

Monthly Statement (MS) and Appendices Reporting forms

Monthly Statement

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Bank:
Date:

ASSETS	RESIDENT		NON-RESIDENT	
	FLORINS	CURRENCY	FLORINS	CURRENCY
1. Cash				
2. Centrale Bank van Aruba:				
a. Current account				
b. Time deposits				
3. Due from deposit money banks:				
a. Demand deposits				
b. Time deposits:				
1. time to mat.: 1 year and below				
2. time to mat.: over 1 year				
TOTAL CASH AND DUE FROM BANKS (1+2+3)				
4. Investments:				
a. Short-term securities				
b. Government Bonds:				
1. time to mat.: 1 year and below				
2. time to mat.: over 1 year				
c. Other marketable securities				
d. Non-marketable securities				
e. Bills of exchange, acceptances and promissory notes				
TOTAL INVESTMENTS				
5. Loans outstanding:				
a. Commercial				
1. in current account				
2. orig. mat.: 2 years and below				
3. orig. mat.: over 2 years				
4. mortgage				
b. To individuals				
1. mortgage				
2. other				
c. To Government				
TOTAL LOANS (GROSS)				
LESS: d. Unearned income	(.....)	(.....)	(.....)	(.....)
e. Provision for loan losses:				
1. allocated	(.....)	(.....)	(.....)	(.....)
2. general (unallocated)	(.....)	(.....)	(.....)	(.....)
TOTAL LOANS (NET)				
6. Premises and equipment				
7. Other real estate owned				
8. Other investments and advances to subsidiaries:				
a. Banks				
b. Banklike institutions				
c. Other companies				
d. Advances to subsidiaries				
9. Accounts receivable and prepayments				
TOTAL OTHER (6+7+8+9)				
TOTAL ASSETS				

OFF BALANCE SHEET ITEMS:

A: Guarantees and similar contingent liabilities:

1. Letters of credit:	.....	.....	.....	.....
2. Guarantee issued	.....	.....	.....	.....
3. Other	.....	.....	.....	.....

Monthly Statement

Bank:

AMOUNTS IN AFL 1,000

Date:

LIABILITIES	RESIDENT		NON-RESIDENT	
	FLORINS	CURRENCY	FLORINS	CURRENCY
10. Demand deposits:				
a. Private sector
b. Government
c. Deposit money banks
11. Time deposits:				
a. Private sector				
1. orig. mat.: 2 years and below
2. orig. mat.: over 2 years
b. Government
c. Deposit money banks
12. Savings deposits
TOTAL DEPOSITS (10+11+12)
13. Borrowings:				
a. Centrale Bank van Aruba
b. Deposit money banks
c. Bonds, etc.
d. Other
TOTAL BORROWINGS
14. Other liabilities:				
a. Accounts payable
b. Taxes payable
c. Other
TOTAL OTHER LIABILITIES
15. Shareholders' equity:				
a. Paid-in capital
b. Statutory and general reserves
c. Retained earnings
d. Revaluation reserve
e. Balance of income and expenditure
16. Subordinated debt
TOTAL CAPITAL (15+16)
TOTAL LIABILITIES

B: Commitments

1. Undisbursed loan funds	.....	.....	.....	.....
2. Other	.....	.....	.....	.....
C. Uncalled capital	.....	.....	.....	.....
D. Other	.....	.....	.....	.....

Signature(s):

App. 1 to the statement of:
as of:

Items: 3, 10c, 11c, and 13

CLAIMS AND LIABILITIES WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

Claims and liabilities with other Aruban banks (items 3, 10c and 11c)

AMOUNTS IN AFL 1,000

Name of resident bank	Due from	Due to
Aruba Bank
Banco di Caribe
Caribbean Mercantile Bank
RBTT Bank Aruba N.V.
Interbank Aruba
Clearings *
Interbank lending
TOTAL

* Cheques drawn on Aruban banks in course of collection through clearing at the end of the month.

