capital to risk-weighted assets	22.4	24.4	24.6	27.5	25.4	25.5	25.5	24.4	26.7	25.4	26.0	24.6	26.7	27.1	27.4	27.5
<b>2. Asset quality</b>																
a. Nonperforming loans to gross loans	4.0	3.9	3.2	5	4.0	4.0	3.7	3.9	3.7	2.9	2.8	3.2	2.9	3.7	4.1	5
b. Nonperforming loans (net of allocated loan loss provisions) to gross loans	1.5	1.5	0.9	1.1	1.5	1.5	1.3	1.5	1.4	0.8	0.7	0.9	0.6	0.7	0.5	1.1
c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital	5.4	4.9	3.0	3.8	5.3	5.1	4.3	4.9	4.5	2.6	2.4	3.0	1.9	2.5	1.6	3.8
d. Large loans to regulatory capital <sup>2)</sup>	40.6	41.4	45.3	49.8	34.0	33.5	31.6	41.4	40.2	40.3	37.9	45.3	50.2	51.7	53.9	49.8
<b>3. Earnings and profitability</b>																
a. Return on assets (before taxes)	2.3	2.1	1.7	0.6	0.6	0.4	0.5	0.5	0.6	0.6	0.6	-0.1	0.4	-0.1	-0.2	0.5
b. Return on equity (before taxes)	15.7	13.1	10.6	3.6	3.9	2.7	3.3	3.2	3.8	3.7	3.2	-0.4	2.7	-0.8	-1.2	2.6
c. Return on assets (after taxes)	1.7	1.7	1.3	0.5	0.5	0.3	0.4	0.5	0.5	0.5	0.4	-0.1	0.3	-0.1	-0.1	0.4
d. Return on equity (after taxes)	11.5	10.5	8.1	3.3	2.9	2.2	2.7	2.7	2.9	2.9	2.5	-0.5	2.1	-0.6	-0.8	2.2
e. Interest margin to gross income	57.2	55.5	56.0	63.4	55.7	57.0	55.6	53.9	54.6	57.6	56.8	55.2	55.9	71.9	65.8	62.3
f. Noninterest expenses to gross income	76.5	77.2	81.9	91.0	75.2	80.5	76.7	76.4	74.0	72.9	75.6	104.3	79.7	107.2	109.5	72.8
g. Interest rate margin <sup>3)</sup>	5.1	5.2	4.4	4.7	5.2	5.3	4.8	5.3	5.3	4.3	4.5	4.1	4.8	4.1	4.9	4.9
<b>4. Liquidity</b>																
a. Loans to deposit ratio <sup>4)</sup> (maximum 85%)	68.2	68.1	68.4	66.9	66.4	67.4	68.3	68.1	69.5	70.2	72.5	68.4	68.2	68.1	69.8	66.9
b. Liquid assets to total assets <sup>5)</sup> (minimum 15%)	28.6	29.8	29.3	33.7	30.5	29.9	29.9	29.8	28.7	27.6	26.5	29.3	29.7	32.5	31.0	33.7
c. Liquid assets to short-term liabilities	60.9	63.9	63.5	72.0	64.1	62.7	62.5	63.9	57.4	58.9	59.5	63.5	63.2	68.5	69.0	72.0
<b>5. Sensitivity to market risk</b>																
a. Net foreign assets <sup>6)</sup> to regulatory capital	30.7	25.9	23.7	22.6	29.4	27.1	24.0	25.9	24.1	18.1	11.8	23.7	27.2	17.9	11.3	22.6

1) As per March 17, 2020, the CBA temporarily decreased the minimum risk-weighted capital ratio from 16 percent to 14 percent in response to the Corona Virus Disease-19.

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) As per March 17, 2020, the CBA temporarily increased the maximum loan to deposit ratio from 80 percent to 85 percent in response to the Corona Virus Disease-19.

