Centrale Bank van Aruba

Quarterly Tables Financial Sector

2026-I & II

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TABLE 2.1: MONETARY SURVEY

End of period	2022	2023	2024	2025	2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II
I. Net domestic assets	**2,429.3**	**2,780.8**	**2,949.2**	**3,021.2**	**2,918.9**	**2,858.5**	**2,613.3**	**2,949.2**	**2,939.8**	**2,788.9**	**2,988.7**	**3,021.2**	**3,160.7**	**3,111.7**
A) Domestic credit	3,834.5	4,062.1	4,406.0	4,691.6	4,218.5	4,233.7	4,012.7	4,406.0	4,439.4	4,320.4	4,583.6	4,691.6	4,846.1	4,761.2
1) Net claims on public sector	353.0	234.0	208.6	55.7	293.5	234.8	-69.4	208.6	184.5	-0.5	103.6	55.7	126.0	-176.4
a) Gross claims	552.2	530.8	497.9	517.2	531.2	557.8	539.7	497.9	498.5	516.5	516.6	517.2	517.7	518.1
b) Government's deposits	-199.2	-296.8	-289.4	-461.5	-237.7	-323.0	-609.1	-289.4	-313.9	-517.0	-413.0	-461.5	-391.7	-694.5
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
2) Claims on private sector	3,481.5	3,828.1	4,197.4	4,635.9	3,925.0	3,998.9	4,082.1	4,197.4	4,254.9	4,320.9	4,480.0	4,635.9	4,720.1	4,937.6
a) Enterprises	1,512.1	1,755.9	2,000.1	2,230.3	1,845.2	1,896.9	1,938.8	2,000.1	2,048.1	2,063.7	2,134.6	2,230.3	2,272.4	2,450.9
b) Individuals	1,956.9	2,059.4	2,185.7	2,393.6	2,066.8	2,089.1	2,130.6	2,185.7	2,195.2	2,245.3	2,333.5	2,393.6	2,433.3	2,472.3
1) Consumer credit	407.0	438.3	482.6	567.7	438.0	441.2	457.1	482.6	480.1	496.1	541.2	567.7	589.8	605.0
2) Housing mortgages	1,549.9	1,621.1	1,703.1	1,825.8	1,628.8	1,647.8	1,673.5	1,703.1	1,715.1	1,749.2	1,792.3	1,825.8	1,843.4	1,867.3
c) Other	12.5	12.8	11.6	12.0	13.0	12.9	12.8	11.6	11.6	11.9	11.9	12.0	14.4	14.4
B) Other items, net	-1,405.3	-1,281.3	-1,456.8	-1,670.4	-1,299.6	-1,375.2	-1,399.4	-1,456.8	-1,499.7	-1,531.5	-1,594.8	-1,670.4	-1,685.4	-1,649.4
II. Net foreign assets	**3,110.5**	**2,802.2**	**3,275.1**	**3,737.3**	**2,889.9**	**3,121.8**	**3,388.5**	**3,275.1**	**3,594.3**	**3,700.0**	**3,520.3**	**3,737.3**	**4,064.7**	**4,611.0**
A) Centrale Bank van Aruba	2,661.1	2,386.0	2,924.1	3,281.0	2,478.8	2,694.9	2,983.8	2,924.1	3,135.5	3,297.6	3,162.0	3,281.0	3,534.8	4,047.5
B) Commercial banks	449.5	416.2	351.1	456.3	411.1	426.9	404.8	351.1	458.8	402.4	358.3	456.3	529.9	563.5
III. Broad money	**5,539.8**	**5,583.0**	**6,224.3**	**6,758.6**	**5,808.8**	**5,980.3**	**6,001.8**	**6,224.3**	**6,534.1**	**6,488.9**	**6,509.0**	**6,758.6**	**7,225.3**	**7,722.7**
A) Money	3,395.8	3,307.3	3,509.2	3,874.2	3,477.0	3,661.7	3,550.0	3,509.2	3,789.1	3,695.5	3,944.5	3,874.2	4,410.2	4,811.5
B) Quasi-money	2,144.0	2,275.7	2,715.2	2,884.3	2,331.8	2,318.7	2,451.9	2,715.2	2,745.0	2,793.5	2,564.5	2,884.3	2,815.1	2,911.3

TABLE 2.2: COMPONENTS OF BROAD MONEY

End of period		Currency			Demand deposits			Money	Other deposits					Treassury bills and cash loan certificates	Quasi-money	Broad money
		Issued	At banks	Outside banks	Afl.	Foreign currency	Total		Savings		Time		Total			
									Afl.	Foreign currency	Afl.	Foreign currency				
		(1)	*(2)*	*(3= 1-2)*	*(4)*	*(5)*	*(6= 4+5)*	*(7= 3+6)*	*(8)*	*(9)*	*(10)*	*(11)*	*(12= 8+9+10+11)*	*(13)*	*(14= 12+13)*	*(15= 7+14)*
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
2025		471.7	76.7	395.0	2,922.5	556.8	3,479.3	3,874.2	1,336.7	6.5	1,518.4	22.8	2,884.3	0.0	2,884.3	6,758.6
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
2025	I	393.9	41.3	352.6	2,858.9	577.6	3,436.5	3,789.1	1,265.4	3.9	1,438.4	37.2	2,745.0	0.0	2,745.0	6,534.1
	II	412.5	44.6	367.9	2,804.8	522.8	3,327.6	3,695.5	1,292.0	4.9	1,460.1	36.4	2,793.5	0.0	2,793.5	6,488.9
	III	436.1	61.9	374.2	3,017.5	552.8	3,570.4	3,944.5	1,297.9	7.2	1,229.6	29.9	2,564.5	0.0	2,564.5	6,509.0
	IV	471.7	76.7	395.0	2,922.5	556.8	3,479.3	3,874.2	1,336.7	6.5	1,518.4	22.8	2,884.3	0.0	2,884.3	6,758.6
2026	I	466.4	61.0	405.4	3,301.2	703.6	4,004.8	4,410.2	1,371.9	5.9	1,407.9	29.4	2,815.1	0.0	2,815.1	7,225.3
	II	472.2	58.4	413.9	3,587.2	810.4	4,397.6	4,811.5	1,418.6	5.4	1,439.5	47.9	2,911.3	0.0	2,911.3	7,722.7