Claims & liabilities with non-resident banks and financial institutions (items 3, 10c and 11c)

Name of non-resident bank	Due from	Due to
TOTAL

Signature(s):

Liabilities with resident banks and financial institutions - borrowing (item 13)

AMOUNTS IN AFL 1,000

Name of resident bank or financial intitution	Due to
TOTAL

Liabilities with non-residents banks and financial institutions - borrowing (item 13)

Name of non-resident bank or financial intitution	Due to
TOTAL

Signature(s):

App. 2 to the statement of:
as of:

Item 5

BREAKDOWN OF LOANS GRANTED BY COLLATERAL TYPE

AMOUNTS IN AFL 1,000

Secured by Type of loan	written guarantee of government (1)	written guarantee by others (2)	market- able securi- ties (3)	mortgage (4)	other loans (5)	TOTAL (6)
<u>RESIDENT:</u>						
1. Commercial loans						
2. Loans to individuals of which:						
a) to management and personnel						
b) to shareholders and directors						
c) other						
3. Loans to the government						
4. Total resident (1+2+3)						
<u>NON-RESIDENT:</u>						
5. Commercial loans						
6. Loans to individuals of which:						
a) to shareholders and directors						
b) other						
7. Loans to the government						
8. Total non-resident (5+6+7)						
9. Total resident and non-resident (4+8)						

App. 3 to the statement of:
as of:

LARGE LOANS

All loans *over 15% of test capital* should be listed.

AMOUNTS IN AFL 1,000

Name Debtor (1)	Limit (2)	Outstanding Balances (3)	Credit Balances (4)	Net (5)	Total Credit exposure (6)	Comments (7)

App. 4A to the statement of:
as of:

AMOUNTS IN AFL 1,000

INTEREST RATES LOANS

APR	Individuals				Commercial					
	No.	AFL	No.	AFL	Current account		Mortgage loans		Term loans	
	No.	AFL	No.	AFL	No.	AFL	No.	AFL	No.	AFL
0.0 - 0.5										
> 0.5 - 1.0										
> 1.0 - 1.5										
> 1.5 - 2.0										
> 2.0 - 2.5										
> 2.5 - 3.0										
> 3.0 - 3.5										
> 3.5 - 4.0										
> 4.0 - 4.5										
> 4.5 - 5.0										
> 5.0 - 5.5										
> 5.5 - 6.0										
> 6.0 - 6.5										
> 6.5 - 7.0										
> 7.0 - 7.5										
> 7.5 - 8.0										
> 8.0 - 8.5										
> 8.5 - 9.0										
> 9.0 - 9.5										
> 9.5 - 10.0										
> 10.0 - 10.5										
> 10.5 - 11.0										
> 11.0 - 11.5										
> 11.5 - 12.0										
> 12.0 - 12.5										
> 12.5 - 13.0										
> 13.0 - 13.5										
> 13.5 - 14.0										
> 14.0 - 14.5										
> 14.5 - 15.0										
> 15.0 - 15.5										
> 15.5 - 16.0										
> 16.0 - 16.5										
> 16.5 - 17.0										
> 17.0 - 17.5										
> 17.5 - 18.0										
> 18.0 - 18.5										
> 18.5 - 19.0										
> 19.0 - 19.5										
> 19.5 - 20.0										
> 20.0										
TOTAL										
Highest										
Lowest										

APR = Annual percentage rate

App. 4B to the statement of:
as of:

INTEREST RATES DEPOSITS

Interest rate	Demand deposits		Savings deposits		Time deposits											
	No.	AFL	No.	AFL	1 mth		>1 mth-3 mths		>3 mth-6 mths		>6 mth-12 mths		>12 mth-24 mths		>24 mths	
					No.	AFL	No.	AFL	No.	AFL	No.	AFL	No.	AFL	No.	AFL
0.0																
> 0.0 - 0.5																
> 0.5 - 1.0																
> 1.0 - 1.5																
> 1.5 - 2.0																
> 2.0 - 2.5																
> 2.5 - 3.0																
> 3.0 - 3.5																
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> 9.0 - 9.5																
> 9.5 - 10.0																
> 10.0 - 10.5																
> 10.5 - 11.0																
> 11.0 - 11.5																
> 11.5 - 12.0																
> 12.0																
TOTAL																
Highest																
Lowest																

App. 5 to the statement of:
as of:

Item 12.

