

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

CONTENT

Finan	cial Se	ector	Available
2.1		Monetary Survey	\boxtimes
2.2		Components of broad money	\boxtimes
2.3		Causes of changes in broad money	\boxtimes
2.4		Foreign Assets	\boxtimes
3.1		Consolidated balance sheet of the money-creating institutions	\boxtimes
3.2		Detailed balance sheet of the Centrale Bank van Aruba	\boxtimes
3.3		Bank notes issued	\boxtimes
3.4		Coins issued	\boxtimes
4.1		Summary account	\boxtimes
4.2		Financial soundness indicators	\boxtimes
4.3		Detailed balance sheet	\boxtimes
4.4		Loans to domestic sectors by kind of economic activity (end of period)	\boxtimes
4.5		Loans to domestic sectors by kind of economic activity	
5.1		Nonmonetary financial institutions	\boxtimes
5.2		Housing mortgages	\boxtimes
5.3		Financial survey	\boxtimes

General and explanatory notes to the tables

DISCLAIMER: No part of this publication may be reproduced, copied, stored in, or introduced into a retrieval system, or transmitted in any form or by any means (electronic, digital, mechanical, photocopying, recording, or otherwise) without prior written permission from the Centrale Bank van Aruba.

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

Quarterly Tables Financial Sector Q4 2024

TABLE 2.1: MONETARY SURVEY

Ford of social	2021	2022	2023	2024	2022				2023				2024			
End of period					I	II	III	IV	1	II	III	IV	I	П	Ш	IV
I. Net domestic assets	2,481.2	2,429.3	2,780.8	2,949.2	2,117.1	2,121.7	2,307.1	2,429.3	2,735.4	2,740.3	2,742.4	2,780.8	2,918.9	2,858.5	2,613.3	2,949.2
A) Domestic credit	3,787.6	3,834.5	4,062.1	4,405.9	3,443.6	3,477.7	3,668.9	3,834.5	3,921.5	3,933.2	3,974.3	4,062.1	4,218.5	4,233.7	4,012.7	4,405.9
1) Net claims on public sector	364.3	353.0	234.0	208.6	51.7	50.6	231.9	353.0	312.5	259.3	221.6	234.0	293.5	234.8	-69.4	208.6
a) Gross claims	499.7	552.2	530.8	497.9	487.3	487.5	481.6	552.2	552.5	510.7	492.4	530.8	531.2	557.8	539.7	497.9
b) Government's deposits	-135.5	-199.2	-296.8	-289.4	-435.6	-436.8	-249.7	-199.2	-240.1	-251.4	-270.8	-296.8	-237.7	-323.0	-609.1	-289.4
c) Development funds	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
2) Claims on private sector	3,423.3	3,481.5	3,828.1	4,197.4	3,391.9	3,427.1	3,436.9	3,481.5	3,609.0	3,673.9	3,752.7	3,828.1	3,925.0	3,998.9	4,082.1	4,197.4
a) Enterprises	1,501.3	1,512.1	1,755.9	2,000.1	1,478.6	1,500.4	1,497.4	1,512.1	1,631.9	1,670.9	1,708.7	1,755.9	1,845.2	1,896.9	1,938.8	2,000.1
b) Individuals	1,909.5	1,956.9	2,059.4	2,185.7	1,900.7	1,914.1	1,926.9	1,956.9	1,964.6	1,990.6	2,031.5	2,059.4	2,066.8	2,089.1	2,130.6	2,185.7
1) Consumer credit	424.1	407.0	438.3	482.6	407.3	408.8	403.3	407.0	401.4	402.5	426.2	438.3	438.0	441.2	457.1	482.6
2) Housing mortgages	1,485.4	1,549.9	1,621.1	1,703.1	1,493.4	1,505.3	1,523.6	1,549.9	1,563.2	1,588.1	1,605.3	1,621.1	1,628.8	1,647.8	1,673.5	1,703.1
c) Other	12.5	12.5	12.8	11.6	12.5	12.6	12.6	12.5	12.5	12.4	12.4	12.8	13.0	12.9	12.8	11.6
B) Other items, net	-1,306.4	-1,405.3	-1,281.3	-1,456.8	-1,326.5	-1,356.0	-1,361.7	-1,405.3	-1,186.1	-1,192.9	-1,231.8	-1,281.3	-1,299.6	-1,375.2	-1,399.4	-1,456.8
II. Net foreign assets	2,884.3	3,110.5	2,802.2	3,275.1	3,287.8	3,286.8	3,087.2	3,110.5	2,936.1	2,981.9	2,812.1	2,802.2	2,889.9	3,121.8	3,388.5	3,275.1
A) Centrale Bank van Aruba	2,498.6	2,661.1	2,386.0	2,924.1	2,855.8	2,815.3	2,648.3	2,661.1	2,594.6	2,519.6	2,377.7	2,386.0	2,478.8	2,694.9	2,983.8	2,924.1
B) Commercial banks	385.7	449.5	416.2	351.1	432.0	471.5	438.9	449.5	341.5	462.3	434.3	416.2	411.1	426.9	404.8	351.1
III. Broad money	5,365.5	5,539.8	5,583.0	6,224.3	5,404.8	5,408.5	5,394.3	5,539.8	5,671.5	5,722.2	5,554.5	5,583.0	5,808.8	5,980.3	6,001.8	6,224.3
A) Money	3,184.8	3,395.8	3,307.3	3,509.2	3,323.3	3,335.3	3,351.4	3,395.8	3,579.5	3,611.9	3,422.6	3,307.3	3,477.0	3,661.7	3,550.0	3,509.2
B) Quasi-money	2,180.7	2,144.0	2,275.7	2,715.2	2,081.5	2,073.2	2,043.0	2,144.0	2,092.0	2,110.3	2,131.9	2,275.7	2,331.8	2,318.7	2,451.9	2,715.2

