CENTRALE BANK
VAN ARUBA

Quarterly Tables Financial Markets

2026-II

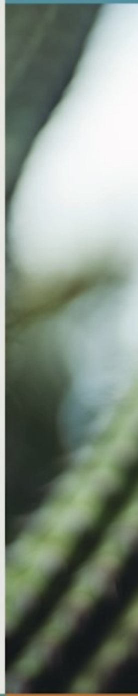

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TABLE 6.1: INTEREST RATES OF COMMERCIAL BANKS 1)

		Time deposits		Savings deposits	Weighted average rate of interest on deposits	Loans				Weighted average rate of interest on loans	Interest rate margin
		≤ 12-months	> 12 months			Individual		Commercial			
						Consumer credit	Housing mortgages	Mortgages	Other loans 2)		
Period		*(1)*	*(2)*	*(3)*	*(4)*	*(5)*	*(6)*	*(7)*	*(8)*	*(9)*	*(10=9-4)*
2022		1.5	2.5	1.3	1.7	9.0	5.3	6.0	6.2	6.2	4.5
2023		1.7	2.8	1.2	1.9	8.4	5.2	6.2	6.0	6.1	4.2
2024		2.8	3.9	1.5	3.0	8.3	5.2	6.0	6.4	6.4	3.4
2025		2.7	3.8	1.6	2.9	7.8	5.2	6.1	6.1	6.1	3.2
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	5.2	6.2	6.8	6.5	3.4
	III	3.1	3.1	1.5	3.1	8.0	5.2	6.0	6.0	6.1	3.0
	IV	3.0	3.8	1.6	3.1	8.2	5.2	5.9	6.2	6.2	3.1
2025	I	2.4	3.3	1.5	2.6	8.4	5.2	6.0	6.1	6.3	3.7
	II	2.2	3.3	1.6	2.3	8.4	5.3	6.3	6.0	6.3	4.0
	III	2.0	3.6	1.7	2.4	7.5	5.2	6.0	6.5	6.2	3.7
	IV	3.2	4.1	1.6	3.3	7.1	5.1	6.0	5.9	6.0	2.6
2026	I	1.6	3.6	1.6	2.1	7.8	5.2	6.2	5.5	5.9	3.8
	II	2.5	3.6	1.5	2.7	7.8	5.2	6.6	6.3	6.3	3.6

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

2) Including current account overdraft facilities.

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

In % as of	**Overnight LF (OLF)**	**Primary LF (PLF)**	**Secondary LF (SLF)**	**Tertiary LF (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

Period averages in % per annum		7-day *(1)*	30-day *(2)*
2022		0.0	0.0
2023		0.1	0.3
2024		0.6	0.8
2025		0.8	1.0
2024	I	0.4	0.6
	II	0.5	0.7
	III	0.8	1.0
	IV	0.8	1.0
2025	I	0.8	1.0
	II	0.8	1.0
	III	0.8	1.0
	IV	0.7	0.9
2026	I	0.4	0.6
	II	0.2	0.4