SAVINGS OF RESIDENTS AND NON-RESIDENTS

AMOUNTS IN AFL 1,000

	RESIDENTS	NON-RESIDENTS
Last month's balance
add:		
deposits
interest
	-----	-----

	-----	-----
subtract:		
withdrawals
This month's balance ===== =====
Number of accounts

App. 6 to the statement of
as of:

AMOUNTS in Afl. 1,000

MATURITY GAP ANALYSIS
On a quarterly basis

Assets	Sight- 8 days	8 days- 1month	1- 3 months	3-6 months	6-12 months	1- 2 year	2-5 years	Over 5 years	Non-interest sensitivity Assets and Liabilities	Total
1 Cash										
2 Centrale Bank van Aruba:										
.Time deposit										
.Current Account										
.Reserve requirement										
3 Due from deposit money banks:										
.Demand deposits										
-residents										
-non-residents										
.Time deposits										
-residents										
-non-residents										
4 Investments:										
.Treasury bills										
.Government bonds										
.Other marketable securities										
.Non-marketable securities										
.Bills of exchange, acceptances, and promissory notes										
5 Loans:										
.Commercial										
-residents										
-non-residents										
.Individuals										
-residents										
-non-residents										
.Government										
6 Fixed assets										
7 Other assets										
Total interest bearing assets or										
8 Risk Sensitive Assets (RSA)										

Signature (s):

	Liabilities & Equity	Sight- 8 days	8 days- 1month	1- 3 months	3-6 months	6-12 months	1- 2 year	2-5 years	Over 5 years	Non-interest sensitivity Assets and Liabilities	Total
9	Demand Deposits:										
	-residents										
	-non-residents										
10	Time Deposits:										
	.Private sector:										
	-residents										
	-non-residents										
	.Government										
	.Deposit money banks:										
	-residents										
	-non-residents										
11	Savings Deposits:										
	-residents										
	-non-residents										
12	Borrowings:										
	.Centrale Bank van Aruba										
	.Deposit money banks										
	.Bonds										
	.Other										
13	Other Liabilities										
14	Shareholders' equity										
15	Subordinated debt										
16	Total interest bearing liabilities or Risk Sensitive Liabilities (RSA)										
17	Off-balance sheet liabilities										
GAP MEASURES											
	RSA minus RSL										
	RSA minus RSL (cumulative)										

Signature(s):

App. 7 to the statement of:
as of:

RISK WEIGHTED SOLVENCY TEST

AMOUNTS IN AFL 1,000

BALANCE SHEET ITEMS	Monthly St. Reference	Outstanding Amount	Risk Weight %	Risk Value
. Cash	1.		0%	
. Centrale Bank van Aruba	2.		0%	
. Due from deposit money banks:				
a. Demand deposits:	3.a.		20%	0
b. Time deposits:				
1. time to mat.: 1 year and below	3.b.1.		20%	0
2. time to mat.: over 1 year:	3.b.2.			
a. Resident sector			20%	0
b. Non-resident sector			100%	0
. Investments:				
a. Treasury bills and government bonds	4.a. & b.		0%	
b. Other investments	4.c., d. & e.		100%	0
. Loans outstanding:				
a. Commercial:	5.a.			
1. Guaranteed by government / bank			0%	
2. Pledged cash collateral			0%	
3. Credit Institutions supervised by the Centrale Bank van Aruba			20%	0
4. Mortgage	5.a.4.		100%	0
5. Other commercial			100%	0
b. To individuals:	5.b.			
1. Pledged cash collateral			0%	
2. Mortgage	5.b.1.		50%	0
3. Other			100%	0
c. To government	5.c.		0%	
. Premises and equipment	6.		100%	0
. Other real estate owned	7.		100%	0
. Other investments and advances to subsidiaries	8.		100%	0
. Accounts receivable and prepayments	9.		100%	0
Total balance sheet (gross) / Subtotal risk value balance sheet items		0		0
. Deductibles:				
a. Unearned income	5.d.		100%	0
b. Allocated loan loss provision	5.e.1.			
1. Mortgages to individuals			50%	0
2. All other			100%	0
Total balance sheet (net) / Total risk value balance sheet items (I)		0		0

RISK WEIGHTED SOLVENCY TEST (Continued)

AMOUNTS IN AFL 1,000

OFF-BALANCE SHEET ITEMS	Monthly St. Reference	Conversion Factor	Outstanding Amount	Risk Weight %	Risk Value
Letters of credit:	A.1.				
a. Guaranteed by Government / bank		1		0%	
b. Pledged cash collateral		1		0%	
c. Other		1		100%	0
Guarantees issued:	A.2.				
a. Guaranteed by Government / bank		1		0%	
b. Pledged cash collateral		1		0%	
c. Other		1		100%	0
Undisbursed loan funds:	B.1.				
a. Revocable at any time without prior notification		0		0%	
b. Irrevocable:					
1. Guaranteed by Government / bank		0.5		0%	
2. Pledged cash collateral		0.5		0%	
3. Other		0.5		100%	0
Other commitments	B.2.	1		100%	0
Other	D.	1		100%	0
Total off-bal. sheet items / Total risk value off-balance sheet items (II)			0		0
Total risk value (I+II)					0