TABLE 2.2: COMPONENTS OF BROAD MONEY

	Currency			Demand of	leposits		Money	Other dep	oosits				Treassury bills and	Quasi- money	Broad money
	Issued	At banks	Outside banks	Afl.	Foreign currency	Total	-	Savings		Time		Total	cash loan	-	-
								Afl.	Foreign currency	Afl.	Foreign currency		certificates		
End of period	(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)
2021	340.4	54.8	285.6	2,302.7	596.4	2,899.2	3,184.8	1,116.2	4.1	1,052.1	4.8	2,177.2	3.5	2,180.7	5,365.5
2022	336.6	57.1	279.5	2,535.6	580.7	3,116.3	3,395.8	1,151.9	2.8	983.2	6.1	2,144.0	0.0	2,144.0	5,539.8
2023	355.9	60.3	295.7	2,496.9	514.8	3,011.6	3,307.3	1,178.2	5.8	1,065.4	23.8	2,273.2	2.5	2,275.7	5,583.0
2024	399.1	59.7	339.4	2,639.3	530.5	3,169.7	3,509.2	1,230.0	5.6	1,444.1	35.4	2,715.2	0.0	2,715.2	6,224.3
2022 I	337.0	51.1	285.9	2,398.1	639.4	3,037.5	3,323.3	1,129.5	3.6	941.7	6.0	2,080.7	0.8	2,081.5	5,404.8
II	334.6	49.3	285.2	2,446.9	603.2	3,050.1	3,335.3	1,133.2	3.1	930.9	6.0	2,073.2	0.0	2,073.2	5,408.5
III	328.6	52.3	276.2	2,483.7	591.5	3,075.1	3,351.4	1,125.6	3.4	907.2	5.8	2,042.0	1.0	2,043.0	5,394.3
IV	336.6	57.1	279.5	2,535.6	580.7	3,116.3	3,395.8	1,151.9	2.8	983.2	6.1	2,144.0	0.0	2,144.0	5,539.8
2023 I	333.3	51.2	282.1	2,709.1	588.2	3,297.3	3,579.5	1,160.2	3.2	904.2	23.8	2,091.5	0.5	2,092.0	5,671.5
II	330.7	47.4	283.3	2,764.1	564.5	3,328.6	3,611.9	1,165.1	4.6	916.7	23.9	2,110.3	0.0	2,110.3	5,722.2
III	330.2	49.4	280.9	2,643.5	498.2	3,141.7	3,422.6	1,165.1	5.9	937.3	23.7	2,131.9	0.0	2,131.9	5,554.5
IV	355.9	60.3	295.7	2,496.9	514.8	3,011.6	3,307.3	1,178.2	5.8	1,065.4	23.8	2,273.2	2.5	2,275.7	5,583.0
2024 I	350.5	51.7	298.8	2,574.6	603.6	3,178.2	3,477.0	1,175.5	4.4	1,128.2	23.7	2,331.8	0.0	2,331.8	5,808.8
II	355.4	48.1	307.3	2,786.5	567.9	3,354.4	3,661.7	1,208.5	4.7	1,070.7	32.8	2,316.7	2.0	2,318.7	5,980.3
III	359.2	42.8	316.5	2,715.1	518.4	3,233.5	3,550.0	1,191.2	4.2	1,217.2	39.2	2,451.9	0.0	2,451.9	6,001.8
IV	399.1	59.7	339.4	2,639.3	530.5	3,169.7	3,509.2	1,230.0	5.6	1,444.1	35.4	2,715.2	0.0	2,715.2	6,224.3

TABLE 2.3: CAUSES OF CHANGES IN BROAD MONEY

Duvino novio d	2021	2022	2023	2024	2022				2023				2024			
During period					I	П	Ш	IV	I	П	Ш	IV	I	П	III	IV
I. Net domestic money creation	-260.3	-51.9	351.5	168.4	-364.1	4.7	185.4	122.1	306.1	4.9	2.1	38.4	138.1	-60.4	-245.2	335.9
A) Domestic credit	-150.8	47.0	227.5	343.9	-344.0	34.1	191.2	165.6	87.0	11.7	41.1	87.8	156.4	15.2	-221.0	393.2
1) Net claims on public sector	-103.5	-11.3	-119.0	-25.4	-312.6	-1.1	181.3	121.1	-40.5	-53.2	-37.7	12.4	59.5	-58.7	-304.2	278.0
a) Recourse to monetary system	-110.7	52.4	-21.4	-32.9	-12.4	0.2	-5.9	70.6	0.4	-41.8	-18.3	38.4	0.4	26.6	-18.1	-41.7
b) Drawing down of bank balances	7.3	-63.7	-97.7	7.4	-300.1	-1.2	187.2	50.5	-40.9	-11.4	-19.4	-26.0	59.1	-85.3	-286.1	319.7
1) Government's deposits	7.3	-63.7	-97.7	7.4	-300.1	-1.2	187.2	50.5	-40.9	-11.4	-19.4	-26.0	59.1	-85.3	-286.1	319.7
2) Development funds	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
2) Claims on private sector	-47.4	58.2	346.6	369.3	-31.4	35.2	9.9	44.6	127.5	64.9	78.8	75.4	96.9	73.9	83.3	115.2
a) Enterprises	-22.5	10.8	243.8	244.2	-22.7	21.8	-3.0	14.6	119.8	39.0	37.8	47.2	89.3	51.7	41.9	61.3
b) Individuals	-25.0	47.4	102.5	126.4	-8.8	13.4	12.8	30.0	7.7	26.0	40.9	27.8	7.4	22.3	41.5	55.2
1) Consumer credit	-51.3	-17.1	31.2	44.4	-16.8	1.5	-5.5	3.7	-5.7	1.2	23.7	12.1	-0.3	3.2	15.8	25.5
2) Housing mortgages	26.2	64.5	71.2	82.0	8.0	11.9	18.3	26.3	13.3	24.9	17.3	15.8	7.7	19.0	25.6	29.6
c) Other	0.1	0.0	0.3	-1.3	0.0	0.1	0.0	-0.1	0.0	-0.1	0.0	0.4	0.2	-0.1	-0.1	-1.2
B) Other domestic factors	-109.5	-98.9	124.0	-175.5	-20.1	-29.5	-5.7	-43.5	219.2	-6.8	-39.0	-49.4	-18.3	-75.6	-24.3	-57.3
II. Inflow of foreign funds	828.5	226.2	-308.3	472.9	403.4	-0.9	-199.6	23.4	-174.5	45.8	-169.8	-9.8	87.7	231.9	266.7	-113.4
III. Broad money	568.1	174.3	43.2	641.3	39.3	3.7	-14.2	145.5	131.7	50.7	-167.7	28.5	225.8	171.5	21.5	222.5
1) Money	449.9	211.1	-88.6	201.9	138.5	12.0	16.1	44.5	183.6	32.5	-189.4	-115.3	169.7	184.7	-111.7	-40.8
2) Quasi-money	118.3	-36.8	131.7	439.5	-99.2	-8.3	-30.3	101.0	-52.0	18.3	21.7	143.8	56.1	-13.2	133.2	263.3

TABLE 2.4: FOREIGN ASSETS

	Central	le Bank var	n Aruba		Commerci	al banks		Total	Revaluation differences	Total excl. (9)	Broad money	Broad money
	Gold	Other assets	Liabi- lities	Net	Assets	Liabi- lities	Net		umerences	eaci. (5)	money	coverage (%)
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)
2021	362.6	2,382.4	0.1	2,744.9	705.0	319.3	385.7	3,130.6	246.3	2,884.3	5,365.5	53.8
2022	361.1	2,439.2	9.4	2,790.9	785.7	336.2	449.5	3,240.4	129.8	3,110.5	5,539.8	56.1
2023	410.9	2,258.8	23.9	2,645.7	742.7	326.5	416.2	3,061.9	259.7	2,802.2	5,583.0	50.2
2024	520.1	2,938.0	142.9	3,315.3	657.3	306.2	351.1	3,666.3	391.2	3,275.1	6,224.3	52.6
2022 I	386.9	2,677.4	2.3	3,062.0	763.8	331.8	432.0	3,494.0	206.3	3,287.8	5,404.8	60.8
II	362.0	2,599.5	2.3	2,959.2	807.7	336.2	471.5	3,430.7	143.9	3,286.8	5,408.5	60.8
III	333.0	2,410.1	9.2	2,734.0	759.7	320.7	438.9	3,172.9	85.7	3,087.2	5,394.3	57.2
IV	361.1	2,439.2	9.4	2,790.9	785.7	336.2	449.5	3,240.4	129.8	3,110.5	5,539.8	56.1
2023 I	394.4	2,400.7	16.3	2,778.8	761.1	419.6	341.5	3,120.3	184.2	2,936.1	5,671.5	51.8
II	381.0	2,339.9	16.2	2,704.6	766.5	304.2	462.3	3,166.9	185.0	2,981.9	5,722.2	52.1
III	372.6	2,203.3	23.2	2,552.7	740.3	305.9	434.3	2,987.1	175.0	2,812.1	5,554.5	50.6
IV	410.9	2,258.8	23.9	2,645.7	742.7	326.5	416.2	3,061.9	259.7	2,802.2	5,583.0	50.2
2024 I	441.1	2,377.4	30.7	2,787.8	745.6	334.5	411.1	3,198.8	308.9	2,889.9	5,808.8	49.8
II	464.4	2,592.0	30.3	3,026.0	715.4	288.5	426.9	3,452.9	331.1	3,121.8	5,980.3	52.2
III	523.9	2,933.3	37.7	3,419.6	739.9	335.1	404.8	3,824.4	435.8	3,388.5	6,001.8	56.5
IV	520.1	2,938.0	142.9	3,315.3	657.3	306.2	351.1	3,666.3	391.2	3,275.1	6,224.3	52.6