TABLE 2.3: CAUSES OF CHANGES IN BROAD MONEY

During period	2022	2023	2024	2025	2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II
I. Net domestic money creation	**-51.9**	**351.5**	**168.4**	**72.1**	**138.1**	**-60.4**	**-245.2**	**335.9**	**-9.4**	**-150.8**	**199.8**	**32.5**	**139.4**	**-48.9**
A) Domestic credit	47.0	227.5	343.9	285.6	156.4	15.2	-221.0	393.3	33.4	-119.0	263.2	108.0	154.5	-84.9
1) Net claims on public sector	-11.3	-119.0	-25.4	-152.9	59.5	-58.7	-304.2	278.0	-24.0	-185.0	104.1	-47.9	70.3	-302.4
a) Recourse to monetary system	52.4	-21.4	-32.9	19.2	0.4	26.6	-18.1	-41.7	0.5	18.0	0.1	0.6	0.6	0.4
b) Drawing down of bank balances	-63.7	-97.7	7.4	-172.1	59.1	-85.3	-286.1	319.7	-24.6	-203.0	104.0	-48.5	69.8	-302.8
1) Government's deposits	-63.7	-97.7	7.4	-172.1	59.1	-85.3	-286.1	319.7	-24.6	-203.0	104.0	-48.5	69.8	-302.8
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
2) Claims on private sector	58.2	346.6	369.4	438.5	96.9	73.9	83.3	115.3	57.5	66.0	159.1	155.9	84.2	217.5
a) Enterprises	10.8	243.8	244.2	230.2	89.3	51.7	41.9	61.3	48.0	15.7	70.9	95.7	42.2	178.5
b) Individuals	47.4	102.5	126.4	207.9	7.4	22.3	41.5	55.2	9.5	50.1	88.2	60.1	39.7	39.0
1) Consumer credit	-17.1	31.2	44.4	85.1	-0.3	3.2	15.8	25.5	-2.6	16.0	45.1	26.6	22.1	15.2
2) Housing mortgages	64.5	71.2	82.0	122.7	7.7	19.0	25.6	29.6	12.0	34.1	43.1	33.5	17.6	23.8
c) Other	0.0	0.3	-1.2	0.4	0.2	-0.1	-0.1	-1.1	0.0	0.2	0.0	0.2	2.3	0.0
B) Other domestic factors	-98.9	124.0	-175.5	-213.5	-18.3	-75.6	-24.3	-57.4	-42.8	-31.8	-63.3	-75.5	-15.0	35.9
II. Inflow of foreign funds	**226.2**	**-308.3**	**472.9**	**462.2**	**87.7**	**231.9**	**266.7**	**-113.4**	**319.2**	**105.7**	**-179.7**	**217.0**	**327.4**	**546.3**
III. Broad money	**174.3**	**43.2**	**641.3**	**534.2**	**225.8**	**171.5**	**21.5**	**222.5**	**309.8**	**-45.2**	**20.1**	**249.5**	**466.8**	**497.4**
1) Money	211.1	-88.6	201.9	365.1	169.7	184.7	-111.7	-40.8	280.0	-93.7	249.1	-70.3	536.0	401.3
2) Quasi-money	-36.8	131.7	439.5	169.2	56.1	-13.2	133.2	263.3	29.8	48.5	-228.9	319.8	-69.2	96.1

TABLE 2.4: FOREIGN ASSETS

End of period		Centrale Bank van Aruba Gold (1)	Other assets (2)	Liabi-lities (3)	Net (4=1+2-3)	Commercial banks Assets (5)	Liabi-lities (6)	Net (7=5-6)	Total (8=4+7)	Revaluation differences (9)	Total excl. (9) (10=8-9)	Broad money (11)	Broad money coverage (%) (12=10:11)
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
2025		858.2	3,212.4	17.7	4,053.0	779.6	323.2	456.3	4,509.3	772.0	3,737.3	6,758.6	55.3
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
2025	I	620.6	3,175.8	146.8	3,649.5	750.6	291.8	458.8	4,108.4	514.0	3,594.3	6,534.1	55.0
	II	654.9	3,348.6	146.8	3,856.7	682.8	280.5	402.4	4,259.1	559.1	3,700.0	6,488.9	57.0
	III	762.1	3,082.6	10.1	3,834.6	661.0	302.7	358.3	4,192.8	672.5	3,520.3	6,509.0	54.1
	IV	858.2	3,212.4	17.7	4,053.0	779.6	323.2	456.3	4,509.3	772.0	3,737.3	6,758.6	55.3
2026	I	918.1	3,539.8	115.0	4,342.9	850.6	320.7	529.9	4,872.7	808.0	4,064.7	7,225.3	56.3
	II	802.1	4,015.3	93.6	4,723.8	982.1	418.5	563.5	5,287.4	676.4	4,611.0	7,722.7	59.7