5) This is the Prudential Liquidity Ratio (PLR). As of March 17, 2020, the CBA temporarily decreased the minimum PLR from 18 percent to 15 percent in response to the Corona Virus Disease-19.

6) Denominated in foreign currencies only.

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

Domestic assets										
		Notes and coins	Central Bank		Investments		Loans and advances			
			Current account	Time deposits	Government securities	Non government securities	Enterprises	Mortgages	Individuals	Government
End of period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2017		66.7	427.2	653.3	476.9	10.6	888.9	1,677.0	550.1	0.0
2018		75.2	394.1	805.9	521.6	4.2	894.1	1,810.5	523.8	0.0
2019		69.7	456.6	738.4	586.8	4.8	1,005.4	1,931.2	505.4	0.0
2020		61.4	1,127.2	279.1	569.9	5.0	987.9	1,988.2	474.7	0.0
2018	I	50.2	391.9	797.5	556.4	10.6	874.4	1,698.2	538.7	0.0
	II	42.9	334.0	770.9	615.8	10.6	876.9	1,724.3	541.5	0.0
	III	52.9	341.6	815.7	575.8	10.6	892.4	1,771.9	534.8	0.0
	IV	75.2	394.1	805.9	521.6	4.2	894.1	1,810.5	523.8	0.0
2019	I	51.5	479.8	830.2	411.7	4.2	928.6	1,838.9	528.8	0.2
	II	65.6	467.9	854.9	496.7	4.7	1,005.8	1,870.6	521.2	0.0
	III	48.6	394.7	900.8	496.7	4.7	1,013.7	1,904.6	512.4	0.0
	IV	69.7	456.6	738.4	586.8	4.8	1,005.4	1,931.2	505.4	0.0
2020	I	47.7	674.2	578.5	594.8	4.8	980.2	1,943.2	506.7	0.0
	II	47.0	1,137.3	282.2	552.2	4.8	990.8	1,978.2	504.4	0.0
	III	48.0	1,017.8	285.8	591.5	4.8	1,026.7	1,992.4	494.7	0.0
	IV	61.4	1,127.2	279.1	569.9	5.0	987.9	1,988.2	474.7	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)		(15)	(16)	(17)	(18)	(19)	(20)	(21)
2017	148.3	42.2	60.4	-4.1	4,997.6	27.2	413.0	3.6	109.5	32.6	585.9	5,583.5
2018	145.2	49.6	70.7	-9.7	5,285.1	44.0	363.6	0.0	90.2	27.1	524.9	5,810.0
2019	148.4	26.5	71.9	-5.1	5,539.8	31.6	447.5	0.0	98.2	27.0	604.4	6,144.2
2020	147.0	26.5	80.6	-0.6	5,746.9	28.4	350.7	0.0	96.8	14.6	490.4	6,237.3
2018	I	145.5	42.2	68.2	-11.2	5,162.5	28.7	384.2	3.6	104.9	23.4	5,707.3
	II	144.9	42.2	72.9	-8.3	5,168.5	30.5	383.5	0.0	88.2	18.6	5,689.3
	III	143.3	42.2	61.2	-9.6	5,232.8	30.6	372.0	0.0	87.9	17.4	5,740.7
	IV	145.2	49.6	70.7	-9.7	5,285.1	44.0	363.6	0.0	90.2	27.1	5,810.0
2019	I	142.6	49.6	70.0	-10.0	5,326.1	45.8	340.3	0.0	94.8	22.1	5,829.1
	II	142.6	49.6	74.9	-8.8	5,545.7	40.1	349.4	0.0	98.2	25.8	6,059.2
	III	140.7	49.6	65.4	-5.1	5,526.8	35.0	293.2	0.0	97.7	20.6	5,973.3
	IV	148.4	26.5	71.9	-5.1	5,539.8	31.6	447.5	0.0	98.2	27.0	6,144.2
2020	I	146.6	26.5	85.2	-1.9	5,586.6	53.7	396.9	0.0	93.3	21.3	6,151.8
	II	148.4	26.5	80.6	-0.7	5,751.6	62.3	274.5	0.0	94.2	14.7	6,197.3
	III	146.2	26.5	73.9	-2.1	5,706.3	43.7	269.6	0.0	96.4	6.9	6,122.9
	IV	147.0	26.5	80.6	-0.6	5,746.9	28.4	350.7	0.0	96.8	14.6	6,237.3