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

	2021	2022	2023	2024	2022				2023				2024			
End of period					I	II	III	IV	I	П	III	IV	I	П	Ш	IV
ASSETS																
1. Claims on money-creating institutions	2,240.2	2,379.0	1,997.7	2,347.7	2,297.1	2,318.6	2,346.8	2,379.0	2,309.6	2,207.9	2,015.8	1,997.7	2,105.0	2,222.6	2,167.4	2,347.7
a) Monetary authorities	2,221.6	2,360.3	1,979.2	2,329.2	2,278.5	2,300.0	2,328.3	2,360.3	2,291.1	2,189.3	1,997.2	1,979.2	2,086.4	2,204.1	2,148.9	2,329.2
b) Commercial banks	18.5	18.7	18.5	18.5	18.5	18.5	18.6	18.7	18.6	18.6	18.6	18.5	18.5	18.5	18.5	18.5
2. Claims on the public sector	499.7	552.2	530.8	497.9	487.3	487.5	481.6	552.2	552.5	510.7	492.4	530.8	531.2	557.8	539.7	497.9
a) Short-term	151.8	169.8	101.3	82.1	152.0	167.2	170.4	169.8	170.3	119.6	100.7	101.3	101.8	141.5	123.6	82.1
b) Long-term	347.9	382.4	429.5	415.9	335.3	320.3	311.2	382.4	382.3	391.1	391.7	429.5	429.4	416.3	416.1	415.9
3. Claims on the private sector	3,423.3	3,481.5	3,828.1	4,197.4	3,391.9	3,427.1	3,436.9	3,481.5	3,609.0	3,673.9	3,752.7	3,828.1	3,925.0	3,998.9	4,082.1	4,197.4
a) Enterprises	1,501.3	1,512.1	1,755.9	2,000.1	1,478.6	1,500.4	1,497.4	1,512.1	1,631.9	1,670.9	1,708.7	1,755.9	1,845.2	1,896.9	1,938.8	2,000.1
b) Individuals	1,909.5	1,956.9	2,059.4	2,185.7	1,900.7	1,914.1	1,926.9	1,956.9	1,964.6	1,990.6	2,031.5	2,059.4	2,066.8	2,089.1	2,130.6	2,185.7
1) Consumer credit	424.1	407.0	438.3	482.6	407.3	408.8	403.3	407.0	401.4	402.5	426.2	438.3	438.0	441.2	457.1	482.6
2) Housing mortgages	1,485.4	1,549.9	1,621.1	1,703.1	1,493.4	1,505.3	1,523.6	1,549.9	1,563.2	1,588.1	1,605.3	1,621.1	1,628.8	1,647.8	1,673.5	1,703.1
c) Capital market investments	4.8	4.9	4.8	4.8	4.8	4.8	4.8	4.9	4.9	4.8	4.8	4.8	5.0	4.9	4.8	4.8
d) Other	7.7	7.7	8.0	6.8	7.7	7.8	7.8	7.7	7.7	7.7	7.7	8.0	8.0	8.0	8.0	6.8
4. Foreign assets	3,450.0	3,585.9	3,412.4	4,115.4	3,828.1	3,769.2	3,502.8	3,585.9	3,556.3	3,487.3	3,316.2	3,412.4	3,564.1	3,771.7	4,197.2	4,115.4
a) Gold	362.6	361.1	410.9	520.1	386.9	362.0	333.0	361.1	394.4	381.0	372.6	410.9	441.1	464.4	523.9	520.1
b) Short-term	897.8	834.8	694.5	657.2	1,159.8	805.4	783.4	834.8	782.1	770.5	706.7	694.5	727.1	767.4	764.9	657.2
c) Long-term	2,189.6	2,390.1	2,307.0	2,938.1	2,281.3	2,601.8	2,386.3	2,390.1	2,379.7	2,335.9	2,236.9	2,307.0	2,395.8	2,540.0	2,908.3	2,938.1
5. Other domestic assets	-49.8	-46.1	-44.5	-54.6	-43.7	-55.3	-50.5	-46.1	-38.7	-43.3	-34.4	-44.5	-42.9	-29.1	-42.3	-54.6
6. Total assets	9,563.4	9,952.6	9,724.4	11,103.9	9,960.6	9,947.0	9,717.7	9,952.6	9,988.8	9,836.5	9,542.7	9,724.4	10,082.3	10,521.8	10,944.1	1,103.9

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

F- 1 C 1	2021	2022	2023	2024	2022				2023				2024			
End of period					I	П	Ш	IV	I	П	Ш	IV	I	П	Ш	IV
LIABILITIES																
7. Broad money	5,365.5	5,539.8	5,583.0	6,224.3	5,404.8	5,408.5	5,394.3	5,539.8	5,671.5	5,722.2	5,554.5	5,583.0	5,808.8	5,980.3	6,001.8	6,224.3
a) Money	3,184.8	3,395.8	3,307.3	3,509.2	3,323.3	3,335.3	3,351.4	3,395.8	3,579.5	3,611.9	3,422.6	3,307.3	3,477.0	3,661.7	3,550.0	3,509.2
b) Quasi-money	2,180.7	2,144.0	2,275.7	2,715.2	2,081.5	2,073.2	2,043.0	2,144.0	2,092.0	2,110.3	2,131.9	2,275.7	2,331.8	2,318.7	2,451.9	2,715.2
8. Money-creating institutions	2,221.5	2,360.8	1,975.5	2,320.5	2,276.5	2,279.9	2,324.2	2,360.8	2,274.3	2,191.2	1,997.3	1,975.5	2,086.5	2,204.2	2,161.7	2,320.5
a) Monetary authorities	2,221.5	2,360.8	1,975.5	2,320.5	2,276.5	2,279.9	2,324.2	2,360.8	2,274.3	2,191.2	1,997.3	1,975.5	2,086.5	2,204.2	2,161.7	2,320.5
b) Commercial banks	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
9. Public sector deposits	135.5	199.2	296.8	289.4	435.6	436.8	249.7	199.2	240.1	251.4	270.8	296.8	237.7	323.0	609.1	289.4
a) Government	135.5	199.2	296.8	289.4	435.6	436.8	249.7	199.2	240.1	251.4	270.8	296.8	237.7	323.0	609.1	289.4
b) Development funds	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
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	1,165.3	1,266.1	1,132.1	1,295.7	1,186.4	1,215.6	1,219.7	1,266.1	1,049.3	1,059.6	1,102.0	1,132.1	1,151.3	1,206.7	1,236.3	1,295.7
13. Foreign liabilities	319.4	345.6	350.4	449.1	334.0	338.4	329.9	345.6	436.0	320.4	329.1	350.4	365.2	318.8	372.8	449.1
a) Short-term	252.1	274.3	305.0	421.3	266.5	266.3	259.1	274.3	364.7	255.6	280.5	305.0	327.2	280.9	338.2	421.3
b) Long-term	67.3	71.3	45.5	27.8	67.5	72.1	70.8	71.3	71.3	64.8	48.7	45.5	38.1	37.9	34.6	27.8
14. Revaluation differences	246.3	129.8	259.7	391.2	206.3	143.9	85.7	129.8	184.2	185.0	175.0	259.7	308.9	331.1	435.8	391.2
15. Other domestic liabilities	109.9	111.4	126.9	133.8	117.0	123.8	114.3	111.4	133.5	106.6	114.0	126.9	123.9	157.7	126.5	133.8
16. Total liabilities	9,563.4	9,952.6	9,724.4	11,103.9	9,960.6	9,947.0	9,717.7	9,952.6	9,988.8	9,836.5	9,542.7	9,724.4	10,082.3	10,521.8	10,944.1	11,103.9