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

End of period	2022	2023	2024	2025	2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II
ASSETS														
1. Claims on money-creating institutions	2,379.0	1,997.7	2,347.7	2,371.9	2,105.0	2,222.6	2,167.4	2,347.7	2,471.2	2,501.4	2,390.2	2,371.9	2,737.7	2,942.6
a) Monetary authorities	2,360.3	1,979.2	2,329.2	2,353.4	2,086.4	2,204.1	2,148.9	2,329.2	2,452.6	2,482.9	2,371.7	2,353.4	2,719.2	2,924.0
b) Commercial banks	18.7	18.5	18.5	18.5	18.5	18.5	18.5	18.5	18.5	18.5	18.5	18.5	18.5	18.6
2. Claims on the public sector	552.2	530.8	497.9	517.2	531.2	557.8	539.7	497.9	498.5	516.5	516.6	517.2	517.7	518.1
a) Short-term	169.8	101.3	82.1	56.1	101.8	141.5	123.6	82.1	82.8	44.1	55.2	56.1	132.7	222.2
b) Long-term	382.4	429.5	415.9	461.1	429.4	416.3	416.1	415.9	415.7	472.4	461.4	461.1	385.0	295.9
3. Claims on the private sector	3,481.5	3,828.1	4,197.4	4,635.9	3,925.0	3,998.9	4,082.1	4,197.4	4,254.9	4,320.9	4,480.0	4,635.9	4,720.1	4,937.6
a) Enterprises	1,512.1	1,755.9	2,000.1	2,230.3	1,845.2	1,896.9	1,938.8	2,000.1	2,048.1	2,063.7	2,134.6	2,230.3	2,272.4	2,450.9
b) Individuals	1,956.9	2,059.4	2,185.7	2,393.6	2,066.8	2,089.1	2,130.6	2,185.7	2,195.2	2,245.3	2,333.5	2,393.6	2,433.3	2,472.3
1) Consumer credit	407.0	438.3	482.6	567.7	438.0	441.2	457.1	482.6	480.1	496.1	541.2	567.7	589.8	605.0
2) Housing mortgages	1,549.9	1,621.1	1,703.1	1,825.8	1,628.8	1,647.8	1,673.5	1,703.1	1,715.1	1,749.2	1,792.3	1,825.8	1,843.4	1,867.3
c) Capital market investments	4.9	4.8	4.8	5.5	5.0	4.9	4.8	4.8	4.8	5.1	5.1	5.5	7.8	7.8
d) Other	7.7	8.0	6.8	6.6	8.0	8.0	8.0	6.8	6.8	6.8	6.8	6.6	6.6	6.6
4. Foreign assets	3,585.9	3,412.4	4,115.4	4,850.2	3,564.1	3,771.7	4,197.2	4,115.4	4,546.9	4,686.4	4,505.7	4,850.2	5,308.4	5,799.5
a) Gold	361.1	410.9	520.1	858.2	441.1	464.4	523.9	520.1	620.6	654.9	762.1	858.2	918.1	802.1
b) Short-term	834.8	694.5	657.2	864.5	727.1	767.4	764.9	657.2	1,018.8	1,113.2	585.4	864.5	897.2	1,126.4
c) Long-term	2,390.1	2,307.0	2,938.1	3,127.5	2,395.8	2,540.0	2,908.3	2,938.1	2,907.6	2,918.3	3,158.2	3,127.5	3,493.1	3,871.0
5. Other domestic assets	-46.1	-44.5	-33.2	-26.3	-42.9	-29.1	-42.3	-33.2	-13.9	-24.5	-32.2	-26.3	-38.1	-38.5
6. Total assets	**9,952.6**	**9,724.4**	**11,125.3**	**12,348.9**	**10,082.3**	**10,521.8**	**10,944.1**	**11,125.3**	**11,757.6**	**12,000.7**	**11,860.3**	**12,348.9**	**13,245.9**	**14,159.2**

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

End of period	2022	2023	2024	2025	2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II
LIABILITIES														
7. Broad money	5,539.8	5,583.0	6,224.3	6,758.6	5,808.8	5,980.3	6,001.8	6,224.3	6,534.1	6,488.9	6,509.0	6,758.6	7,225.3	7,722.7
a) Money	3,395.8	3,307.3	3,509.2	3,874.2	3,477.0	3,661.7	3,550.0	3,509.2	3,789.1	3,695.5	3,944.5	3,874.2	4,410.2	4,811.5
b) Quasi-money	2,144.0	2,275.7	2,715.2	2,884.3	2,331.8	2,318.7	2,451.9	2,715.2	2,745.0	2,793.5	2,564.5	2,884.3	2,815.1	2,911.3
8. Money-creating institutions	2,360.8	1,975.5	2,320.5	2,351.9	2,086.5	2,204.2	2,161.7	2,320.5	2,451.8	2,482.1	2,364.6	2,351.9	2,715.6	2,913.4
a) Monetary authorities	2,360.8	1,975.5	2,320.5	2,351.9	2,086.5	2,204.2	2,161.7	2,320.5	2,451.8	2,482.1	2,364.6	2,351.9	2,715.6	2,913.4
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
9. Public sector deposits	199.2	296.8	289.4	461.5	237.7	323.0	609.1	289.4	313.9	517.0	413.0	461.5	391.7	694.5
a) Government	199.2	296.8	289.4	461.5	237.7	323.0	609.1	289.4	313.9	517.0	413.0	461.5	391.7	694.5
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
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
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
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
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
12. Capital and reserves	1,266.1	1,132.1	1,315.8	1,395.2	1,151.3	1,206.7	1,236.3	1,315.8	1,358.4	1,372.8	1,433.0	1,395.2	1,459.1	1,450.9
13. Foreign liabilities	345.6	350.4	449.1	340.9	365.2	318.8	372.8	449.1	438.6	427.3	312.9	340.9	435.7	512.1
a) Short-term	274.3	305.0	421.3	311.8	327.2	280.9	338.2	421.3	407.5	396.1	281.9	311.8	406.5	482.7
b) Long-term	71.3	45.5	27.8	29.1	38.1	37.9	34.6	27.8	31.1	31.1	31.0	29.1	29.2	29.4
14. Revaluation differences	129.8	259.7	391.2	772.0	308.9	331.1	435.8	391.2	514.0	559.1	672.5	772.0	808.0	676.4
15. Other domestic liabilities	111.4	126.9	135.1	268.8	123.9	157.7	126.5	135.1	146.8	153.5	155.2	268.8	210.4	189.3
16. Total liabilities	**9,952.6**	**9,724.4**	**11,125.3**	**12,348.9**	**10,082.3**	**10,521.8**	**10,944.1**	**11,125.3**	**11,757.6**	**12,000.7**	**11,860.3**	**12,348.9**	**13,245.9**	**14,159.2**

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

		Domestic assets		Total domestic assets	Foreign assets				Total foreign assets	Total assets
		Government	Other		Gold and claims in gold	Claims on				
						Banks	Governments	Other		
End of period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(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
2025		0.0	37.5	37.5	858.2	265.2	0.0	2,947.2	4,070.6	4,108.1
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
2025	I	0.0	33.0	33.0	620.6	406.5	0.0	2,769.3	3,796.3	3,829.3
	II	0.0	33.5	33.5	654.9	577.8	0.0	2,770.8	4,003.5	4,037.1
	III	0.0	35.2	35.2	762.1	86.1	0.0	2,996.6	3,844.7	3,879.9
	IV	0.0	37.5	37.5	858.2	265.2	0.0	2,947.2	4,070.6	4,108.1
2026	I	0.0	38.2	38.2	918.1	234.5	0.0	3,305.3	4,457.9	4,496.0
	II	0.0	40.4	40.4	802.1	332.7	0.0	3,682.7	4,817.4	4,857.8