**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)
2017	335.3	1,455.0	358.1	56.0	157.5	144.7	507.6	0.0	999.7	337.2
2018	398.9	1,450.3	322.5	76.5	153.0	166.5	582.6	0.0	1,042.2	329.3
2019	544.5	1,504.7	296.0	106.5	158.9	207.3	580.2	0.0	1,048.2	316.1
2020	478.1	1,616.2	352.7	47.4	191.7	203.7	566.6	0.0	1,100.6	396.6
2018 I	331.0	1,537.8	393.6	21.5	162.7	172.1	498.3	0.0	1,027.3	333.8
II	393.5	1,360.1	479.1	49.4	164.9	162.9	478.8	0.0	1,026.9	338.0
III	406.8	1,436.2	446.9	37.9	159.5	155.0	509.1	0.0	1,009.0	326.7
IV	398.9	1,450.3	322.5	76.5	153.0	166.5	582.6	0.0	1,042.2	329.3
2019 I	429.8	1,588.3	388.0	90.3	152.8	161.1	400.3	0.0	1,026.4	329.3
II	449.9	1,594.9	254.7	93.1	155.5	176.8	515.6	0.0	1,056.6	407.9
III	488.4	1,499.1	238.6	45.0	148.3	238.5	513.9	0.0	1,041.2	391.7
IV	544.5	1,504.7	296.0	106.5	158.9	207.3	580.2	0.0	1,048.2	316.1
2020 I	537.3	1,598.3	291.4	34.9	188.3	203.3	564.9	0.0	1,073.1	333.1
II	487.4	1,637.2	350.1	65.4	186.1	182.6	552.2	0.0	1,093.7	346.4
III	469.2	1,494.3	338.8	56.8	188.2	215.7	556.5	0.0	1,099.9	374.7
IV	478.1	1,616.2	352.7	47.4	191.7	203.7	566.6	0.0	1,100.6	396.6

**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 sub- ordinated debt	Other				
	Capital and reserves	Subordinated debt	Banks		Non- banks	Banks				Non- banks			
	(32)	(33)	(34)		(35)	(36)				(37)	(38)		
2017	806.6	0.0	5,157.6	22.3	122.3	53.5	128.1	54.2	0.0	30.7	410.9	5,568.5	
2018	903.3	0.0	5,425.0	49.1	158.7	22.5	84.7	43.4	0.0	26.7	385.0	5,810.0	
2019	921.3	0.0	5,683.7	26.3	129.9	116.3	110.3	39.8	0.0	38.5	461.1	6,144.7	
2020	938.7	0.0	5,892.2	18.8	130.6	37.3	98.8	36.8	0.0	22.9	345.2	6,237.3	
2018	I	832.7	0.0	5,310.9	24.0	151.6	27.5	115.5	54.4	0.0	23.4	396.4	5,707.3
	II	851.2	0.0	5,304.6	13.4	150.8	31.2	111.0	50.9	0.0	27.4	384.7	5,689.3
	III	883.3	0.0	5,370.3	13.3	149.2	22.2	108.6	44.3	0.0	32.5	370.3	5,740.7
	IV	903.3	0.0	5,425.0	49.1	158.7	22.5	84.7	43.4	0.0	26.7	385.0	5,810.0
2019	I	926.4	0.0	5,492.8	18.6	147.0	16.0	98.7	39.2	0.0	16.8	336.3	5,829.1
	II	946.7	0.0	5,651.7	70.0	133.2	16.1	102.2	42.1	0.0	44.0	407.5	6,059.2
	III	981.5	0.0	5,586.3	29.5	120.4	42.9	111.7	41.5	0.0	40.9	387.0	5,973.3
	IV	921.3	0.0	5,683.7	26.3	129.9	116.3	110.3	39.8	0.0	38.5	461.1	6,144.7
2020	I	935.8	0.0	5,760.5	24.3	125.4	50.0	110.9	42.5	0.0	38.2	391.3	6,151.8
	II	933.0	0.0	5,834.1	27.8	124.5	37.3	107.0	42.1	0.0	24.5	363.2	6,197.3
	III	928.2	0.0	5,722.3	19.7	117.4	91.0	107.2	41.5	0.0	23.9	400.6	6,122.9
	IV	938.7	0.0	5,892.2	18.8	130.6	37.3	98.8	36.8	0.0	22.9	345.2	6,237.3

