



CENTRALE BANK VAN ARUBA

STATISTICAL TABLES
OCTOBER 2019
Last updated December 4, 2019

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TABLE 1: MONETARY SURVEY*

In Afl. million

End of period	2015	2016	2017	2018	2018			2019		
					August	September	October	August	September	October
I. Net domestic assets	2,289.2	2,390.2	2,555.1	2,601.4	2,637.5	2,649.3	2,628.0	2,690.7	2,714.4	2,712.4
A) Domestic credit	3,163.7	3,306.6	3,533.2	3,679.7	3,699.5	3,733.9	3,713.1	3,854.3	3,920.5	3,931.9
1) Net claims on public sector	195.6	287.0	400.0	434.1	525.9	518.1	498.5	423.7	471.2	470.6
a) Gross claims**	369.2	393.6	513.6	559.8	613.5	613.5	613.6	536.0	536.0	546.2
b) Government's deposits	-94.2	-57.8	-102.9	-125.7	-86.7	-95.4	-115.1	-112.2	-64.8	-75.6
c) Development funds	-79.4	-48.8	-10.7	0.0	-0.9	0.0	0.0	0.0	0.0	0.0
2) Claims on private sector	2,968.1	3,019.6	3,133.2	3,245.6	3,173.6	3,215.7	3,214.5	3,430.6	3,449.3	3,461.3
a) Enterprises	1,270.6	1,285.1	1,333.9	1,371.6	1,326.8	1,356.8	1,355.6	1,526.5	1,533.9	1,536.1
b) Individuals	1,687.7	1,724.2	1,788.6	1,862.5	1,836.2	1,848.3	1,848.3	1,892.0	1,903.3	1,912.6
1) Consumer credit	571.9	558.4	550.7	524.3	535.1	535.4	531.3	507.8	513.0	515.0
2) Housing mortgages	1,115.8	1,165.8	1,237.9	1,338.1	1,301.2	1,312.9	1,317.0	1,384.2	1,390.3	1,397.6
c) Other	9.8	10.4	10.6	11.5	10.6	10.6	10.6	12.1	12.1	12.6
B) Other items, net	-874.5	-916.5	-978.1	-1,078.3	-1,062.0	-1,084.6	-1,085.1	-1,163.6	-1,206.1	-1,219.6
II. Net foreign assets	1,515.7	1,777.5	1,684.8	1,776.2	1,750.9	1,724.5	1,696.3	1,755.9	1,672.2	1,673.7
A) Centrale Bank van Aruba***	1,384.6	1,558.3	1,509.8	1,636.3	1,604.2	1,586.9	1,545.1	1,659.4	1,612.8	1,579.8
B) Commercial banks	131.1	219.2	175.0	139.9	146.8	137.5	151.2	96.6	59.5	93.9
III. Broad money	3,804.9	4,167.6	4,239.9	4,377.6	4,388.4	4,373.8	4,324.3	4,446.6	4,386.6	4,386.1
A) Money	2,060.6	2,251.5	2,421.6	2,433.3	2,582.5	2,541.1	2,504.4	2,481.5	2,444.7	2,434.7
B) Quasi-money	1,744.3	1,916.1	1,818.3	1,944.3	1,805.9	1,832.6	1,819.9	1,965.1	1,941.9	1,951.3

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

** Gross claims include loans granted as well as government bonds in the hands of the monetary sectors and claims resulting from the issuance of treasury bills, cash certificates, and coins.

*** Revaluation differences of gold and official foreign exchange holdings are excluded in order to approximate the net import of foreign funds by the nonmonetary sectors.