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

	Domestic liabilities										Total domestic liabilities	Total foreign liabilities	Revaluation of gold, foreign exchange and security holdings	Total liabilities
	Capital and reserves	Bank notes issued	Govern-ment	Develop-ment funds	Official entities	Commercial banks deposits		Other fin.inst. deposits	Private sector deposits	Other				
						Demand	Time							
End of period	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
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
2025	298.0	426.4	295.8	0.0	0.0	721.3	1,553.9	0.0	0.0	23.1	3,318.5	17.7	772.0	4,108.1
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
2025 I	214.5	350.2	174.1	0.0	0.0	471.6	1,938.9	0.0	0.0	19.2	3,168.5	146.8	514.0	3,829.3
II	244.2	368.4	257.1	0.0	0.0	455.4	1,982.2	0.0	0.0	24.0	3,331.2	146.8	559.1	4,037.1
III	274.0	391.6	211.3	0.0	0.0	475.5	1,827.3	0.0	0.0	17.6	3,197.2	10.1	672.5	3,879.9
IV	298.0	426.4	295.8	0.0	0.0	721.3	1,553.9	0.0	0.0	23.1	3,318.5	17.7	772.0	4,108.1
2026 I	327.3	420.2	156.3	0.0	0.0	453.9	2,200.7	0.0	0.0	14.6	3,573.0	115.0	808.0	4,496.0
II	326.0	425.4	457.1	0.0	0.0	652.1	2,202.9	0.0	0.0	24.5	4,087.9	93.6	676.4	4,857.8

TABLE 3.3: BANK NOTES ISSUED

End of period		Denominations: number (x 1,000) 5	10	25	50	100	200	500	Total number of notes issued
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2022		0	922	882	351	2,387	48	1	4,591
2023		0	958	904	373	2,536	51	1	4,825
2024		0	1,022	982	377	2,906	56	1	5,345
2025		0	1,111	1,110	419	3,545	57	1	6,244
2024	I	0	953	885	343	2,500	49	1	4,732
	II	0	971	863	339	2,545	52	1	4,771
	III	0	966	847	343	2,582	51	1	4,790
	IV	0	1,022	982	377	2,906	56	1	5,345
2025	I	0	1,024	904	341	2,889	54	1	5,212
	II	0	1,045	932	352	3,055	54	1	5,439
	III	0	1,053	947	356	3,275	57	1	5,690
	IV	0	1,111	1,110	419	3,545	57	1	6,244
2026	I	0	1,102	1,041	378	3,527	55	1	6,104
	II	0	1,133	1,044	371	3,571	58	1	6,179

End of period		Denominations: value (Afl. million) 5	10	25	50	100	200	500	Total value of notes issued
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2022		0.0	9.2	22.0	17.5	238.7	9.6	0.7	297.8
2023		0.0	9.6	22.6	18.6	253.6	10.2	0.7	315.4
2024		0.0	10.2	24.5	18.8	290.6	11.3	0.7	356.2
2025		0.0	11.1	27.8	21.0	354.5	11.4	0.7	426.4
2024	I	0.0	9.5	22.1	17.1	250.0	9.9	0.7	309.4
	II	0.0	9.7	21.6	16.9	254.5	10.4	0.7	313.8
	III	0.0	9.7	21.2	17.2	258.2	10.2	0.7	317.1
	IV	0.0	10.2	24.5	18.8	290.6	11.3	0.7	356.2
2025	I	0.0	10.2	22.6	17.0	288.9	10.8	0.7	350.2
	II	0.0	10.4	23.3	17.6	305.5	10.9	0.7	368.4
	III	0.0	10.5	23.7	17.8	327.5	11.4	0.7	391.6
	III	0.0	11.1	27.8	21.0	354.5	11.4	0.7	426.4
2026	I	0.0	11.0	26.0	18.9	352.7	10.9	0.7	420.2
	II	0.0	11.3	26.1	18.5	357.1	11.7	0.7	425.4

TABLE 3.4: COINS ISSUED

End of period		Denominations: number (x 1,000) Cents 5 (1)	10 (2)	25 (3)	50 (4)	Florin 1 (5)	2 ½ (6)	5 (7)	Commemorative coins (8)	Total value of coins issued excl. (8) (Afl. million) (9)
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
2025		36,773	38,028	24,885	12,894	16,117	112	2,128	19	45.3
2023	I	33,215	33,805	22,052	11,226	14,096	105	1,742	18	39.2
	II	33,505	34,149	22,208	11,362	14,250	105	1,750	18	39.6
	III	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
	III	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
2025	I	35,701	36,747	23,960	12,345	15,589	107	2,043	18	43.7
	II	36,051	37,195	24,290	12,501	15,734	107	2,055	18	44.1
	III	36,433	37,588	24,603	12,706	15,812	111	2,060	19	44.5
	IV	36,773	38,028	24,885	12,894	16,117	112	2,128	19	45.3
2026	I	37,163	38,533	25,228	13,062	16,347	112	2,200	19	46.2
	II	37,493	38,979	25,576	13,220	16,557	112	2,248	19	46.9

TABLE 4.1: COMMERCIAL BANKS: SUMMARY ACCOUNT

		Assets				Total assets = Total liabilities	Liabilities		
		Cash and claims on banks	Invest-ments	Loans	Other		Deposits	Capital and reserves	Other
End of period		*(1)*	*(2)*	*(3)*	*(4)*	*(5)*	*(6)*	*(7)*	*(8)*
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	208.8	7,810.2	6,350.1	1,108.4	351.8
2025		2,849.9	504.2	4,824.5	248.3	8,426.8	6,842.3	1,097.2	487.2
2024	I	2,598.0	521.9	4,042.9	210.5	7,373.5	5,991.1	1,020.2	362.2
	II	2,703.2	519.1	4,131.6	220.5	7,574.4	6,140.9	1,052.0	381.4
	III	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	208.8	7,810.2	6,350.1	1,108.4	351.8
2025	I	2,994.0	486.5	4,397.5	225.7	8,103.7	6,603.3	1,143.9	356.5
	II	2,958.1	495.4	4,474.8	211.2	8,139.5	6,648.9	1,128.6	361.9
	III	2,827.2	477.2	4,648.8	210.5	8,163.6	6,631.9	1,159.0	372.7
	IV	2,849.9	504.2	4,824.5	248.3	8,426.8	6,842.3	1,097.2	487.2
2026	I	3,311.6	506.2	4,914.5	209.8	8,942.0	7,369.4	1,131.7	440.9
	II	3,674.2	479.1	5,135.8	208.7	9,497.8	7,959.5	1,124.9	413.4