**TABLE 4.4: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY AS OF END DECEMBER 2020**

	Loans outstanding				Percentages			
	Current account	Term loans	Mortgage	Total	Current account	Term loans	Mortgage	Percentage of total loans
Agriculture, hunting, forestry and fishing	0.1	1.1	0.1	1.3	10.0	82.7	7.2	0.0
Mining and manufacturing	4.9	23.1	17.8	45.9	10.6	50.5	38.9	1.3
Electricity, gas, and water supply	0.0	0.0	0.2	0.2	0.6	0.0	99.4	0.0
Construction	30.8	19.9	8.5	59.1	52.0	33.6	14.3	1.7
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	55.7	87.0	43.9	186.6	29.8	46.6	23.5	5.4
Hotels and restaurants	5.7	153.4	61.3	220.4	2.6	69.6	27.8	6.4
Transport, storage and communications	5.4	42.8	7.0	55.2	9.8	77.5	12.7	1.6
Financial intermediation	24.7	162.4	37.8	224.9	11.0	72.2	16.8	6.5
Real estate, renting and business activities	21.9	222.0	324.7	568.5	3.8	39.0	57.1	16.5
Other enterprises	7.0	110.5	44.2	161.7	4.3	68.3	27.3	4.7
<b>Total loans to enterprises</b>	<b>156.0</b>	<b>822.2</b>	<b>545.5</b>	<b>1,523.7</b>	<b>10.2</b>	<b>54.0</b>	<b>35.8</b>	<b>44.2</b>
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individuals	12.5	462.2	1,452.3	1,927.1	0.6	24.0	75.4	55.8
<b>Total loans</b>	<b>168.5</b>	<b>1,284.4</b>	<b>1,997.9</b>	<b>3,450.8</b>	<b>4.9</b>	<b>37.2</b>	<b>57.9</b>	<b>100.0</b>