TABLE 6.4 GOVERNMENT SECURITY MARKETS: TREASURY BILLS AND CASH LOANS

	3-month treasury bills			
	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)
End of period	*(1)*	*(2)*	*(3)*	*(4)*
2020	January	20.0	99.87	0.53
	February	80.0	99.78	0.89
	April	25.0	99.75	1.70
	April	20.0	99.66	1.35
	May	80.0	99.55	1.82
	July	25.0	99.54	1.86
	July	20.0	99.51	1.94
	August	80.0	99.25	3.02
	October	25.0	99.22	3.12
	October	20.0	99.17	3.33
	November	80.0	99.30	2.78
	December	45.0	99.10	3.60
2021	January	40.0	99.10	3.59
	February	40.0	99.50	1.98
	March	45.0	99.52	1.91
	April	40.0	99.53	1.88
	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	99.66	1.38
	November	20.0	99.66	1.36
	December	45.0	99.67	1.34
2022	January	40.0	99.68	1.29
	February	20.0	99.70	1.22
	March	45.0	99.78	0.88
	April	40.0	99.79	0.83
	May	20.0	99.80	0.80
	June	45.0	99.82	0.73
	July	40.0	99.85	0.60
	August	20.0	99.86	0.54
	September	45.0	99.88	0.48
	October	40.0	99.89	0.42
	November	20.0	99.90	0.40
	December	45.0	99.91	0.37
2023	January	40.0	99.92	0.32
	February	20.0	99.94	0.26
	March	45.0	99.95	0.21
	April	40.0	99.95	0.21
	May	20.0	99.94	0.24
	June	9.0	99.95	0.20
	July	32.3	99.41	2.35
	August	10.0	99.13	3.50
	September	9.0	99.45	2.20
	October	32.3	99.16	3.37
	November	10.0	99.10	3.60
	December	9.0	99.35	2.60
2024	January	32.3	99.26	2.94
	February	10.0	99.20	3.20
	March	9.0	99.15	3.40
	April	32.3	99.21	3.17
	May	10.0	99.15	3.40
	June	9.0	99.23	3.09
	July	32.3	99.25	3.00
	August	10.0	99.27	2.91

	6-month cash loan certificates			
	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)
End of period	*(1)*	*(2)*	*(3)*	*(4)*
2020	March	8.0	99.66	0.68
	September	5.0	98.39	3.22
2021	March	5.0	98.81	2.39
	September	5.0	99.50	1.00
2022	March	5.0	99.50	1.00
	September	5.0	99.60	0.80
2023	March	5.0	99.96	0.70
	September	5.0	99.00	2.00
2024	March	5.0	98.5	3.00

TABLE 6.5 GOVERNMENT SECURITY MARKETS: GOVERNMENT BONDS AND DEBT SECURITIES

	Government bonds and other debt securities*				
	Date of issue	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)
End of period	*(1)*	*(2)*	*(3)*	*(4)*	*(5)*
2013	June	13	Afl.	45.0	5.500
	July	14	Afl.	32.5	5.500
	July	14	Afl.	25.5	5.500
	August	12	USD	93.1	6.319
	August	7	USD	202.3	**
	August	7	USD	77.0	5.514
	December	7	Afl.	3.7	5.000
	December	15	Afl.	76.8	5.500
2014	March	10	USD	118.5	6.100
	March	12	USD	55.5	6.240
	July	15	Afl.	69.3	5.625
	October	7	USD	93.1	**
	December	7	USD	94.7	**
2015	May	12	Afl.	6.1	5.500
	May	15	Afl.	29.3	5.900
	May	20	Afl.	19.6	6.125
	August	7	USD	152.2	**
	October	7	USD	75.9	**
	December	12	Afl.	11.2	4.650
2016	May	8	USD	59.1	6.100
	May	12	USD	119.9	6.500
	September	10	Afl.	132.2	4.750
2017	February	10	Afl.	125.0	4.250
	April	10	Afl.	125.0	4.000
	June	10	Afl.	64.1	4.000
	August	10	Afl.	124.7	4.500
2018	June	15	Afl.	100.0	5.750
	August	11	USD	223.8	6.500
	October	5	Afl.	10.0	4.000
	October	6	Afl.	44.0	4.250
	December	10	USD	107.4	5.750
2019	February	12	Afl.	100.0	5.250
	February	13	Afl.	70.0	5.500
	February	14	Afl.	46.3	5.750
	February	15	Afl.	52.0	6.000
2020	June	7	USD	241.7	5.000
	August	7	USD	211.2	5.000
	September	7	Afl.	60.0	5.300
	September	7	USD	13.1	5.300
	September	7	Afl.	40.0	5.300
	September	7	USD	59.1	5.300
2021	November	9	Afl.	84.0	4.836
2022	December	10	Afl.	105.0	5.366
	December	15	Afl.	80.0	5.804
2023	June	9	Afl.	165.0	5.730
	July	13	Afl.	160.0	6.010
	October	8	Afl.	88.0	5.660
2024	May	14	Afl.	110.0	5.860
	May	6	Afl.	50.0	5.180
	September	5	USD	143.2	6.300
	September	6	USD	97.6	6.320
2025	June	14	Afl.	100.0	5.190
	June	8	Afl.	65.0	4.510
	December	10	USD	250.6	6.240
2026	May	10	USD	286.4	6.290

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* Including loans which are tradable.