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

	2022	2023	2024	2025	2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II
1. Capital adequacy														
a. Regulatory capital (Tier I + II) to risk-weighted assets (minimum 18%)[1]	39.8	32.6	32.1	28.9	32.3	32.5	32.1	32.1	32.3	31.8	31.5	28.9	29.4	27.8
b. Regulatory Tier I capital to risk-weighted assets	30.5	23.8	23.9	20.9	26.2	25.6	24.2	23.9	26.9	25.5	24.4	20.9	24.0	21.8
2. Asset quality														
a. Nonperforming loans to gross loans	3.5	1.7	1.2	1.4	1.6	1.5	1.4	1.2	1.2	1.1	1.5	1.4	1.6	1.8
b. Nonperforming loans (net of allocated loan loss provisions) to gross loans	1.3	0.2	0.0	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.3	0.3	0.5	0.7
c. Nonperforming loans (net of allocated loan loss provisions) to regulatory capital	3.6	0.6	-0.1	1.1	0.2	0.2	0.4	-0.1	0.0	-0.1	1.0	1.1	2.0	2.8
d. Large loans to regulatory capital [2]	14.5	25.8	11.8	7.6	24.9	19.3	19.1	11.8	12.5	7.6	7.3	7.6	6.4	18.5
3. Earnings and profitability														
a. Return on assets (before taxes)	2.3	2.2	2.4	2.4	0.6	0.6	0.7	0.6	0.6	0.6	0.6	0.7	0.6	0.5
b. Return on equity (before taxes)	14.2	14.5	16.7	17.3	3.8	4.0	4.7	4.2	4.1	4.1	3.9	4.6	4.4	4.2
c. Return on assets (after taxes)	1.8	1.8	2.0	2.0	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4
d. Return on equity (after taxes)	11.4	11.7	13.5	14.0	3.1	3.2	3.8	3.5	3.3	3.3	3.1	3.8	3.4	3.2
e. Interest margin to gross income	51.2	53.6	51.8	48.8	51.9	52.4	51.8	51.4	49.3	50.0	48.8	47.3	47.7	49.3
f. Noninterest expenses to gross income	69.3	72.1	71.0	72.0	73.5	72.1	68.4	70.3	71.2	71.5	74.1	71.0	73.6	74.4
g. Interest rate margin [3]	4.5	4.2	3.4	3.2	3.9	3.4	3.0	3.1	3.7	4.0	3.7	2.6	3.8	3.6
4. Liquidity														
a. Loans to deposit ratio [4] (maximum 80%)	58.5	63.7	64.8	67.1	63.5	63.4	64.3	64.8	63.3	64.0	66.7	67.1	63.5	61.5
b. Liquid assets to total assets [5] (minimum 19%)	29.8	25.5	30.3	30.2	26.1	27.5	28.0	30.3	33.7	32.5	30.5	30.2	33.7	34.9
c. Liquid assets to short-term liabilities	58.3	50.2	62.6	60.0	51.0	52.1	54.9	62.6	67.9	66.0	58.7	60.0	62.8	62.7
5. Sensitivity to market risk														
a. Net foreign assets [6] to regulatory capital	40.3	38.3	29.3	40.1	36.5	36.4	35.1	29.3	36.4	31.5	27.5	40.1	39.4	44.2

1) As per January 1, 2024, the CBA increased the minimum risk-weighted capital ratio from 16 percent to 18 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 January 1, 2025, the CBA increased the minimum PLR from 18 percent to 19 percent.
6) Denominated in foreign currencies only.

TABLE 4.3: COMMERCIAL BANKS: DETAILED BALANCE SHEET

		Domestic assets								
		Notes and coins	Central Bank		Investments		Loans and advances			
			Current account	Time deposits	Government securities	Non government securities	Enterprises	Mortgages	Individuals	Government
End of period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
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
2025		76.7	721.5	1,553.9	471.8	5.5	1,356.1	2,693.3	567.0	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
2025	I	41.3	471.5	1,938.9	454.8	4.8	1,305.2	2,451.5	479.3	0.0
	II	44.6	455.0	1,982.2	472.4	5.1	1,284.2	2,522.4	495.4	0.0
	III	61.9	481.4	1,827.3	472.1	5.1	1,310.6	2,610.0	540.5	0.0
	IV	76.7	721.5	1,553.9	471.8	5.5	1,356.1	2,693.3	567.0	0.0
2026	I	61.0	456.3	2,200.7	471.5	7.8	1,364.7	2,744.7	589.1	0.0
	II	58.4	661.4	2,202.9	471.3	7.8	1,530.3	2,781.5	604.2	0.0

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

End of period		Domestic assets (cont'd)				Total domestic assets	Foreign assets					Total foreign assets	Total assets
		Premises	Subsi-diaries	Accounts receivable	Other (net)		Cash	Due from banks	Invest-ments	Loans	Other		
		(10)	*(11)*	*(12)*	*(13)*	*(14)*	*(15)*	*(16)*	*(17)*	*(18)*	*(19)*	*(20)*	*(21)*
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		114.1	25.3	47.5	0.0	7,152.9	37.2	440.9	0.0	157.4	21.8	657.3	7,810.2
2025		114.1	25.1	62.2	0.0	7,647.2	36.8	460.9	26.9	208.2	46.9	779.6	8,426.8
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	114.1	25.3	47.5	0.0	7,152.9	37.2	440.9	0.0	157.4	21.8	657.3	7,810.2
2025	I	112.2	25.3	68.3	0.0	7,353.1	41.0	501.4	26.9	161.5	19.9	750.6	8,103.7
	II	111.9	25.3	58.1	0.0	7,456.7	33.8	442.5	17.9	172.8	15.9	682.8	8,139.5
	III	111.2	25.3	57.2	0.0	7,502.6	33.8	422.8	0.0	187.7	16.7	661.0	8,163.6
	IV	114.1	25.1	62.2	0.0	7,647.2	36.8	460.9	26.9	208.2	46.9	779.6	8,426.8
2026	I	113.0	25.1	57.6	0.0	8,091.5	41.2	552.5	26.9	216.0	14.0	850.6	8,942.0
	II	112.6	25.1	60.4	0.0	8,515.7	42.8	708.8	0.0	219.8	10.7	982.1	9,497.8

