

Cover design:

Our turtles.

They choose Aruba's beaches as a safe haven;

They choose Aruba's beaches as their breeding ground;

They connect and communicate through vocalizations and body language.

Their slow and steady pace represents resilience and endurance.

The full text of this report is available on the CBA website.

Correspondence related to the monthly tables should be addressed to the Statistics Department of the Centrale Bank van Aruba via Website: www.cbaruba.org or E-mail: statistics.department@cbaruba.org

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TABLE 6.1: INTEREST RATES OF COMMERCIAL BANKS 1)

		Time deposits		Savings deposits	Weighted average	Loans				Weighted average	Interest
		\leq 12-months >	12 months		rate of interest on			Commercial		rate of margin interest on	
							Consumer Housing credit mortgages		Other loans 2)	loans	
Period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10=9-4)
2020		1.6	2.8	1.5	1.9	9.0	5.6	6.3	6.4	6.6	4.7
2021		1.5	2.6	1.5	1.8	9.4		6.3		6.5	4.7
2022		1.5	2.5	1.3	1.7	9.0	5.3	6.0	6.2	6.2	4.5
2023		1.6	2.8	1.2	1.9	8.4	5.2	6.2	6.0	6.1	4.2
2022 I		1.1	2.3	1.4	1.3	9.1	5.5	5.8	6.5	6.2	4.9
II		2.7	2.1	1.2	2.6	9.1	5.3	6.1	6.5	6.4	3.9
III	I	0.6	2.0	1.2	0.9	9.2	5.2	6.0	6.2	6.2	5.3
IV	V	1.1	2.8	1.4	1.6	8.6	5.2	6.0	5.9	6.0	4.4
2023 I		1.4	2.5	1.3	1.8	9.0	5.2	6.0	6.0	6.1	4.3
II		0.9	2.9	0.9	1.5	8.8	5.2	6.5	5.9	6.2	4.7
III	I	1.7	2.9	1.2	2.0	7.7	5.1	5.9	6.1	6.0	4.1
IV	V	2.2	3.0	1.5	2.3	8.3	5.2	6.0	5.9	6.1	3.8
2024 I		2.0	3.7	1.3	2.7	8.4	5.2	6.2	6.6	6.6	3.9
II		2.4	4.4	1.4	3.1	9.0		6.2		6.5	3.4
III		3.1	3.1	1.5	3.1	8.0		6.0		6.1	3.0

Weighted averages related to transactions during the indicated period.
 Including current account overdraft facilities.
 Based on September - December figures.

TABLE 6.2: CENTRAL BANK OF ARUBA LENDING FACILITIES (LF) RATES

In % as of	Overnight LF	Primary LF	Secondary LF	Tertiary LF
	(OLF)	(PLF)	(SLF)	(TLF)
August 5, 2022	3.04	3.54	4.04	≥ 5.04*
October 3, 2022	2.98	3.48	3.98	≥4.98*
October 10, 2022	2.92	3.42	3.92	≥ 4.92*
November 7, 2022	2.90	3.40	3.90	≥ 4.90*
January 3, 2023	2.87	3.37	3.87	≥ 4.87*
January 9, 2023	2.82	3.32	3.82	≥ 4.82*
February 6, 2023	2.76	3.26	3.76	≥ 4.76*
April 3, 2023	2.71	3.21	3.71	≥ 4.71*
April 11, 2023	2.71	3.21	3.71	≥ 4.71*
May 4, 2023	2.74	3.24	3.74	≥ 4.74*
July 3, 2023	2.70	3.20	3.70	≥ 4.70*
July 7, 2023	4.85	5.35	5.85	≥ 6.85*
August 4, 2023	6.00	6.50	7.00	≥ 8.00*
October 2, 2023	4.70	5.20	5.70	≥ 6.70*
October 9, 2023	5.87	6.37	6.87	≥ 7.87 *
January 3, 2024	5.10	5.60	6.10	≥ 7.10*
January 8, 2024	5.44	5.94	6.44	≥ 7.44*
February 5, 2024	5.70	6.20	6.70	≥ 7.70*
April 2, 2024	5.90	6.40	6.90	≥ 7.90*
April 8, 2024	5.67	6.17	6.67	≥ 7.67*
May 3, 2024	5.90	6.40	6.90	≥ 7.90*
July 1, 2024	5.59	6.09	6.59	≥ 7.59*
July 8, 2024	5.50	6.00	6.50	≥ 7.50*
August 5, 2024	5.41	5.91	6.41	≥ 7.41*