TABLE 3.2: DETAILED BALANCE SHEET OF THE CENTRALE BANK VAN ARUBA

	Domestic asse	ets	Total domestic	Foreign ass	sets			Total foreign	Total assets
	Government	Other	assets	Gold and claims	Claims or	1		assets	
				in gold	Banks	Governments	Other		
End of									
period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2021	0.0	33.9	33.9	362.6	269.9	0.0	2,112.5	2,745.0	2,778.9
2022	0.0	33.8	33.8	361.1	153.3	0.0	2,285.9	2,800.3	2,834.1
2023	0.0	32.0	32.0	410.9	66.4	0.0	2,192.4	2,669.7	2,701.7
2024	0.0	32.2	32.2	520.1	132.8	0.0	2,805.2	3,458.1	3,490.3
2022	I 0.0	35.7	35.7	386.9	478.5	0.0	2,198.9	3,064.3	3,100.0
	II 0.0	56.1	56.1	362.0	89.2	0.0	2,510.3	2,961.5	3,017.6
	III 0.0	38.5	38.5	333.0	113.4	0.0	2,296.6	2,743.1	2,781.6
	IV 0.0	33.8	33.8	361.1	153.3	0.0	2,285.9	2,800.3	2,834.1
2023	I 0.0	55.3	55.3	394.4	123.5	0.0	2,277.2	2,795.1	2,850.4
	II 0.0	35.8	35.8	381.0	105.8	0.0	2,234.1	2,720.8	2,756.6
	III 0.0	35.0	35.0	372.6	69.8	0.0	2,133.4	2,575.9	2,610.9
	IV 0.0	32.0	32.0	410.9	66.4	0.0	2,192.4	2,669.7	2,701.7
2024	I 0.0	31.9	31.9	441.1	99.2	0.0	2,278.1	2,818.5	2,850.3
	II 0.0	32.2	32.2	464.4	181.6	0.0	2,410.5	3,056.4	3,088.6
	III 0.0	32.9	32.9	523.9	153.7	0.0	2,779.6	3,457.2	3,490.1
	IV 0.0	32.2	32.2	520.1	132.8	0.0	2,805.2	3,458.1	3,490.3

TABLE 3.2: DETAILED BALANCE SHEET OF THE CENTRALE BANK VAN ARUBA (continued)

	Domestic 1	liabilities									Total domestic	Total foreign	Revaluation of gold,	Total liabilities
	Capital and reserves	Bank notes issued	Govern- ment	Develop- ment funds	Official entities	Commerci banks dep		Other fin.inst. deposits	Private sector deposits	Other	liabilities	liabilities	foreign exchange and security hold	
						Demand	Time						security note	63
End of period	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
2021	124.8	298.6	41.7	0.0	0.0	1,519.4	540.8	0.0	0.0	7.3	2,532.5	0.1	246.3	2,778.9
2022	123.1	297.8	69.6	0.0	0.0	853.1	1,340.6	0.0	0.0	10.6	2,694.8	9.4	129.8	2,834.1
2023	137.0	315.4	82.3	0.0	0.0	657.6	1,203.9	0.0	0.0	21.8	2,418.0	23.9	259.7	2,701.7
2024	207.4	356.2	116.0	0.0	0.0	546.6	1,714.2	0.0	0.0	15.9	2,956.2	142.9	391.2	3,490.3
2022 I	130.7	295.0	339.2	0.0	0.0	1,377.9	738.3	0.0	0.0	10.4	2,891.5	2.3	206.3	3,100.0
II	137.6	292.3	311.6	0.0	0.0	1,070.2	1,050.4	0.0	0.0	9.3	2,871.4	2.3	143.9	3,017.6
III	110.4	286.2	117.5	0.0	0.0	814.6	1,348.2	0.0	0.0	9.9	2,686.8	9.2	85.7	2,781.6
IV	123.1	297.8	69.6	0.0	0.0	853.1	1,340.6	0.0	0.0	10.6	2,694.8	9.4	129.8	2,834.1
2023 I	138.0	294.1	89.1	0.0	0.0	712.9	1,400.7	0.0	0.0	15.0	2,649.8	16.3	184.2	2,850.4
П	121.6	291.1	61.3	0.0	0.0	554.3	1,515.6	0.0	0.0	11.5	2,555.3	16.2	185.0	2,756.6
III	137.3	290.2	79.7	0.0	0.0	521.9	1,369.8	0.0	0.0	13.8	2,412.7	23.2	175.0	2,610.9
IV	137.0	315.4	82.3	0.0	0.0	657.6	1,203.9	0.0	0.0	21.8	2,418.0	23.9	259.7	2,701.7
2024 I	131.1	309.4	77.5	0.0	0.0	738.0	1,240.6	0.0	0.0	14.1	2,510.7	30.7	308.9	2,850.3
II	154.7	313.8	128.5	0.0	0.0	638.1	1,463.7	0.0	0.0	28.3	2,727.2	30.3	331.1	3,088.6
III	180.9	317.1	427.6	0.0	0.0	511.7	1,565.0	0.0	0.0	14.4	3,016.6	37.7	435.8	3,490.1
IV	207.4	356.2	116.0	0.0	0.0	546.6	1,714.2	0.0	0.0	15.9	2,956.2	142.9	391.2	3,490.3