** LIBOR rate plus 4.5 percent

▨ = matured.

TABLE 6.6: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(Period averages)

		Canadian dollar (1)	Pound sterling (2)	Swiss franc (x 100) (3)	Japanese yen (x 10,000) (4)	ECU/Euro 1) (x 100) (5)
2022		1.386	2.240	187.914	137.427	189.311
2023		1.336	2.256	199.696	128.096	194.519
2024		1.317	2.319	203.802	118.865	194.711
2025		1.291	2.391	216.559	120.319	203.484
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
	IV	1.291	2.326	204.598	118.232	192.092
2025	I	1.257	2.283	199.525	117.983	189.303
	II	1.303	2.420	217.047	124.526	204.014
	III	1.310	2.444	223.983	121.954	210.145
	IV	1.293	2.409	224.255	116.804	209.287
2026	I	1.315	2.444	228.908	114.671	210.532
	II	1.303	2.433	226.892	112.861	209.177

1) On January 1, 1999, the ECU was replaced by the euro. Also on January 1, 2002, the euro replaced the Netherlands guilder the French franc, the German mark and the Italian lire.

TABLE 6.7: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(End of period)

		Canadian dollar (1)	Pound sterling (2)	Swiss franc (x 100) (3)	Japanese yen (x 10,000) (4)	ECU/Euro 1) (x 100) (5)
2022		1.334	2.186	194.623	136.576	192.272
2023		1.360	2.309	213.831	126.917	199.018
2024		1.255	2.275	198.285	114.806	187.352
2025		1.320	2.440	226.090	114.830	211.210
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
	IV	1.255	2.275	198.285	114.806	187.352
2025	I	1.260	2.350	203.620	120.520	194.650
	II	1.320	2.480	225.030	124.710	211.020
	III	1.300	2.430	224.740	121.530	211.180
	IV	1.320	2.440	226.090	114.830	211.210
2026	I	1.290	2.400	224.120	112.760	206.470
	II	1.270	2.400	221.610	110.780	205.030

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 and explanatory notes to the tables

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.

p: provisional data

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).

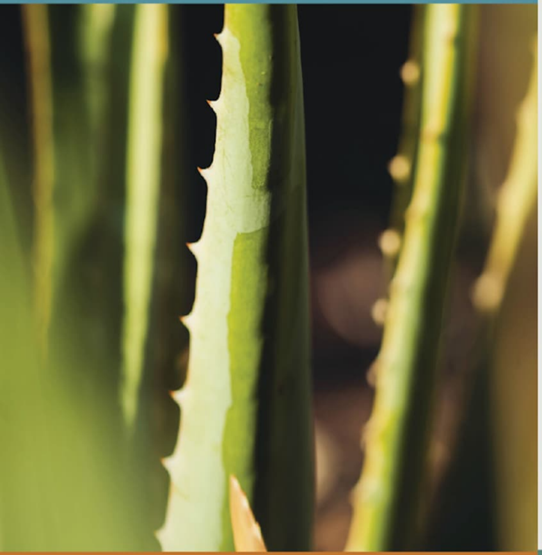
Subsequently, a margin between the credit and debit rate is computed.

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 buying rates		maximum selling rates
as from:	bank notes	cheque and cable transfers	
Jan 1, 1986	1.77	1.79	1.80
May 18, 1987	1.77	1.79	1.80



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