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

End of period	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
Agriculture, hunting, forestry and fishing	0.6	0.8	2.3	0.0	0.6	0.6	0.6	0.8	0.7	0.7	0.7	2.3	1.3	1.3	1.4	1.3
Mining and manufacturing	43.5	46.8	44.6	0.0	43.7	46.0	46.3	46.8	49.5	48.1	46.5	44.6	44.9	46.8	46.1	45.9
Electricity, gas and water supply	59.7	51.6	0.2	0.0	57.2	56.5	54.5	51.6	60.6	60.9	58.9	0.2	0.1	0.0	0.2	0.2
Construction	54.6	50.6	57.8	0.0	55.1	54.0	59.1	50.6	56.8	59.9	58.9	57.8	60.1	58.0	60.2	59.1
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	238.0	236.3	211.9	0.0	242.1	255.2	249.5	236.3	250.1	227.2	211.2	211.9	203.0	201.6	198.9	186.6
Hotels and restaurants	131.4	128.6	225.8	0.0	125.9	127.2	129.1	128.6	134.8	218.1	217.6	225.8	216.0	217.9	219.8	220.4
Transport, storage and communications	38.1	28.8	52.8	0.0	30.8	30.6	31.1	28.8	26.4	34.3	31.8	52.8	51.6	51.2	56.2	55.2
Financial intermediation	174.6	179.7	210.1	0.0	178.0	174.3	165.1	179.7	177.9	192.8	183.7	210.1	213.2	223.3	244.3	224.9
Real estate, renting and business activities	470.7	517.7	585.4	0.0	466.4	468.0	494.1	517.7	527.6	538.3	577.9	585.4	570.2	581.8	579.9	568.5
Other enterprises	122.6	130.6	142.9	0.0	121.7	118.5	127.4	130.6	134.1	129.7	146.7	142.9	151.0	156.5	165.3	161.7
<b>Total loans to enterprises</b>	<b>1,333.9</b>	<b>1,371.6</b>	<b>1,533.8</b>	<b>0.0</b>	<b>1,321.5</b>	<b>1,331.0</b>	<b>1,356.8</b>	<b>1,371.6</b>	<b>1,418.6</b>	<b>1,510.1</b>	<b>1,533.9</b>	<b>1,533.8</b>	<b>1,511.4</b>	<b>1,538.6</b>	<b>1,572.3</b>	<b>1,523.7</b>
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individuals	1,786.8	1,858.0	1,908.4	0.0	1,793.3	1,814.3	1,844.0	1,858.0	1,878.6	1,888.1	1,897.3	1,908.4	1,918.9	1,934.9	1,941.6	1,927.1
<b>Total loans</b>	<b>3,120.7</b>	<b>3,229.6</b>	<b>3,442.2</b>	<b>0.0</b>	<b>3,114.8</b>	<b>3,145.2</b>	<b>3,200.8</b>	<b>3,229.6</b>	<b>3,297.4</b>	<b>3,398.2</b>	<b>3,431.1</b>	<b>3,442.2</b>	<b>3,430.3</b>	<b>3,473.5</b>	<b>3,513.9</b>	<b>3,450.8</b>

**TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS**

	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
End of period																
1. Net foreign assets	1,407.5	1,365.3	1,634.2	1,742.2	1,401.2	1,393.2	1,399.7	1,365.3	1,491.1	1,553.1	1,584.7	1,634.2	1,478.5	1,629.7	1,688.1	1,742.2
2. Domestic claims	2,639.4	2,756.9	2,948.5	3,040.1	2,577.9	2,581.1	2,584.1	2,756.9	2,729.9	2,910.8	3,008.3	2,948.5	2,953.5	2,952.7	3,007.7	3,040.1
a. Government	1,442.7	1,466.9	1,499.4	1,533.6	1,397.5	1,416.4	1,444.0	1,466.9	1,545.5	1,468.2	1,512.0	1,499.4	1,456.0	1,447.9	1,494.8	1,533.6
b. Private sector	1,196.8	1,290.1	1,449.1	1,506.6	1,180.4	1,164.6	1,140.1	1,290.1	1,184.3	1,442.6	1,496.4	1,449.1	1,497.5	1,504.8	1,512.9	1,506.6
3. Total assets = total liabilities	4,047.0	4,122.2	4,582.7	4,782.4	3,979.1	3,974.3	3,983.8	4,122.2	4,221.0	4,463.9	4,593.1	4,582.7	4,432.0	4,582.4	4,695.7	4,782.4
4. Borrowings and deposits	25.8	9.8	18.9	11.5	3.7	8.2	9.4	9.8	9.9	12.9	14.4	18.9	20.2	18.5	18.2	11.5
a. Government	2.0	2.0	2.0	1.8	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	1.8	1.8
b. Other residents	23.8	7.8	16.9	9.7	1.7	6.2	7.4	7.8	7.9	10.9	12.4	16.9	18.2	16.5	16.4	9.7
5. Pension fund provisions	2,990.4	3,054.0	3,126.1	3,206.1	3,002.2	3,016.4	3,038.2	3,054.0	3,072.1	3,093.0	3,109.3	3,126.1	3,142.8	3,162.1	3,180.1	3,206.1
6. Insurance reserve fund	1,155.0	1,249.1	1,321.9	1,387.2	1,246.2	1,244.1	1,237.0	1,249.1	1,280.9	1,295.4	1,307.0	1,321.9	1,358.9	1,359.8	1,365.9	1,387.2
7. Other items, net	-124.2	-190.7	115.7	177.6	-273.0	-294.5	-300.8	-190.7	-142.0	62.6	162.3	115.7	-89.9	42.0	131.5	177.6