TABLE 3.3: BANK NOTES ISSUED

]	Denomination	ns: number	(x 1,000)					Total number	1	Denominati	ons: value	(Afl. millio	on)				Total value
	5	10	25	50	100	200	500	of notes issued	-	5	10	25	50	100	200	500	of notes issued
End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	End of period	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(
2021	176	1,048	888	363	2,359	50	2	4,887	2021	0.9	10.5	22.2	18.2	235.9	10.0	0.9	298.
2022	0	922	882	351	2,387	48	1	4,591	2022	0.0	9.2	22.0	17.5	238.7	9.6	0.7	297.
2023	0	958	904	373	2,536	51	1	4,825	2023	0.0	9.6	22.6	18.6	253.6	10.2	0.7	315
2024	0	1,022	982	377	2,906	56	1	5,345	2024	0.0	10.2	24.5	18.8	290.6	11.3	0.7	356
2022 I	176	1,031	868	337	2,345	49	2	4,808	2022 I	0.9	10.3	21.7	16.8	234.5	9.8	0.9	295
II	176	1,037	851	334	2,320	51	2	4,770	II	0.9	10.4	21.3	16.7	232.0	10.2	0.9	292
III	176	1,023	850	331	2,266	49	2	4,697	III	0.9	10.2	21.3	16.6	226.6	9.7	0.9	286
IV	0	922	882	351	2,387	48	1	4,591	IV	0.0	9.2	22.0	17.5	238.7	9.6	0.7	297
2023 I	0	895	846	342	2,368	47	1	4,499	2023 I	0.0	8.9	21.1	17.1	236.8	9.4	0.7	294
II	0	928	821	331	2,347	47	1	4,475	II	0.0	9.3	20.5	16.6	234.7	9.3	0.7	291
III	0	928	816	318	2,340	50	1	4,453	III	0.0	9.3	20.4	15.9	234.0	10.0	0.7	290
IV	0	958	904	373	2,536	51	1	4,825	IV	0.0	9.6	22.6	18.6	253.6	10.2	0.7	315
2024 I	0	953	885	343	2,500	49	1	4,732	2024 I	0.0	9.5	22.1	17.1	250.0	9.9	0.7	309
$_{ m II}$	0	971	863	339	2,545	52	1	4,771	II	0.0	9.7	21.6	16.9	254.5	10.4	0.7	313
III	0	966	847	343	2,582	51	1	4,790	III	0.0	9.7	21.2	17.2	258.2	10.2	0.7	317
IV	0	1,022	982	377	2,906	56	1	5,345	IV	0.0	10.2	24.5	18.8	290.6	11.3	0.7	356

TABLE 3.4: COINS ISSUED

		Denominat	tions: numb	per (x 1,000))					Total value
		Cents				Florin			Commemorative coins	of coins issued
		5	10	25	50	1	2 ½	5		excl. (8) (Afl. million
End of		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2021		31,919	32,284	20,995	10,721	13,411	105	2,541	18	41.8
2022		32,925	33,453	21,830	11,090	13,882	105	1,735	18	38.8
2023		34,086	34,870	22,509	11,611	14,537	106	1,818	18	40.5
2024		35,371	36,315	23,660	12,193	15,304	107	1,990	18	42.9
2022	I	32,099	32,484	21,157	10,785	13,468	105	2,544	18	42.0
	II	32,349	32,813	21,398	10,870	13,544	105	2,544	18	42.2
	Ш	32,594	33,165	21,644	10,962	13,676	105	2,549	18	42.5
	IV	32,925	33,453	21,830	11,090	13,882	105	1,735	18	38.8
2023	I	33,215	33,805	22,052	11,226	14,096	105	1,742	18	39.2
	Π	33,505	34,149	22,208	11,362	14,250	105	1,750	18	39.6
	Ш	33,755	34,454	22,353	11,479	14,361	105	1,780	18	40.0
	IV	34,086	34,870	22,509	11,611	14,537	106	1,818	18	40.5
2024	I	34,406	35,191	22,816	11,772	14,697	106	1,858	18	41.1
	II	34,697	35,568	23,117	11,901	14,888	107	1,881	18	41.6
	Ш	35,039	35,913	23,370	12,034	15,069	107	1,927	18	42.2
	IV	35,371	36,315	23,660	12,193	15,304	107	1,990	18	42.9

TABLE 4.1: COMMERCIAL BANKS: SUMMARY ACCOUNT

		Assets				Total	Liabilities		
		Cash and claims on banks	Invest- ments	Loans	Other	assets = Total liabilities	Deposits	Capital and reserves	Other
End o	f								
perio	d	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2021		2,717.4	459.3	3,486.4	231.2	6,894.1	5,477.1	1,040.5	376.5
2022		2,831.3	588.1	3,576.9	214.1	7,210.4	5,704.4	1,143.0	363.0
2023		2,497.0	519.5	3,939.7	203.1	7,159.2	5,817.7	995.1	346.4
2024		2,806.2	459.8	4,335.3	207.9	7,809.3	6,350.1	1,088.2	370.9
2022	I	2,820.5	449.4	3,461.3	237.3	6,968.6	5,536.2	1,055.6	376.8
	Π	2,813.3	493.0	3,507.2	224.1	7,037.6	5,566.9	1,078.0	392.8
	Ш	2,813.2	486.0	3,518.2	224.0	7,041.3	5,554.9	1,109.2	377.2
	IV	2,831.3	588.1	3,576.9	214.1	7,210.4	5,704.4	1,143.0	363.0
2023	I	2,712.4	595.6	3,705.9	217.4	7,231.3	5,937.9	911.3	382.1
	Π	2,679.1	551.9	3,770.1	209.7	7,210.7	5,917.2	938.0	355.6
	Ш	2,450.5	553.9	3,853.3	218.1	7,075.8	5,754.1	964.7	357.0
	IV	2,497.0	519.5	3,939.7	203.1	7,159.2	5,817.7	995.1	346.4
2024	I	2,598.0	521.9	4,042.9	210.5	7,373.5	5,991.1	1,020.2	362.2
	ΙΙ	2,703.2	519.1	4,131.6	220.5	7,574.4	6,140.9	1,052.0	381.4
	Ш	2,635.9	547.0	4,213.7	207.3	7,603.8	6,184.9	1,055.4	363.6
	IV	2,806.2	459.8	4,335.3	207.9	7,809.3	6,350.1	1,088.2	370.9

TABLE 4.2: COMMERCIAL BANKS - FINANCIAL SOUNDNESS INDICATORS

(End-of-period figures in percentages)

	2021	2022	2023	2024	2022				2023				2024			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
1. Capital adequacy																
a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 16%) ¹⁾	37.2	39.8	32.6	32.1	38.0	38.6	39.5	39.8	31.4	31.9	32.1	32.6	32.3	32.5	32.1	32.1
b. Regulatory Tier I capital to risk-weighted assets	28.6	30.5	23.8	23.3	32.2	32.0	31.8	30.5	25.4	25.0	24.2	23.8	26.2	25.6	24.2	23.3
2. Asset quality																
a. Nonperforming loans to gross loans	4.7	3.5	1.7	1.2	4.5	4.4	3.4	3.5	3.2	2.3	1.8	1.7	1.6	1.5	1.4	1.2
b. Nonperforming loans (net of allocated loan loss provisions) to gross loans	1.5	1.3	0.2	0.0	1.3	1.4	0.6	1.3	1.0	0.2	0.0	0.2	0.1	0.1	0.1	0.0
c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital	4.5	3.6	0.6	0.0	3.9	4.0	1.7	3.6	3.6	0.7	0.0	0.6	0.2	0.2	0.4	0.0
d. Large loans to regulatory capital ²⁾	32.5	14.5	25.8	11.7	28.7	23.1	10.9	14.5	54.9	47.8	31.6	25.8	24.9	19.3	19.1	11.7
3. Earnings and profitability																
a. Return on assets (before taxes)	2.1	2.3	2.2	2.4	0.5	0.5	0.6	0.7	0.5	0.6	0.6	0.6	0.6	0.6	0.7	0.6
b. Return on equity (before taxes)	13.5	14.2	14.5	17.0	2.9	2.9	4.0	4.4	3.6	4.4	4.1	4.1	3.8	4.0	4.7	4.4
c. Return on assets (after taxes)	1.7	1.8	1.8	2.0	0.4	0.4	0.5	0.6	0.4	0.5	0.5	0.5	0.4	0.5	0.5	0.5
d. Return on equity (after taxes)	10.8	11.4	11.7	13.7	2.3	2.3	3.1	3.8	2.8	3.4	3.3	3.5	3.1	3.2	3.8	3.7
e. Interest margin to gross income	55.5	51.2	53.6	51.8	51.2	50.3	50.8	52.4	51.0	54.6	54.0	54.6	51.9	52.4	51.8	51.2
f. Noninterest expenses to gross income	71.1	69.3	72.1	70.7	74.5	75.0	67.9	61.2	74.6	71.7	71.9	70.5	73.5	72.1	68.4	69.2
g. Interest rate margin ³⁾	4.7	4.5	4.2	3.5	4.9	3.9	5.3	4.4	4.3	4.7	4.1	3.8	3.9	3.4	3.0	3.6
4. Liquidity																
a. Loans to deposit ratio 4) (maximum 80%)	58.9	58.5	63.7	64.5	57.8	58.3	58.7	58.5	58.3	59.6	62.8	63.7	63.5	63.4	64.3	64.5
b. Liquid assets to total assets 5) (minimum 18%)	38.0	29.8	25.5	30.4	36.1	31.4	29.7	29.8	27.3	25.4	23.4	25.5	26.1	27.5	28.0	30.4
c. Liquid assets to short-term liabilities	76.3	58.3	50.2	62.6	69.9	61.0	57.4	58.3	49.6	46.5	44.3	50.2	51.0	52.1	54.9	62.6
5. Sensitivity to market risk																
a. Net foreign assets ⁶⁾ to regulatory capital	37.2	40.3	38.3	29.2	41.6	44.0	39.6	40.3	43.8	46.2	42.2	38.3	36.5	36.4	35.1	29.2