^{*} Conditions of TLF, including the interest rate, are determined by the CBA on a case-by-case basis. Therefore, the indicated interest rate should be considered as a reference interest rate.

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

		7-day	30-day	
	averages er annum	(1)	(2)	
2020		0.0	0.0	
2021		0.0	0.0	
2022		0.0	0.0	
2023		0.1	0.3	
2022	I	0.0	0.0	
	II	0.0	0.0	
	III	0.0	0.1	
	IV	0.0	0.1	
2023	I	0.0	0.1	
	II	0.0	0.1	
	III	0.1	0.3	
	IV	0.3	0.5	
2024	I	0.4	0.6	
	II	0.5	0.7	
	III	0.8	1.0	

TABLE 6.4 GOVERNMENT SECURITY MARKETS: TREASURY BILLS AND CASH LOANS

	3-month tre	asury bills				6-month cash	loan certific	ates	
	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annun (%)
End of period		(1) (2)	(3)	(4)	End of period	(1) (2)	(3)	(4
periou		(1) (2)	(5)	(+)	periou		1) (2)	(5)	(7
2020	January	20.0	99.87	0.53	2020	March	8.0	99.66	0.6
	February	80.0	99.78	0.89		September	5.0	98.39	3.2
	April	25.0	99.75	1.70		-			
	April	20.0			2021	March	5.0	98.81	2.3
	May	80.0				September	5.0		
	July	25.0				~-F			
	July	20.0			2022	March	5.0	99.50	1.0
	August	80.0			2022		5.0		
	•					September	3.0	99.00	0.8
	October	25.0			2022		- /		0.7
	October	20.0			2023	March	5.0		
	November	80.0				September	5.0	99.00	2.0
	December	45.0	99.10	3.60					
2021	Ionue	40.0	99.10	2.50	2024	March	5.0	98.5	3.0
2021	January								
	February	40.0							
	March	45.0							
	April	40.0							
	May	20.0	99.59	1.63					
	June	45.0	99.65	1.40					
	July	40.0	99.64	1.43					
	August	20.0	99.65	1.41					
	September	45.0	99.65	1.39					
	October	40.0							
	November	20.0							
	December	45.0							
2022	January	40.0	99.68	1.29					
2022	February	20.0							
	•								
	March	45.0							
	April	40.0							
	May	20.0							
	June	45.0							
	July	40.0							
	August	20.0	99.86	0.54					
	September	45.0	99.88	0.48					
	October	40.0	99.89	0.42					
	November	20.0							
	December	45.0							
2022	Innua.	40.0	00.00	0.22					
2023	January	40.0							
	February	20.0							
	March	45.0							
	April	40.0							
	May	20.0	99.94	0.24					
	June	9.0	99.95	0.20					
	July	32.3	99.41	2.35					
	August	10.0							
	September	9.0							
	October	32.3							
	November	10.0							
	December	9.0							
2024	T	20.0	00.23	2.04					
2024	January	32.3							
	February	10.0							
	March	9.0							
	April	32.3							
	May	10.0	99.15	3.40					
	June	9.0	99.23	3.09					
	July	32.3	99.25	3.00					