TABLE 2: COMPONENTS OF BROAD MONEY

In Afl. million

End of period	Currency			Demand deposits			Money	Other deposits					Treasury 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)		
2015	304.4	64.4	240.0	1,515.8	304.7	1,820.6	2,060.6	932.4	5.4	802.2	4.3	1,744.3	0.0	1,744.3	3,804.9	
2016	305.8	59.5	246.3	1,656.6	348.6	2,005.2	2,251.5	976.4	5.5	930.5	3.7	1,916.1	0.0	1,916.1	4,167.6	
2017	332.9	66.7	266.3	1,793.4	362.0	2,155.4	2,421.6	995.3	4.4	813.1	5.5	1,818.3	0.0	1,818.3	4,239.9	
2018	336.1	75.2	260.9	1,797.3	375.1	2,172.4	2,433.3	1,036.2	6.0	898.0	4.1	1,944.3	0.0	1,944.3	4,377.6	
2018	January	306.6	46.9	259.6	1,806.6	378.9	2,185.5	2,445.2	1,009.0	4.2	819.6	5.5	1,838.3	0.0	1,838.3	4,283.5
	February	303.5	44.0	259.5	1,832.4	406.5	2,238.9	2,498.4	1,010.5	4.1	814.1	5.5	1,834.2	0.0	1,834.2	4,332.6
	March	313.4	50.2	263.3	1,822.2	441.0	2,263.2	2,526.5	1,023.1	4.2	827.5	5.7	1,860.5	0.0	1,860.5	4,386.9
	April	308.7	41.3	267.4	1,854.3	387.3	2,241.5	2,508.9	1,006.6	4.9	806.3	5.7	1,823.4	0.0	1,823.4	4,332.3
	May	304.6	42.6	262.0	1,840.0	362.1	2,202.1	2,464.1	1,007.4	5.2	814.4	5.7	1,832.7	0.0	1,832.7	4,296.8
	June	306.7	42.9	263.8	1,876.3	357.1	2,233.5	2,497.3	1,022.7	4.2	800.8	5.7	1,833.4	0.0	1,833.4	4,330.7
	July	307.3	51.2	256.1	1,953.1	385.9	2,339.0	2,595.1	1,000.4	3.5	816.8	5.2	1,825.9	0.0	1,825.9	4,421.0
	August	309.3	52.8	256.4	1,949.3	376.8	2,326.1	2,582.5	995.9	7.3	798.3	4.4	1,805.9	0.0	1,805.9	4,388.4
	September	303.4	52.9	250.5	1,929.5	361.1	2,290.7	2,541.1	1,003.4	5.6	819.2	4.4	1,832.6	0.0	1,832.6	4,373.8
	October	302.8	52.3	250.5	1,901.8	352.0	2,253.8	2,504.4	1,002.9	4.2	808.4	4.4	1,819.9	0.0	1,819.9	4,324.3
	November	309.5	54.2	255.4	1,887.6	367.0	2,254.6	2,509.9	1,017.5	4.7	817.5	4.1	1,843.8	0.0	1,843.8	4,353.7
	December	336.1	75.2	260.9	1,797.3	375.1	2,172.4	2,433.3	1,036.2	6.0	898.0	4.1	1,944.3	0.0	1,944.3	4,377.6
2019	January	307.5	53.9	253.6	1,802.4	348.3	2,150.7	2,404.3	1,034.1	4.8	893.1	4.1	1,936.1	0.0	1,936.1	4,340.4
	February	307.1	50.2	256.8	1,926.9	398.0	2,324.9	2,581.7	1,034.1	5.8	722.3	4.1	1,766.4	0.0	1,766.4	4,348.2
	March	311.2	51.5	259.6	1,992.6	414.4	2,407.0	2,666.6	1,022.7	3.7	710.1	4.1	1,740.6	0.0	1,740.6	4,407.3
	April	315.4	54.4	261.1	2,023.6	384.3	2,407.9	2,668.9	1,040.7	5.6	743.6	4.1	1,794.0	0.0	1,794.0	4,463.0
	May	367.0	110.3	256.7	1,917.2	338.4	2,255.6	2,512.3	1,050.4	4.1	831.8	4.1	1,890.5	0.0	1,890.5	4,402.8
	June	296.1	65.6	230.5	1,981.5	318.8	2,300.3	2,530.8	1,052.6	4.0	843.7	4.2	1,904.5	0.0	1,904.5	4,435.3
	July	280.2	65.9	214.3	1,920.2	338.7	2,258.9	2,473.2	1,041.8	4.7	855.8	4.2	1,906.6	0.0	1,906.6	4,379.8
	August	266.8	51.7	215.1	1,907.5	359.0	2,266.4	2,481.5	1,039.5	5.5	915.8	4.2	1,965.1	0.0	1,965.1	4,446.6
	September	266.3	48.6	217.7	1,897.8	329.2	2,226.9	2,444.7	1,035.8	5.4	896.5	4.3	1,941.9	0.0	1,941.9	4,386.6
	October	266.4	51.2	215.2	1,870.0	349.5	2,219.5	2,434.7	1,029.8	5.5	907.2	8.8	1,951.3	0.0	1,951.3	4,386.1