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

		Domestic liabilities									
		Demand deposits				Time deposits				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)
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	337.4
2025		823.9	2,216.3	439.0	165.7	283.9	622.9	634.3	0.0	1,343.2	477.0
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	337.4
2025	I	732.7	2,349.8	354.0	139.8	241.1	485.9	748.6	0.0	1,269.3	346.7
	II	805.2	2,139.8	382.6	259.9	236.5	556.1	704.0	0.0	1,296.9	349.4
	III	790.5	2,308.8	471.0	201.7	241.9	419.6	598.0	0.0	1,305.1	365.3
	IV	823.9	2,216.3	439.0	165.7	283.9	622.9	634.3	0.0	1,343.2	477.0
2026	I	851.1	2,646.6	507.1	235.5	292.7	465.4	679.2	0.0	1,377.8	434.2
	II	918.8	2,850.8	628.1	237.5	297.6	499.1	690.7	0.0	1,423.9	408.0

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

End of period		Domestic liabilities (cont'd)		Total domestic liabilities	Foreign liabilities							Total Foreign liabilities	Total Liabilities
		Capital base			Demand deposits		Time deposits		Savings deposits	Capital and reserves and sub-ordinated debt	Other		
		Capital and reserves	Subordinated debt		Banks	Non-banks	Banks	Non-banks					
		(32)	*(33)*	*(34)*	*(35)*	*(36)*	*(37)*	*(38)*	*(39)*	*(40)*	*(41)*	*(42)*	*(43)*
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		1,108.4	0.0	7,504.0	19.9	175.1	15.2	46.7	34.9	0.0	14.4	306.2	7,810.2
2025		1,097.2	0.0	8,103.5	48.3	167.5	17.0	46.6	33.7	0.0	10.2	323.2	8,426.8
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
	III	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	1,108.4	0.0	7,504.0	19.9	175.1	15.2	46.7	34.9	0.0	14.4	306.2	7,810.2
2025	I	1,143.9	0.0	7,811.9	16.9	165.1	17.0	47.8	35.2	0.0	9.8	291.8	8,103.7
	II	1,128.6	0.0	7,859.0	11.7	153.0	17.0	51.6	34.7	0.0	12.5	280.5	8,139.5
	III	1,159.0	0.0	7,860.9	23.8	172.3	17.0	49.4	32.9	0.0	7.4	302.7	8,163.6
	IV	1,097.2	0.0	8,103.5	48.3	167.5	17.0	46.6	33.7	0.0	10.2	323.2	8,426.8
2026	I	1,131.7	0.0	8,621.3	32.8	180.1	17.0	49.1	35.0	0.0	6.7	320.7	8,942.0
	II	1,124.9	0.0	9,079.2	78.0	257.2	0.0	44.0	34.0	0.0	5.4	418.5	9,497.8

TABLE 4.4: COMMERCIAL BANKS' LOANS TO DOMESTIC SECTORS BY KIND OF ECONOMIC ACTIVITY AS OF END JUNE 2026

	Loans outstanding				Percentages			
	Current account	Term loans	Mortgage	Total	Current account	Term loans	Mortgage	Percentage of total loans
Agriculture, hunting, forestry and fishing	0.0	0.8	0.1	0.9	0.1	89.1	10.8	0.0
Mining and manufacturing	7.2	58.0	16.4	81.6	8.9	71.1	20.1	1.7
Electricity, gas, and water supply	0.2	11.4	0.1	11.7	1.7	97.5	0.8	0.2
Construction	17.0	27.7	27.1	71.7	23.6	38.6	37.8	1.5
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	88.3	95.4	80.0	263.8	33.5	36.2	30.3	5.4
Hotels and restaurants	2.1	363.4	153.8	519.3	0.4	70.0	29.6	10.6
Transport, storage and communications	11.0	69.8	9.6	90.4	12.2	77.1	10.7	1.8
Financial intermediation	15.5	87.2	23.4	126.0	12.3	69.2	18.6	2.6
Real estate, renting and business activities	21.7	553.5	610.5	1,185.7	1.8	46.7	51.5	24.1
Other enterprises	5.2	70.3	24.2	99.7	5.2	70.5	24.2	2.0
Total loans to enterprises	**168.4**	**1,337.4**	**945.2**	**2,450.9**	**6.9**	**54.6**	**38.6**	**49.9**
Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Individuals	18.6	585.6	1,860.8	2,465.0	0.8	23.8	75.5	50.1
Total loans	**187.0**	**1,923.0**	**2,806.0**	**4,915.9**	**3.8**	**39.1**	**57.1**	**100.0**