**TABLE 5.2: HOUSING MORTGAGES**

	2017	2018	2019	2020	2018				2019				2020			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
End of period																
<b>Total</b>	<b>1,822.5</b>	<b>1,918.5</b>	<b>1,979.3</b>	<b>2,026.5</b>	<b>1,838.9</b>	<b>1,856.5</b>	<b>1,893.9</b>	<b>1,918.5</b>	<b>1,929.8</b>	<b>1,950.6</b>	<b>1,960.6</b>	<b>1,979.3</b>	<b>1,988.5</b>	<b>2,005.0</b>	<b>2,022.5</b>	<b>2,026.5</b>
Commercial banks	1,232.0	1,332.9	1,402.8	1,452.3	1,251.1	1,270.2	1,307.4	1,332.9	1,349.0	1,366.3	1,384.4	1,402.8	1,412.0	1,430.4	1,446.8	1,452.3
Mortgage banks	202.5	198.1	194.8	202.0	201.3	199.8	199.4	198.1	196.7	195.8	197.1	194.8	195.4	195.3	200.7	202.0
Pension funds	266.5	272.9	279.9	274.5	266.5	269.0	270.1	272.9	272.6	276.4	278.8	279.9	280.4	280.1	277.9	274.5
Life Insurance Companies	93.5	84.6	85.3	81.7	91.7	88.8	87.2	84.6	81.2	82.2	84.8	85.3	84.6	82.3	81.3	81.7
Other	28.0	29.9	16.5	16.0	28.4	28.6	29.8	29.9	30.4	29.9	15.6	16.5	16.2	16.9	15.7	16.0

**TABLE 5.3: FINANCIAL SURVEY**

	Central Bank and Treasury	Commercial Banks	Monetary Sector	Nonmonetary Financial Institutions	Financial Sector
End of December 2020	(1)	(2)	(3)=(1)+(2)	(4)	(5)=(3)+(4)
1. Foreign assets	2,208.7	490.4	2,699.1	1,940.9	4,640.1
2. Domestic claims	7.5	3,825.5	3,833.0	3,040.1	6,873.1
a) Government	0.0	419.9	419.9	1,533.6	1,953.5
b) Non-financial public enterprises	0.0	132.9	132.9	278.3	411.2
c) Enterprises	0.0	1,345.7	1,345.7	512.6	1,858.2
d) Individuals	7.5	1,927.0	1,934.5	715.7	2,650.2
1) Consumer credit	0.7	474.7	475.4	148.3	623.7
2) Housing mortgages	6.8	1,452.3	1,459.2	567.4	2,026.5
3. Other domestic claims	25.9	1,922.2	1,948.1	1,711.8	3,660.0
<b>4. TOTAL ASSETS=TOTAL LIABILITIES</b>	<b>2,242.2</b>	<b>6,238.1</b>	<b>8,480.3</b>	<b>6,692.9</b>	<b>15,173.1</b>
5. Foreign liabilities	298.1	345.2	643.3	198.7	842.0
6. Deposits and borrowings	96.2	4,556.9	4,653.1	11.5	4,664.5
a) Government	95.4	47.4	142.7	1.8	144.5
b) Other residents	0.8	4,509.5	4,510.3	9.7	4,520.0
7. Pension fund provisions	0.0	0.0	0.0	3,206.1	3,206.1
8. Insurance reserve fund	0.0	0.0	0.0	1,387.2	1,387.2
9. Other domestic liabilities	1,847.9	1,336.0	3,183.9	1,889.4	5,073.3

### **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.