RISK WEIGHTED SOLVENCY TEST (Continued)

AMOUNTS IN AFL 1,000

CAPITAL	Monthly St. Reference	Outstanding Amount
Tier 1 = core capital		
•Paid in capital/assigned capital (excluding cum. pref. share capital)	15.a.	
•Statutory and general reserves	15.b.	
•Retained earnings	15.c.	
<i>Less:</i>		
•Goodwill and other intangible assets		
•Equity investments in subsidiaries		
•Deposits held at parent banks (incl. affiliates) in excess of 10% of test capital		
Total Tier 1 capital		0
Tier 2 = supplementary capital		
•Cum. pref. share capital	15.a	
•Asset revaluation reserves	15.d.	
•Balance of income and expenditure	15.e.	
•Unallocated loan loss provision	5.e.2.	
•Subordinated term debt ①	16.	
<i>Less:</i>		
•Subordinated term debt in excess of 50% of Total Tier 1 capital		
•Investments in debt capital of subsidiaries		
•Subordinated term debt financed by borrowings		
Subtotal Tier 2 capital		0
<i>Less:</i>		
•Subtotal Tier 2 capital in excess of 100% of Total Tier 1 capital		
Total Tier 2 capital		0
TEST CAPITAL (Total Tier 1 capital + Total Tier 2 capital)		0

① Calculation of subordinated term debt allowed as capital:

Remaining maturity of subordinated term debt	Amount	Allowed %	Amount eligible as capital
5 years or more		100%	0
more than or equal to 4 years but less than 5 years		80%	0
more than or equal to 3 years but less than 4 years		60%	0
more than or equal to 2 years but less than 3 years		40%	0
more than or equal to 1 year but less than 2 years		20%	0
less than 1 year		0%	0
Total subordinated term debt / Total amount eligible as capital	0		0

CAPITAL RATIO	
$\frac{\text{Test capital}}{\text{Total risk value (I+II)}} \times 100\%$	<div style="background-color: #cccccc; padding: 2px;">#DIV/0!</div> (minimum 16%)

App. 8 to the statement of:
as of:

LIQUIDITY TESTING SHEET

AMOUNTS IN AFL 1,000

	State- ment items	Residents			Non-Residents		
		amount subject to requirements	%	required amount	amount subject to requirements	%	required amount
Calculation of large individuals items total liabilities..... of which 1%=.....	10 t/m 14						
1. Demand deposits, deposit money banks	10c		100%	0		100%	0
2. Time deposits: dep. money banks (<1month)	11c		100%	0		100%	0
3. Borrowings (< 1 month)	13		100%	0		100%	0
4. Borrowings (1 - 24 mths)	13		10%	0		10%	0
5. Time deposits: dep. money banks (1-12 mths)	11c		20%	0		20%	0
6. Demand deposits: private sector, government	10a,b		20%	0		20%	0
7. Time deposits: private and government (<1 mths)	11a,b		20%	0		20%	0
8. Time deposits: private sector and government (1-24 mths)	11a1,11b		10%	0		10%	0
9. Savings deposits	12			0			0
10. Accounts payable	14a		20%	0		20%	0
11. Undisbursed loan funds and other commitments*	B		20%	0		20%	0
12. Other off-balance sheet items	A,C,D		10%	0		10%	0
13.Extra liquidity requirement (see page 3)							
14.Total required liquidity				0			0

* The applicable liquidity charge on undisbursed loan funds and other commitments as of January 1, 2019 is 15 percent and as of January 1, 2021: 20 percent.