¹⁾ As per September 1, 2021, the CBA eliminated the temporary prudential relief measures set during the Corona Virus Disease-19 Pandemic and increased the minimum risk-weighted capital ratio from 14 percent back to 16 percent.

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 September 1, 2021, the CBA eliminated the temporary prudential relief measures set during the Corona Virus Disease-19 Pandemic and decreased the maximum loan to deposit ratio from 85 percent back to 80 percent.

⁵⁾ This is the Prudential Liquidity Ratio (PLR). As of September 1, 2021, the CBA eliminated the temporary prudential relief measures set during the Corona Virus Disease-19 Pandemic and increased the minimum PLR from 15 percent back to 18 percent.

⁶⁾ Denominated in foreign currencies only.

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET

Domestic assets

	Not coir	es and	Central B	ank	Investments		Loans and ac	Ivances		
End of			Current account	Time deposits	Government securities	Non government securities	Enterprises	Mortgages	Individuals	Governmen
period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2021		54.8	1,519.6	540.8	454.4	4.8	978.0	2,000.9	423.5	0.0
2022		57.1	852.6	1,340.6	513.4	4.9	967.4	2,086.9	406.3	0.0
2023		60.3	660.7	1,203.9	487.8	4.8	1,140.4	2,229.8	437.5	0.0
2024		59.7	554.3	1,714.2	455.0	4.8	1,285.8	2,410.3	481.9	0.0
2022	I	51.1	1,379.9	738.3	444.6	4.8	940.7	2,024.2	406.7	0.0
	II	49.3	1,070.4	1,050.4	445.3	4.8	963.2	2,034.4	408.1	0.0
	III	52.3	814.3	1,348.2	438.2	4.8	945.6	2,068.1	402.6	0.0
	IV	57.1	852.6	1,340.6	513.4	4.9	967.4	2,086.9	406.3	0.0
2023	I	51.2	711.0	1,400.7	512.8	4.9	1,080.9	2,106.7	400.6	0.0
	II	47.4	552.3	1,515.6	471.1	4.8	1,101.3	2,150.2	401.8	0.0
	III	49.4	521.8	1,369.8	452.5	4.8	1,125.9	2,180.9	425.5	0.0
	IV	60.3	660.7	1,203.9	487.8	4.8	1,140.4	2,229.8	437.5	0.0
2024	I	51.7	737.2	1,240.6	490.1	5.0	1,222.8	2,244.5	437.3	0.0
	II	48.1	637.2	1,463.7	514.2	4.9	1,252.2	2,285.8	440.4	0.0
	III	42.8	498.0	1,565.0	497.5	4.8	1,277.5	2,327.6	456.2	0.0
	IV	59.7	554.3	1,714.2	455.0	4.8	1,285.8	2,410.3	481.9	0.0

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET (continued)

	Ε	Oomestic	assets (co	nt'd)		Total domestic	Foreign	assets				Total foreign	Total assets
	P	remises	Subsi- diaries	Accounts receivable	Other (net)	assets	Cash	Due from banks	Invest- ments	Loans	Other	assets	
End of period		(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
2021		132.8	26.3	53.4	-0.1	6,189.0	28.4	573.8	0.0	84.0	18.8	705.0	6,894.0
2022		122.0	26.2	47.2	-0.6	6,424.0	29.7	551.1	69.8	116.4	18.7	785.7	7,209.7
2023		117.9	26.5	46.8	-0.6	6,415.9	33.5	538.7	26.9	132.0	11.8	742.7	7,158.5
2024		114.3	25.3	46.5	0.0	7,152.0	37.2	440.9	0.0	157.4	21.8	657.3	7,809.3
2022	I	124.1	26.3	64.2	-0.7	6,204.1	40.4	610.8	0.0	89.7	22.8	763.8	6,967.9
	II	124.2	26.3	53.5	0.0	6,230.0	65.9	577.3	43.0	101.5	20.0	807.7	7,037.6
	Ш	122.9	26.3	58.1	-0.6	6,281.0	35.2	563.1	43.0	101.8	16.6	759.7	7,040.7
	IV	122.0	26.2	47.2	-0.6	6,424.0	29.7	551.1	69.8	116.4	18.7	785.7	7,209.7
2023	I	122.0	26.2	53.1	0.0	6,470.1	31.5	518.0	77.9	117.7	16.1	761.1	7,231.2
	II	121.2	26.2	52.2	-0.7	6,443.5	33.1	530.7	75.9	116.8	10.0	766.5	7,210.0
	Ш	119.9	26.2	58.9	-0.1	6,335.4	32.0	477.4	96.7	121.0	13.1	740.3	7,075.7
	IV	117.9	26.5	46.8	-0.6	6,415.9	33.5	538.7	26.9	132.0	11.8	742.7	7,158.5
2024	I	116.3	26.5	56.1	-0.2	6,627.7	40.1	528.5	26.9	138.4	11.7	745.6	7,373.3
	II	115.3	26.5	70.6	-0.4	6,858.6	28.9	525.2	0.0	153.2	8.0	715.4	7,574.0
	III	115.7	26.5	52.3	-0.1	6,863.8	32.2	497.9	44.8	152.3	12.7	739.9	7,603.7
	IV	114.3	25.3	46.5	0.0	7,152.0	37.2	440.9	0.0	157.4	21.8	657.3	7,809.3

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET (continued)