TABLE 6.5 GOVERNMENT SECURITY MARKETS: GOVERNMENT BONDS AND DEBT SECURITIES

	Date of	Maturity	Currency	Amount	Yield		Date of	Maturit C	urrency	Amount	Yield
	issue	in years		(Afl. million)	per annum (%)		issue	in years		(Afl. million)	per annum (%)
End of						End of					
period	(1)	(2)	(3)	(4)	(5)	period	(1)	(2)	(3)	(4)	(-
2010	May	5	Afl.	23.5	4.750	2016	May	8	USD	59.1	6.100
	June	10	Afl.	100.0	5.500		May	12	USD	119.9	6.500
	June	15		80.0	6.000		September	10	Afl.	132.2	
	December	8		70.0	4.000						
	December	12		74.5		2017	February	10	Afl.	125.0	4.250
							April	10	Afl.	125.0	
2011	June	12	Afl.	93.8	5.150		June	10	Afl.	64.1	
	June	15		100.0	5.350		August	10	Afl.	124.7	
	September	13		29.5	4.500				**	121.7	
	November	14		100.0	5.500	2018	June	15	Afl.	100.0	5.750
	December	1	Afl.	55.8	2.850	2010	August	11	USD	223.8	6.500
	December	7		5.8	4.500		October	5	Afl.	10.0	4.000
	December	10		12.6			October	6	Afl.	44.0	4.250
	December	13		56.3	5.450		December	10	USD	107.4	5.750
2012	July	13	Afl.	20.0	5.500	2019	February	12	Afl.	100.0	5.250
	July	1	Afl.	5.0	2.850		February	13	Afl.	70.0	5.500
	September	11	USD	452.9	4.625		February	14	Afl.	46.3	5.750
	December	10	Afl.	16.1	5.500		February	15	Afl.	52.0	6.000
	December	10	Afl.	7.7	5.500		•				
						2020	June	7	USD	241.7	
2013	June	13		45.0	5.500		August	7	USD	211.2	
	July	14	Afl.	32.5	5.500		September	7	Afl.	60.0	5.300
	July	14	Afl.	25.5	5.500		September	7	USD	13.1	5.300
	August	12		93.1	6.319		September	7	Afl.	40.0	5.300
	August	7		202.3	**		September	7	USD	59.1	5.300
	August	7		77.0	5.514						
	December	7	Afl.	3.7	5.000	2021	November	9	Afl.	84.0	4.836
	December	15	Afl.	76.8	5.500						
						2022	December	10	Afl.	105.0	5.366
2014	March	10	USD	118.5	6.100		December	15	Afl.	80.0	5.804
	March	12	USD	55.5	6.240						
	July	15	Afl.	69.3	5.625	2023	June	9	Afl.	165.0	5.730
	October	7	USD	93.1	**		July	13	Afl.	160.0	6.010
	December	7	USD	94.7	**		October	8	Afl.	88.0	5.660
2015	May	12		6.1	5.500	2024	May	14	Afl.	110.0	
	May	15	Afl.	29.3	5.900		May	6	Afl.	50.0	5.180
	May	20	Afl.	19.6	6.125		September	5	USD	80.0	6.300
	August	7	USD	152.2	**		September	6	USD	54.5	6.320
	October	7	USD	75.9	**		•				
	December	12	Afl.	11.2	4.650						

^{*} Including loans which are tradable.** LIBOR rate plus 4.5 percent

TABLE 6.6: OFFICIAL FOREIGN EXCHANGE RATES (SELLING) (Period averages)