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

End of period	2022	2023	2024	2025	2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II
Agriculture, hunting, forestry and fishing	1.0	0.6	0.6	0.7	0.6	0.5	0.6	0.6	0.8	0.7	0.7	0.7	0.8	0.9
Mining and manufacturing	53.0	64.1	59.1	65.8	61.9	59.3	54.6	59.1	71.2	73.2	76.9	65.8	64.6	81.6
Electricity, gas and water supply	0.1	0.2	4.7	4.3	0.3	0.2	4.8	4.7	4.5	10.1	23.6	4.3	12.1	11.7
Construction	36.8	38.1	53.9	55.1	39.5	42.1	54.9	53.9	53.7	50.8	52.0	55.1	72.1	71.7
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	194.1	203.9	236.6	262.8	207.6	224.9	243.3	236.6	239.3	246.6	255.8	262.8	259.7	263.8
Hotels and restaurants	224.4	377.6	434.0	401.8	425.1	407.9	412.3	434.0	436.4	371.9	377.9	401.8	419.1	519.3
Transport, storage and communications	83.5	85.7	97.3	95.4	102.9	100.6	95.8	97.3	94.9	95.5	92.9	95.4	92.5	90.4
Financial intermediation	234.8	220.5	156.2	144.9	199.2	198.0	154.2	156.2	163.9	184.8	157.5	144.9	128.0	126.0
Real estate, renting and business activities	581.7	664.7	869.8	1,103.4	707.7	764.2	834.2	869.8	895.9	933.9	998.7	1,103.4	1,127.6	1,185.7
Other enterprises	102.7	100.6	88.0	96.2	100.5	99.2	84.1	88.0	87.5	96.2	98.8	96.2	96.1	99.7
Total loans to enterprises	**1,512.1**	**1,755.9**	**2,000.1**	**2,230.3**	**1,845.2**	**1,896.9**	**1,938.8**	**2,000.1**	**2,048.1**	**2,063.7**	**2,134.6**	**2,230.3**	**2,272.4**	**2,450.9**
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
Individuals	1,948.5	2,051.9	2,177.9	2,386.1	2,059.3	2,081.5	2,122.5	2,177.9	2,187.9	2,238.3	2,326.5	2,386.1	2,426.0	2,465.0
Total loans	**3,460.6**	**3,807.7**	**4,177.9**	**4,616.4**	**3,904.5**	**3,978.4**	**4,061.3**	**4,177.9**	**4,236.0**	**4,302.0**	**4,461.2**	**4,616.4**	**4,698.5**	**4,915.9**

TABLE 5.1: NONMONETARY FINANCIAL INSTITUTIONS

	2022	2023	2024	2025	2023				2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II
End of period																		
1. Net foreign assets	1,806.5	2,073.5	2,174.0	2,638.0	1,881.3	1,948.3	1,946.5	2,073.5	2,048.5	2,066.0	2,177.2	2,174.0	2,207.5	2,325.3	2,517.9	2,638.0		
2. Domestic claims	3,052.7	3,347.2	3,452.1	3,506.7	3,203.9	3,254.2	3,322.9	3,347.2	3,501.1	3,571.2	3,587.1	3,452.1	3,404.6	3,515.4	3,502.4	3,506.7		
a. Government	1,468.8	1,491.5	1,432.7	1,350.2	1,478.5	1,468.6	1,520.9	1,491.5	1,493.3	1,548.9	1,535.9	1,432.7	1,369.8	1,435.8	1,419.9	1,350.2		
b. Private sector	1,583.9	1,855.7	2,019.4	2,156.4	1,725.4	1,785.6	1,801.9	1,855.7	2,007.8	2,022.3	2,051.2	2,019.4	2,034.8	2,079.5	2,082.6	2,156.4		
3. Total assets = total liablities	4,859.2	5,420.6	5,626.1	6,144.7	5,085.2	5,202.5	5,269.4	5,420.6	5,549.6	5,637.2	5,764.3	5,626.1	5,612.1	5,840.6	6,020.3	6,144.7		
4. Borrowings and deposits	1.7	1.6	1.5	3.2	1.7	1.7	1.8	1.6	1.7	1.6	1.5	1.5	3.3	3.4	3.2	3.2		
a. Government	1.4	1.2	1.0	0.8	1.4	1.4	1.4	1.2	1.2	1.2	1.0	1.0	1.0	1.0	0.8	0.8		
b. Other residents	0.3	0.4	0.5	2.4	0.3	0.3	0.4	0.4	0.5	0.4	0.5	0.5	2.3	2.4	2.4	2.4		
5. Pension fund provisions	3,372.5	3,487.0	3,604.3	3,715.3	3,389.3	3,412.3	3,451.6	3,487.0	3,508.1	3,527.5	3,587.5	3,604.3	3,659.1	3,676.4	3,695.5	3,715.3		
6. Insurance reserve fund	1,547.4	1,632.1	1,740.2	1,859.3	1,581.4	1,597.7	1,614.8	1,632.1	1,664.2	1,696.3	1,714.9	1,740.2	1,783.3	1,817.1	1,848.0	1,859.3		
7. Other items, net	-62.3	299.9	280.1	566.8	112.8	190.8	201.2	299.9	375.6	411.8	460.4	280.1	166.5	343.8	473.7	566.8		

TABLE 5.2: HOUSING MORTGAGES

	2022	2023	2024	2025	2023				2024				2025				2026	
					I	II	III	IV	I	II	III	IV	I	II	III	IV	I	II
End of period																		
Total	**2,117.4**	**2,212.9**	**2,311.0**	**2,424.4**	**2,134.3**	**2,166.9**	**2,189.4**	**2,212.9**	**2,228.9**	**2,352.0**	**2,281.3**	**2,311.0**	**2,319.2**	**2,350.8**	**2,391.8**	**2,424.4**		
Commercial banks	1,542.2	1,614.3	1,696.0	1,819.1	1,555.7	1,580.6	1,598.1	1,614.3	1,622.0	1,742.9	1,666.3	1,696.0	1,708.6	1,742.9	1,786.0	1,819.1		
Mortgage banks	197.4	206.3	206.6	199.7	199.9	202.3	204.1	206.3	206.5	207.1	207.8	206.6	204.2	202.3	202.4	199.7		
Pension funds	273.9	279.7	281.7	271.2	271.8	273.2	276.8	279.7	279.3	281.6	282.0	281.7	280.5	276.1	272.2	271.2		
Life Insurance Companies	87.7	97.7	111.2	119.3	91.1	95.4	95.5	97.7	106.1	106.1	109.5	111.2	111.0	114.7	116.6	119.3		
Other	16.2	14.8	15.6	15.1	15.8	15.3	15.0	14.8	15.0	14.4	15.8	15.6	14.8	14.8	14.6	15.1		

TABLE 5.3: FINANCIAL SURVEY

End of June 2026	Central Bank and Treasury *(1)*	Commercial Banks *(2)*	Monetary Sector *(3)=(1)+(2)*	Nonmonetary Financial Institutions *(4)*	Financial Sector *(5)=(3)+(4)*
1. Foreign assets					
2. Domestic claims					
a) Government					
b) Non-financial public enterprises					
c) Enterprises					
d) Individuals					
1) Consumer credit					
2) Housing mortgages					
3. Other domestic claims					
4. TOTAL ASSETS=TOTAL LIABILITIES					
5. Foreign liabilities					
6. Deposits and borrowings					
a) Government					
b) Other residents					
7. Pension fund provisions					
8. Insurance reserve fund					
9. Other domestic liabilities					

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 2.1 Monetary survey

The monetary survey consolidates the accounts of the Centrale Bank van Aruba (CBA), the commercial banks, and the government, related only to the issuance of components of money supply, i.e., coins and treasury bills. This survey shows the financial relationship between the monetary sectors, whose liabilities include the money supply, and other sectors of the economy.