	Demand dep	osits			Time deposit	s			Savings deposits	Other liabilities
	Individuals	Companies	Other fin.inst.	Government	Individuals	Companies	Other fin.inst.	Development funds	•	
End of period	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)	(31)
2021	562.1	1,959.8	377.3	93.7	198.6	200.0	658.4	0.0	1,120.3	364.1
2022	590.7	1,976.2	549.4	129.5	202.2	262.4	524.7	0.0	1,154.7	340.7
2023	647.8	2,037.5	326.3	214.6	204.2	326.8	558.1	0.0	1,184.1	337.6
2024	702.8	2,118.8	348.1	173.4	243.5	515.1	720.9	0.0	1,235.6	356.
2022	I 574.0	2,031.9	431.5	96.4	195.4	263.7	488.6	0.0	1,133.1	365.9
	II 597.2	1,981.8	471.1	125.2	195.0	265.3	476.6	0.0	1,136.3	375.0
	III 575.3	1,962.2	537.6	132.2	196.9	271.0	445.0	0.0	1,129.0	361.4
	IV 590.7	1,976.2	549.4	129.5	202.2	262.4	524.7	0.0	1,154.7	340.7
2023	I 620.8	2,173.7	502.8	150.9	195.2	260.3	472.5	0.0	1,163.5	360.5
	II 671.5	2,228.2	429.0	190.2	196.5	241.2	502.9	0.0	1,169.7	338.7
	III 628.3	2,160.3	353.1	191.1	201.5	244.0	515.5	0.0	1,171.0	340.3
	IV 647.8	2,037.5	326.3	214.6	204.2	326.8	558.1	0.0	1,184.1	337.6
2024	I 689.7	2,175.4	313.0	160.2	227.4	372.8	551.7	0.0	1,179.9	348.4
	II 697.9	2,291.2	365.3	194.4	236.1	349.4	517.9	0.0	1,213.2	368.0
	III 687.2	2,191.6	354.7	181.5	245.0	452.8	558.7	0.0	1,195.4	346.3
	IV 702.8	2,118.8	348.1	173.4	243.5	515.1	720.9	0.0	1,235.6	356.5

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET (continued)

	.]	Domestic li	abilities (cont'd)	Total domestic	Foreign l	iabilities						Total Foreign	Total Liabilities
	•	Capital base	;	liabilities	Demand	deposits	Time dep	oosits	Savings deposits	Capital and reserves	Other	liabilities	
End of	1	Capital and reserves	Subordinated debt		Banks	Non- banks	Banks	Non- banks		and sub- ordinated debt			
period		(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	(41)	(42)	(43)
2021		1,040.5	0.0	6,574.7	30.0	155.1	0.5	82.2	39.1	0.0	12.4	319.3	6,894.0
2022		1,143.0	0.0	6,873.5	59.5	131.3	0.0	87.9	36.0	0.0	21.6	336.2	7,209.7
2023		995.1	0.0	6,832.0	16.0	157.9	51.2	56.8	36.5	0.0	8.2	326.5	7,158.5
2024		1,088.2	0.0	7,503.1	19.9	175.1	15.2	46.7	34.9	0.0	14.4	306.2	7,809.3
2022	I	1,055.6	0.0	6,636.1	33.9	167.5	0.0	83.5	36.6	0.0	10.2	331.8	6,967.9
	Π	1,078.0	0.0	6,701.5	28.4	167.2	0.0	88.4	34.4	0.0	17.8	336.2	7,037.6
	III	1,109.2	0.0	6,720.0	27.0	155.8	0.0	87.1	35.8	0.0	15.1	320.7	7,040.7
	IV	1,143.0	0.0	6,873.5	59.5	131.3	0.0	87.9	36.0	0.0	21.6	336.2	7,209.7
2023	I	911.3	0.0	6,811.6	122.2	148.7	0.0	89.7	37.5	0.0	21.5	419.6	7,231.2
	II	938.0	0.0	6,905.8	32.8	141.6	0.0	75.9	37.8	0.0	16.1	304.2	7,210.0
	Ш	964.7	0.0	6,769.7	18.0	138.3	33.1	61.4	38.7	0.0	16.5	305.9	7,075.7
	IV	995.1	0.0	6,832.0	16.0	157.9	51.2	56.8	36.5	0.0	8.2	326.5	7,158.5
2024	I	1,020.2	0.0	7,038.8	16.5	166.6	51.8	49.6	36.4	0.0	13.6	334.5	7,373.3
	II	1,052.0	0.0	7,285.5	13.9	162.4	15.2	50.3	33.6	0.0	13.0	288.5	7,574.0
	Ш	1,055.4	0.0	7,268.6	26.1	192.1	15.2	50.3	34.3	0.0	17.1	335.1	7,603.7
	IV	1,088.2	0.0	7,503.1	19.9	175.1	15.2	46.7	34.9	0.0	14.4	306.2	7,809.3

TABLE 4.4: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY AS OF END DECEMBER 2024

	Loans outstand	ding			Percentages			
	Current account	Term loans	Mortgage	Total	Current account	Term loans	Mortgage	Percentage of total loans
Agriculture, hunting, forestry and fishing	0.0	0.4	0.2	0.6	3.8	61.9	34.2	0.0
Mining and manufacturing	5.9	26.5	26.7	59.1	10.0	44.8	45.2	1.4
Electricity, gas, and water supply	0.0	4.5	0.1	4.7	0.9	96.6	2.4	0.1
Construction	9.0	22.3	22.6	53.9	16.7	41.4	41.9	1.3
Wholesale and retail trade; repair of motor vehicles motorcycles and personal and household goods	s, 82.9	86.7	67.0	236.6	35.0	36.6	28.3	5.7
Hotels and restaurants	2.2	325.7	106.1	434.0	0.5	75.0	24.5	10.4
Transport, storage and communications	9.3	78.9	9.1	97.3	9.5	81.1	9.4	2.3
Financial intermediation	11.4	111.4	33.5	156.2	7.3	71.3	21.4	3.7
Real estate, renting and business activities	21.3	418.3	430.2	869.8	2.4	48.1	49.5	20.8
Other enterprises	5.3	55.4	27.3	88.0	6.1	62.9	31.0	2.1
Total loans to enterprises	147.4	1,129.9	722.8	2,000.1	7.4	56.5	36.1	47.9
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individuals	16.4	465.4	1,696.0	2,177.9	0.8	21.4	77.9	52.1
Total loans	163.8	1,595.4	2,418.8	4,177.9	3.9	38.2	57.9	100.0

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

End of period	2021	2022	2023	2024	2022 I	П	III	IV	2023 I	п	III	IV	2024 I	II	III	IV
Agriculture, hunting, forestry and fishing	1.1	1.0	0.6	0.6	0.6	0.5	0.8	1.0	0.7	0.6	0.6	0.6	0.6	0.5	0.6	0.6
Mining and manufacturing	46.2	53.0	64.1	59.1	48.4	50.7	53.3	53.0	60.6	58.7	62.1	64.1	61.9	59.3	54.6	59.1
Electricity, gas and water supply	0.2	0.1	0.2	4.7	0.2	0.2	0.1	0.1	0.1	0.2	0.2	0.2	0.3	0.2	4.8	4.7
Construction	31.0	36.8	38.1	53.9	46.4	44.3	47.1	36.8	38.9	36.2	34.0	38.1	39.5	42.1	54.9	53.9
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	188.6	194.1	203.9	236.6	182.5	208.4	189.3	194.1	186.7	184.7	182.2	203.9	207.6	224.9	243.3	236.6
Hotels and restaurants	230.0	224.4	377.6	434.0	226.9	120.6	229.5	224.4	346.0	379.4	378.6	377.6	425.1	407.9	412.3	434.0
Transport, storage and communications	63.6	83.5	85.7	97.3	60.4	84.1	86.1	83.5	84.5	82.9	88.5	85.7	102.9	100.6	95.8	97.3
Financial intermediation	208.0	234.8	220.5	156.2	214.1	230.4	227.2	234.8	227.2	222.7	236.3	220.5	199.2	198.0	154.2	156.2
Real estate, renting and business activities	573.6	581.7	664.7	869.8	539.2	549.2	561.4	581.7	586.9	609.0	623.6	664.7	707.7	764.2	834.2	869.8
Other enterprises	159.0	102.7	100.6	88.0	160.1	103.0	102.7	102.7	100.2	96.5	102.5	100.6	100.5	99.2	84.1	88.0
Total loans to enterprises	1,501.3	1,512.1	1,755.9	2,000.1	1,478.6	1,391.4	1,497.4	1,512.1	1,631.9	1,670.9	1,708.7	1,755.9	1,845.2	1,896.9	1,938.8	2,000.1
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
Individuals	1,901.1	1,948.5	2,051.9	2,177.9	1,893.0	1,905.3	1,919.0	1,948.5	1,956.3	1,982.5	2,023.6	2,051.9	2,059.3	2,081.5	2,122.5	2,177.9
Total loans	3,402.4	3,460.6	3,807.7	4,177.9	3,371.6	3,296.7	3,416.4	3,460.6	3,588.2	3,653.3	3,732.3	3,807.7	3,904.5	3,978.4	4,061.3	4,177.9

TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS

	2021	2022	2023	2024	2022				2023				2024			
					I	П	III	IV	I	II	III	IV	I	П	III	IV
End of period																
Net foreign assets	1,983.0	1,806.5	2,073.5	2,174.0	1,934.8	1,800.8	1,738.1	1,806.5	1,881.3	1,948.3	1,946.5	2,073.5	2,048.5	2,066.0	2,177.2	2,174.0
2. Domestic claims	3,043.2	3,052.7	3,347.2	3,452.1	3,046.6	3,044.8	3,102.4	3,052.7	3,203.9	3,254.2	3,322.9	3,347.2	3,501.1	3,571.2	3,587.1	3,452.1
a. Government	1,485.8	1,468.8	1,491.5	1,432.7	1,511.7	1,501.2	1,501.0	1,468.8	1,478.5	1,468.6	1,520.9	1,491.5	1,493.3	1,548.9	1,535.9	1,432.7
b. Private sector	1,557.4	1,583.9	1,855.7	2,019.4	1,534.9	1,543.6	1,601.4	1,583.9	1,725.4	1,785.6	1,801.9	1,855.7	2,007.8	2,022.3	2,051.2	2,019.4
3. Total assets = total liablities	5,026.2	4,859.2	5,420.6	5,626.1	4,981.4	4,845.6	4,840.5	4,859.2	5,085.2	5,202.5	5,269.4	5,420.6	5,549.6	5,637.2	5,764.3	5,626.1
4. Borrowings and deposits	2.0	1.7	1.6	1.5	1.9	2.0	1.9	1.7	1.7	1.7	1.8	1.6	1.7	1.6	1.5	1.5
a. Government	1.6	1.4	1.2	1.0	1.6	1.6	1.4	1.4	1.4	1.4	1.4	1.2	1.2	1.2	1.0	1.0
b. Other residents	0.4	0.3	0.4	0.5	0.3	0.4	0.5	0.3	0.3	0.3	0.4	0.4	0.5	0.4	0.5	0.5
5. Pension fund provisions	3,265.0	3,372.5	3,487.0	3,604.3	3,285.2	3,301.5	3,318.3	3,372.5	3,389.3	3,412.3	3,451.6	3,487.0	3,508.1	3,527.5	3,587.5	3,604.3
6. Insurance reserve fund	1,434.3	1,547.4	1,632.1	1,740.2	1,479.1	1,511.0	1,582.3	1,547.4	1,581.4	1,597.7	1,614.8	1,632.1	1,664.2	1,696.3	1,714.9	1,740.2
7. Other items, net	324.9	-62.3	299.9	280.1	215.1	31.1	-62.0	-62.3	112.8	190.8	201.2	299.9	375.6	411.8	460.4	280.1

TABLE 5.2: HOUSING MORTGAGES

	2021	2022	2023	2024	2022				2023				2024			
					I	II	III	IV	I	II	III	IV	I	II	III	IV
End of period																
Total	2,044.0	2,117.4	2,212.9	2,311.0	2,049.3	2,062.7	2,081.8	2,117.4	2,134.3	2,166.9	2,189.4	2,212.9	2,228.9	2,250.6	2,281.3	2,311.0
Commercial banks	1,477.6	1,542.2	1,614.3	1,696.0	1,486.3	1,497.2	1,516.3	1,542.2	1,555.7	1,580.6	1,598.1	1,614.3	1,622.0	1,641.1	1,666.3	1,696.0
Mortgage banks	197.7	197.4	206.3	206.6	195.1	194.6	194.1	197.4	199.9	202.3	204.1	206.3	206.5	207.1	207.8	206.6
Pension funds	271.2	273.9	279.7	281.7	268.3	270.5	269.1	273.9	271.8	273.2	276.8	279.7	279.3	281.6	282.0	281.7
Life Insurance Companies	80.8	87.7	97.7	111.2	83.3	83.5	86.3	87.7	91.1	95.4	95.5	97.7	106.1	106.1	109.5	111.2
Other	16.6	16.2	14.8	15.6	16.2	16.9	15.9	16.2	15.8	15.3	15.0	14.8	15.0	14.8	15.8	15.6

TABLE 5.3: FINANCIAL SURVEY

		Central Bank and Treasury	Commercial Banks	Monetary Sector	Nonmonetary Financial Institutions	Financial Sector
	End of December 2024	(1)	(2)	(3)=(1)+(2)	(4)	(5)=(3)+(4)
1.	Foreign assets	3,458.1	657.3	4,115.4	2,368.1	6,483.6
2.	Domestic claims	50.8	4,594.2	4,645.0	3,452.1	8,097.0
	a) Government	42.9	455.0	497.9	1,432.7	1,930.6
	b) Non-financial public enterprises	0.0	132.9	132.9	306.8	439.8
	c) Enterprises	0.0	1,828.4	1,828.4	933.4	2,761.7
	d) Individuals	7.9	2,177.9	2,185.7	779.2	2,964.9
	1) Consumer credit	0.8	481.9	482.6	171.2	653.9
	2) Housing mortgages	7.1	1,696.0	1,703.1	607.9	2,311.0
3.	Other domestic claims	24.3	2,557.8	2,582.1	2,119.7	4,701.8
4.	TOTAL ASSETS=TOTAL LIABILITIES	3,533.2	7,809.3	11,342.5	7,939.9	19,282.4
5.	Foreign liabilities	534.1	306.2	840.3	194.1	1,034.4
6.	Deposits and borrowings	116.0	6,058.3	6,174.3	1.5	6,175.7
	a) Government	116.0	173.4	289.4	1.0	290.4
	b) Other residents	0.0	5,884.9	5,884.9	0.5	5,885.4
7.	Pension fund provisions	0.0	0.0	0.0	3,604.3	3,604.3
8.	Insurance reserve fund	0.0	0.0	0.0	1,740.2	1,740.2
9.	Other domestic liabilities	2,883.2	1,444.8	4,327.9	2,399.8	6,727.7

General and explanatory notes to the tables

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

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 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

Correspondence related to this business perception survey report 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

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) For<mark>eign as</mark>sets:

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 and advances to enterprises and individuals secured by real estate.

Individuals

Loans (including credit card 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

Correspondence related to this business perception survey report 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

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.

Financial account covers direct investment, portfolio investment, financial derivatives, other investment, and reserve assets. It should be noted that banking transactions of the commercial banks and official reserves of the CBA are no longer shown as separate items 'below' the line, but are now included in the respective assets and liabilities of the financial account 'above' the line.

Correspondence related to this business perception survey report 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