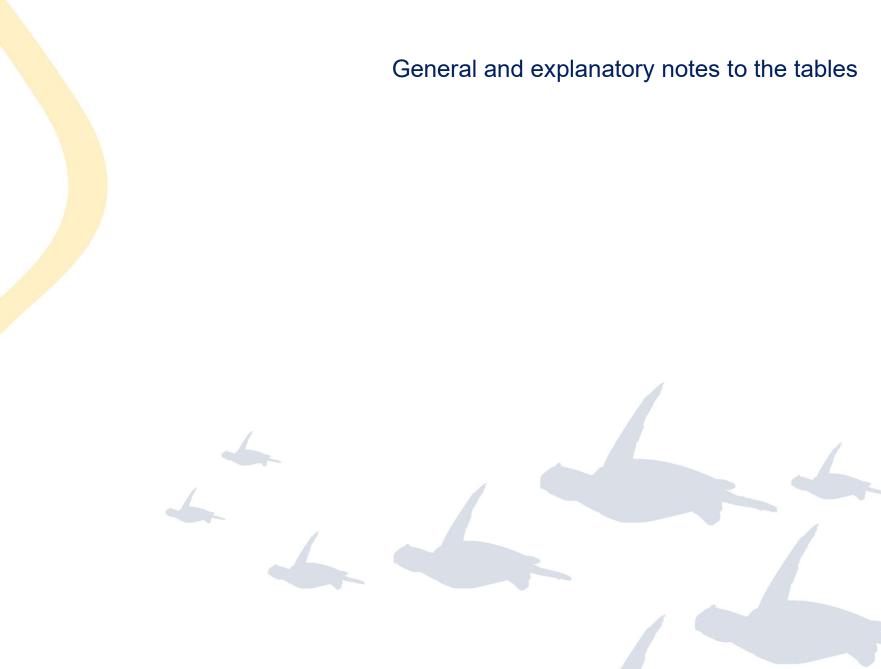
	Ca	anadian dollar	Pound sterling	Swiss franc	Japanese yen	ECU/Euro 1)
				(x 100)	(x 10,000)	(x 100)
		(1)	(2)	(3)	(4)	(5)
2020		1.347	2.329	191.476	168.667	205.622
2021		1.439	2.494	196.231	163.926	212.921
2022		1.386	2.240	187.914	137.427	189.311
2023		1.336	2.256	199.696	128.096	194.519
2022	I	1.423	2.432	194.160	154.708	201.832
	II	1.413	2.277	185.951	138.592	191.623
	III	1.381	2.136	185.626	130.184	181.191
	IV	1.329	2.131	186.161	127.332	183.582
2023	I	1.333	2.205	193.899	135.925	193.022
	II	1.344	2.273	199.626	130.836	195.886
	III	1.345	2.297	203.041	124.519	195.822
	IV	1.323	2.250	202.014	121.558	193.388
2021		1 220	2 201	205.1.40	121 102	407.077
2024	I	1.338	2.301	205.140	121.183	195.375
	II	1.318	2.290	198.342	115.480	193.719
	III	1.322	2.357	207.037	120.681	197.581

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)

	Ca	ınadian dollar	Pound sterling	Swiss franc	Japanese yen	ECU/Euro 1)
				(x 100)	(x 10,000)	(x 100)
		(1)	(2)	(3)	(4)	(5)
2020		1.415	2.474	203.762	174.546	221.028
2021		1.416	2.445	196.607	156.282	203.839
2022		1.334	2.186	194.623	136.576	192.272
2023		1.360	2.309	213.831	126.917	199.018
2022	I	1.440	2.381	193.924	147.756	199.692
	II	1.395	2.197	187.268	131.948	187.010
	III	1.315	2.012	182.912	124.435	175.640
	IV	1.334	2.186	194.623	136.576	192.272
2023	I	1.331	2.247	195.570	135.132	195.699
	II	1.359	2.293	199.168	124.336	195.195
	III	1.344	2.224	196.543	120.590	190.617
	IV	1.360	2.309	213.831	126.917	199.018
2024	I	1.328	2.290	198.125	118.887	194.179
	II	1.317	2.294	199.322	112.031	192.560
	III	1.334	2.430	212.699	126.290	201.356

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

Figures in the tables 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 tables:

blank: not available

0.0: 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

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		maximum
	buying rates		selling rates
as from:	<mark>b</mark> ank	cheque and	
	notes	cable transfers	
Jan 1, 198 <mark>6</mark>	1.77	1.79	1.81
May 18, 1987	1.77	1.79	1.80