Net claims on public sector:

Gross claims

Resulting from the issuance of coins and treasury bills. Gross claims include loans granted, as well as government bonds in the hands of the monetary sector.

Net foreign assets:

Centrale Bank van Aruba

Revaluation differences of gold, official foreign exchange and security holdings are excluded in order to calculate the net flow of foreign funds by the nonmonetary sectors.

Table 2.2 Components of broad money

"Money" consists of bank notes, coins and demand deposits of the private sector. It does not include government deposits, neither the deposits of the commercial banks with the CBA, nor their cash holdings. "Quasi-money" comprises time and savings deposits with the commercial banks and the CBA, as well as treasury bills held by the private sector. This table shows the total liquid claims of the domestic private sector on money-creating institutions.

Table 2.3 Causes of changes in broad money

This table reflects the causes of changes in broad money broken down in net foreign assets and net domestic assets. The latter include the non-credit-related balance sheet items of the money-creating institutions.

Inflow of foreign funds

Financial flows arising from changes in market prices and exchange rates of gold, official foreign exchange and security holdings are excluded in order to calculate the net flow of foreign funds by the nonmonetary sectors.

Table 2.4 Foreign assets

Aruba's net foreign assets consist mainly of convertible claims on nonresidents and gold less convertible liabilities to nonresidents, including revaluation of gold. Aruba has no accounts with the International Monetary Fund, because it participates in this institution as part of the Kingdom of the Netherlands. Until the end of 2000, the gold holdings of the CBA was valued once every three years at the lowest yearly average market price of gold, converted into florin, in the three calendar years preceding the date of valuation, less 30 percent. Since December 31, 1998, gold has been valued at Afl. 368.58 (previously: Afl. 450.74) per fine troy ounce. Effective December 31, 2001, gold is valued on a quarterly basis at the prevailing market rate. Financial flows arising from changes in these market prices and exchange rates of gold, official foreign exchange and security holdings of the CBA are included in the revaluation account.

Column:

(9) Revaluation differences

Revaluation account for gold, official foreign exchange and security holdings.

Table 3.1 Consolidated balance sheet of the money-creating institutions

Money-creating institutions

These are the CBA, the government and the commercial banks.

Claims on money-creating institutions:

Monetary authorities

These are institutions (the CBA and the government) that create base money.

Other domestic assets

Mainly equipment and miscellaneous items.

Revaluation differences

Revaluation account for gold, official foreign exchange and security holdings. In accordance with the Central Bank Ordinance as revised in December 1989, valuation changes arising from changes in the market prices and exchange rates of gold, official foreign exchange and security holdings are accounted for in a revaluation reserve.

Other domestic liabilities

Money in custody, miscellaneous items and other liabilities.

Table 3.2 Detailed balance sheet of the Centrale Bank van Aruba

Columns:

(2) Other

Mainly equipment and miscellaneous items.

(5 and 6) Foreign assets:

Claims on banks

Balances with foreign central and commercial banks in convertible and other currencies.

Claims on governments

Treasury bills and other securities issued by foreign governments and international organizations in convertible and other currencies.

(11) Bank notes issued

Bank notes held by the public and commercial banks.

(14) Official entities

Includes the Post Aruba N.V., the former post office.

(17) Other financial institutions' deposits

These institutions are bank-like financial institutions, such as mortgage and investment banks, licensed by the CBA to operate in the domestic market. Other nonbank financial institutions comprising, inter alia, insurance companies and pension funds, are included under column (18) "private sector".

(18) Private sector

Includes business enterprises, individuals, nonbank financial institutions and foundations.

(19) Other

Money in custody, other liabilities and the CBA's current net income position.

Table 3.4 Coins issued

The government issues coins, which are, therefore, its liability. The CBA buys the coins and resells them at face value to the commercial banks and to the public.

Table 4.1 Commercial banks: summary account

Commercial banks are financial institutions licensed to carry out banking operations with residents. These banks grant loans, and have among their liabilities deposits transferable by check or otherwise usable in making payments.

Commercial banks' transactions resulting in claims on, and liabilities to, nonresidents are included in this balance sheet only if these transactions are an integral part of their total activities. Offshore businesses sheltered in a separate accounting unit (where claims on nonresidents are kept equal to liabilities to nonresidents so that no net open position arises) are not included in this balance sheet.

Column:

(7) Capital and reserves:

Includes subordinated debt.

Table 4.3 Commercial banks: detailed balance sheet

Columns:

(6 to 9) Loans and advances:

Enterprises

Commercial loans and advances to private and public enterprises and official entities. Public enterprises consisting of, inter alia, the Telecommunications Company (SETAR), are companies producing goods and nonfinancial services, whose shares are fully or largely owned by the government.

Mortgages

Loans 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

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.

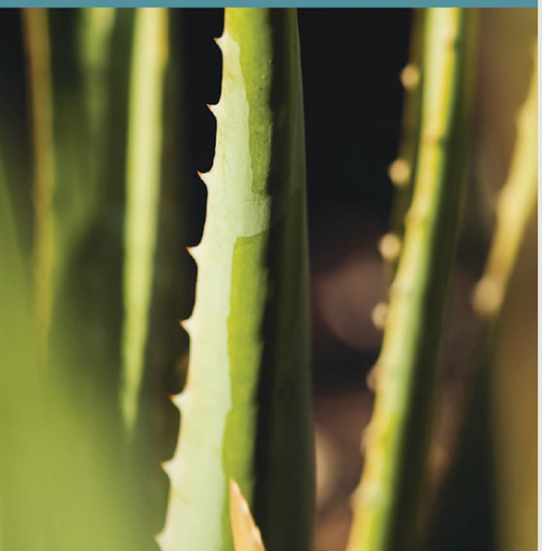
Table 5.2: Housing mortgages

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.



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