LIQUIDITY TESTING SHEET (Continued)

AMOUNTS IN AFL 1,000

Specification of large individual items (> 1% of the bank's total liabilities, balance sheet items 10-14)

	Items of the Liquidity Testing Sheet										
	RESIDENTS					NON RESIDENTS					
Number of accounts	6 Dem Dep.	7 Time Dep.	10 Acc.payable	11 Undisbursed	12 Guarant. etc	No. of accounts	6 Dem. Dep	7 Time Dep.	10 Acc.payable	11 Undisbursed	12 Guarant. etc
Total											
Required %	20%	20%	20%	20%	10%		20%	20%	20%	20%	10%
Required amount											
Total Extra liquidity requirement											

Signature(s)

2021

App. 8-A to the statement of:
as of:

PRUDENTIAL LIQUIDITY AND LOAN-TO-DEPOSIT CALCULATION SHEET

AMOUNTS IN AFL 1,000

PRUDENTIAL LIQUIDITY RATIO

	Statement items		%	amount subject to requirements
Cash	1	resident + nonresident	100	
Centrale Bank van Aruba; current account	2a	resident	100	
Centrale Bank van Aruba; time deposit (excluding reserve requirement)	2b	resident	100	
Due from deposit money banks; demand deposits	3a	resident + nonresident	100	
Due from deposit money banks; time deposits <= 1 year	3b1	resident + nonresident	100	
Investments; treasury bills	4a	resident + nonresident	100	
Investments; government bonds <= 1 year	4b1	resident + nonresident	100	
Investments; government bonds > 1 year	4b2	resident + nonresident	70	
Investments; other marketable securities	4c	resident + nonresident	50	
Less: Pledged Assets*				
Less: deposits held at parent banks (incl. affiliates) in excess of 10% of test capital				
Total Liquid Assets				0
Total Assets				
Less: Goodwill				
Total Assets (excluding goodwill)				0
Prudential Liquidity ratio = Total Liquid Assets / Total Assets (excluding goodwill) (Minimum 18%)				#DIV/0!

* Please submit a specification of the pledged assets per monthly statement item, if applicable.

LOAN-TO-DEPOSIT RATIO

	Statement items		%	amount subject to requirements
Total loans (net)	5	resident + nonresident	100	
Total deposits	10,11,12	resident + nonresident	100	
Loan-to-deposit ratio (Maximum 80%)				#DIV/0!

Signature(s):

App. 9-A to the statement of:
as of:

BREAKDOWN INTO SECTORS OF ITEMS 4a, 5a, 5b2, 10a, 11a, 13 c-d (Residents sector only)

AMOUNTS IN AFL 1,000

Balance Sheet Items (Resident - Column)	Total Resident Sector	CBA	Government	Enterprises		Financial Institutions		Individuals	Unknown
				Private	Public	Banklike financial institutions	Nonbank financial institutions		
4. Investments									
a. Short-term securities									
1. Treasury bills
2. Cash certificates
3. Certificates of deposit
4. Other
5. Loans outstanding									
a. Commercial									
1. in current account
2. orig. mat.: 2 yrs. below
3. orig. mat.: over 2 yrs.
4. mortgage
b. To individuals									
2. Other									
a. Personal
b. Car
c. Credit Card
d. Other
10. Demand deposits:									
a. Private Sector
11. Time Deposits:									
a. Private Sector									
1. orig. mat.: 2 yrs. below
2. orig. mat.: over 2 yrs.
13. Borrowings:									
c. Bonds, etc.
d. Other

App. 9-B to the statement of:
as of:

Items: 4, 5, 8, 9, 10, 11, 12, 13, 14, and 16

Sectoral breakdown of Monthly Statement's Assets and Liabilities

AMOUNTS IN AFL 1,000

ASSETS	Afl.	FC	LIABILITIES	Afl.	FC
4. Investments			10. Demand deposits		
a. Centrale Bank van Aruba			a. Centrale Bank van Aruba		
b. Other depository corporations			b. Other depository corporations		
c. Other financial corporations			c. Other financial corporations		
d. General government 1/			d. General government 1/		
e. Public nonfinancial corporations			e. Public nonfinancial corporations		
f. Other nonfinancial corporations			f. Other nonfinancial corporations		
g. Other resident sectors 2/			g. Other resident sectors 2/		
h. Nonresidents			h. Nonresidents		
5. Loans			11. Time deposits		
a. Centrale Bank van Aruba			a. Centrale Bank van Aruba		
b. Other depository corporations			b. Other depository corporations		
c. Other financial corporations			c. Other financial corporations		
d. General government 1/			d. General government 1/		
e. Public nonfinancial corporations			e. Public nonfinancial corporations		
f. Other nonfinancial corporations			f. Other nonfinancial corporations 2/		
g. Other resident sectors 2/			g. Other resident sectors 3/		
h. Nonresidents			h. Nonresidents		
8. Other investments and advances to subsidiaries			12. Saving deposits		
a. Centrale Bank van Aruba			a. Centrale Bank van Aruba		
b. Other depository corporations			b. Other depository corporations		
c. Other financial corporations			c. Other financial corporations		
d. General government 1/			d. General government 1/		
e. Public nonfinancial corporations			e. Public nonfinancial corporations		
f. Other nonfinancial corporations			f. Other nonfinancial corporations		
g. Other resident sectors 2/			g. Other resident sectors 2/		
h. Nonresidents			h. Nonresidents		
9. Accounts receivable and prepayments			13. Borrowings		
1. Trade credits and advances			a. Centrale Bank van Aruba		
a. Centrale Bank van Aruba			b. Other depository corporations		
b. Other depository corporations			c. Other financial corporations		
c. Other financial corporations			d. General government 1/		
d. General government 1/			e. Public nonfinancial corporations		
e. Public nonfinancial corporations			f. Other nonfinancial corporations		
f. Other nonfinancial corporations			g. Other resident sectors 2/		
g. Other resident sectors 2/			h. Nonresidents		
h. Nonresidents			14. Other liabilities		
2. Other accounts receivable			1. Trade credits and advances		
a. Centrale Bank van Aruba			a. Centrale Bank van Aruba		
b. Other depository corporations			b. Other depository corporations		
c. Other financial corporations			c. Other financial corporations		
d. General government 1/			d. General government 1/		
e. Public nonfinancial corporations			e. Public nonfinancial corporations		
f. Other nonfinancial corporations			f. Other nonfinancial corporations		
g. Other resident sectors 2/			g. Other resident sectors 2/		
h. Nonresidents			h. Nonresidents		
			2. Other accounts payable		
			a. Centrale Bank van Aruba		
			b. Other depository corporations		
			c. Other financial corporations		
			d. General government 1/		
			e. Public nonfinancial corporations		
			f. Other nonfinancial corporations		
			g. Other resident sectors 2/		
			h. Nonresidents		
			16. Subordinated debt		
			a. Centrale Bank van Aruba		
			b. Other depository corporations		
			c. Other financial corporations		
			d. General government 1/		
			e. Public nonfinancial corporations		
			f. Other nonfinancial corporations		
			g. Other resident sectors 2/		
			h. Nonresidents		

FC = Foreign Currency

1/ Including private nonprofit institutions with salary subsidy from the government

2/ Include "Households" and "Nonprofit institutions serving households".

Signature(s):

App. 10 to the statement of:
as of:

INCOME AND EXPENDITURE STATEMENT

AMOUNTS IN AFL 1,000

On a quarterly basis

	Q1	Q2	Q3	Q4	Total
INTEREST INCOME
INTEREST EXPENSES
NET INTEREST INCOME					
OTHER OPERATING INCOME:					
Fees & commissions
Net revenue foreign exchange transactions *
All other
TOTAL OPERATING INCOME					
OTHER OPERATING EXPENSES:					
Salaries & employees benefits
General expenses
Depreciation
Additions to (recoveries from) provisions for loan losses
NET OPERATING RESULT BEFORE EXTRAORDINARY ITEMS					
EXTRAORDINARY INCOME
EXTRAORDINARY EXPENSES
NET INCOME BEFORE RESULT SUBSIDIARIES AND TAXES					
<i>RESULT SUBSIDIARIES</i>
NET INCOME BEFORE TAXES					
APPLICABLE PROFIT TAX
NET INCOME					

* Foreign currency revaluation adjustments gain/(loss)

Signature(s):

App. 11 to the statement of:
as of:

LOANS DISTRIBUTED BY ECONOMIC SECTOR (Residents sector only)
On a quarterly basis

AMOUNTS IN AFL 1,000

SECTOR			Current Account	On Term	Mortgage	Total
Type of business* Division						
A	01,02	AGRICULTURE, HUNTING AND FORESTRY				
B	05	FISHING				
C	10-14	MINING AND QUARRYING				
D	15-37	MANUFACTURING				
E	40,41	ELECTRICITY, GAS AND WATER SUPPLY				
F	45	CONSTRUCTION				
G	50-52	WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES, MOTORCYCLES AND PERSONAL AND HOUSEHOLD GOODS				
H	55	HOTELS AND RESTAURANTS				
		5510 Hotels; camping sites and other provision of short-stay accommodation				
		5520 Restaurants, bars and canteens				
I	60-64	TRANSPORT, STORAGE AND COMMUNICATIONS				
J	65-67	FINANCIAL INTERMEDIATION				
K	70-74	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES				
L	75	PUBLIC ADMINISTRATION AND DEFENSE; COMPULSORY SOCIAL SECURITY				
M	80	EDUCATION				
N	85	HEALTH AND SOCIAL WORK				
O	90-93	OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICE ACTIVITIES				
	00	ACTIVITIES NOT ADEQUATELY DEFINED				
TOTAL COMMERCIAL LOANS						
GOVERNMENT INDIVIDUALS						
TOTAL LOANS						

* According to the system of International Standard Industrial Classification of all economic activities (ISIC).

Only for use by the
Centrale Bank van Aruba

Appendix: 12

App. 12 to the statement of:
as of:

SPECIFICATION OF NON-PERFORMING LOANS

AMOUNTS IN AFL 1,000

On a quarterly basis

	Days past due			Total
	91-180 days	181 days - 1 year	> 1 year	
<i>Commercial Loans:</i>
Current Accounts
Term Loans
Mortgages
<i>Individual Loans:</i>
Mortgages
Other
Total
% of total loan portfolio			

Signature(s):

Explanation for large variances on Appendix 12

Name of institution:

Reporting period:

Categories:	Previous Reporting Period:	Current Reporting Period:	Difference:	A Updated (no longer past due):	B New past due account:	C Moved to/fron another age group:	D Paid off:	E Write Off:	F Revaluation Currency:	G Other:	Total Difference:	Notes:
91-180 days C/A Commercial Term Loan Commercial Mortgage loan Commercial Mortgage Loan Individuals Other Loans Individuals: - Personal Loan - Car Loan - Credit Card - Other												1 2 3 4 5 6 7 8
181 days -1yr C/A Commercial Term Loan Commercial Mortgage loan Commercial Mortgage Loan Individuals Other Loans Individuals: - Personal Loan - Car Loan - Credit Card - Other												9 10 11 12 13 14 15 16
>1yr C/A Commercial Term Loan Commercial Mortgage loan Commercial Mortgage Loan Individuals Other Loans Individuals: - Personal Loan - Car Loan - Credit Card - Other												17 18 19 20 21 22 23 24
Totals												

Notes:

- 1A:
- 1B:
- 1C:
- 1D:
- 1E:
- 1F:
- 1G:
- 2A:
- 2B:
- etc.

App. 13 to the statement of:
as of:

Allocated Loan Loss Provision
On a quarterly basis

AMOUNTS IN AFL 1,000

Name of borrower	Classification (SS, D, L)	Amount Outstanding	Estimated value collateral	Allocated loan loss provision
Total				

App. 14 to the statement of:
as of:

COUNTRY RISK EXPOSURE
On an annual basis

AMOUNTS IN AFL 1,000

Country	Credit Portfolio 1	Trade Portfolio 2	Off-balance sheet items 3	Allowed deductions 4	Net country risk exposure (1+2+3-4) 5	Country risk provision 6
Total						

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Appendix: 15

App. 15 to the statement of:
as of:

INTEREST RATE RISK EXPOSURE

AMOUNTS IN AFL 1,000

On an annual basis

	< 1 year	1- < 5 years	> 5 years	Non-interest bearing	Total
<i>Assets</i>					
Cash and due from banks					
Investments					
Net loans					
Other assets					
Off-balance sheet items					
Total Assets & OBS-items					
<i>Liabilities</i>					
Deposits					
Borrowings					
Other liabilities					
Off-balance sheet items					
Total liabilities and OBS-items					
Interest sensitivity gap					

Signature(s):

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Appendix: 16

App. 16 to the statement of:
as of:

FOREIGN EXCHANGE RISK EXPOSURE
On an annual basis

AMOUNTS IN AFL 1,000

	AFL	US\$	Euro	Other	Total
<i>Assets</i>					
Cash and due from banks					
Investments					
Net loans					
Other assets					
Off-balance sheet items					
Total Assets & OBS-items					
<i>Liabilities</i>					
Deposits					
Borrowings					
Other liabilities					
Off-balance sheet items					
Total liabilities and OBS-items					
Net balance sheet position					

Signature(s):

2003