TABLE 3: CAUSES OF CHANGES IN BROAD MONEY

In Afl. million

During period	2015	2016	2017	2018	2018			2019		
					August	September	October	August	September	October
I. Net domestic money creation	1.1	100.9	164.9	46.4	-50.7	11.8	-21.3	41.1	23.7	-2.0
A) Domestic credit	27.6	142.9	226.5	146.5	-43.1	34.4	-20.8	45.4	66.1	11.5
1) Net claims on public sector	33.9	91.4	113.0	34.1	-22.7	-7.7	-19.6	32.1	47.5	-0.6
a) Recourse to monetary system	22.7	24.4	120.0	46.2	-39.9	0.1	0.1	0.2	0.0	10.2
b) Drawing down of bank balances	11.2	66.9	-7.0	-12.1	17.3	-7.8	-19.7	31.9	47.4	-10.8
1) Government's deposits	-10.9	36.3	-45.0	-22.8	17.3	-8.7	-19.7	31.9	47.4	-10.8
2) Development funds	22.2	30.6	38.1	10.7	0.0	0.9	0.0	0.0	0.0	0.0
2) Claims on private sector	-6.3	51.6	113.5	112.4	-20.4	42.1	-1.2	13.3	18.7	12.1
a) Enterprises	-60.1	14.5	48.8	37.7	-27.5	30.1	-1.2	8.2	7.4	2.2
b) Individuals	52.2	36.5	64.4	73.8	7.1	12.0	0.0	5.1	11.3	9.3
1) Consumer credit	-0.1	-13.5	-7.7	-26.4	-5.1	0.3	-4.1	-3.7	5.2	2.0
2) Housing mortgages	52.4	49.9	72.1	100.2	12.1	11.7	4.1	8.8	6.2	7.3
c) Other	1.6	0.6	0.3	0.9	0.0	0.0	0.0	0.0	0.0	0.6
B) Other domestic factors	-26.5	-42.0	-61.6	-100.2	-7.7	-22.6	-0.5	-4.3	-42.4	-13.5
II. Inflow of foreign funds*	342.7	261.8	-92.7	91.4	18.1	-26.4	-28.1	25.7	-83.7	1.5
III. Broad money	343.9	362.7	72.3	137.8	-32.6	-14.7	-49.5	66.9	-60.0	-0.5
1) Money	267.6	191.0	170.1	11.7	-12.6	-41.4	-36.8	8.4	-36.9	-9.9
2) Quasi-money	76.3	171.7	-97.8	126.0	-20.0	26.7	-12.7	58.5	-23.2	9.4

* Revaluation differences of gold and official foreign exchange holdings are excluded in order to approximate the net import of foreign funds by the nonmonetary sectors.

TABLE 4: FOREIGN ASSETS

In Afl. million

		Centrale Bank van Aruba				Commercial banks			Total	Revalua- tion diffe- rences*	Total excl.(9)
		Gold	Other assets	Liabi- lities	Net	Assets	Liabi- lities	Net			
End of period		(1)	(2)	(3)	(4= 1+2-3)	(5)	(6)	(7= 5-6)	(8= 4+7)	(9)	(10= 8-9)
2015		211.6	1,270.5	2.2	1,479.9	668.3	537.3	131.1	1,611.0	95.3	1,515.7
2016		230.9	1,446.3	3.9	1,673.2	712.1	492.9	219.2	1,892.4	114.9	1,777.5
2017		258.3	1,391.7	0.7	1,649.2	585.9	410.9	175.0	1,824.2	139.4	1,684.8
2018		255.3	1,525.2	2.6	1,778.0	524.9	385.0	139.9	1,917.9	141.7	1,776.2
2018	January	258.3	1,436.4	0.2	1,694.6	581.3	391.9	189.4	1,884.0	135.9	1,748.1
	February	258.3	1,449.0	0.1	1,707.2	583.6	383.9	199.7	1,907.0	133.3	1,773.7
	March	263.7	1,472.9	0.1	1,736.5	544.8	396.4	148.3	1,884.9	138.4	1,746.4
	April	263.7	1,447.7	0.3	1,711.2	548.6	382.9	165.7	1,876.9	137.2	1,739.6
	May	263.7	1,451.5	5.8	1,709.5	527.5	408.3	119.2	1,828.7	139.3	1,689.4
	June	249.1	1,439.7	0.1	1,688.7	520.8	384.7	136.1	1,824.8	124.8	1,700.0
	July	249.1	1,449.0	0.1	1,698.1	549.8	390.3	159.5	1,857.6	124.8	1,732.8
	August	249.1	1,482.5	0.4	1,731.3	530.1	383.4	146.8	1,878.0	127.1	1,750.9
	September	236.5	1,463.7	0.1	1,700.1	507.8	370.3	137.5	1,837.6	113.1	1,724.5
	October	236.5	1,421.9	0.1	1,658.4	515.8	364.5	151.2	1,809.6	113.2	1,696.3
	November	236.5	1,424.2	0.1	1,660.6	498.2	339.5	158.7	1,819.4	115.2	1,704.2
	December	255.3	1,525.2	2.6	1,778.0	524.9	385.0	139.9	1,917.9	141.7	1,776.2
2019	January	255.3	1,544.7	16.1	1,783.9	500.6	352.0	148.5	1,932.5	145.8	1,786.7
	February	255.3	1,656.8	0.8	1,911.3	548.9	374.6	174.3	2,085.7	147.6	1,938.1
	March	258.1	1,648.5	0.7	1,905.9	503.0	336.3	166.7	2,072.6	156.1	1,916.5
	April	258.1	1,677.4	0.4	1,935.1	513.1	331.6	181.5	2,116.5	156.5	1,960.0
	May	258.1	1,587.1	7.1	1,838.0	496.0	362.2	133.8	1,971.8	164.0	1,807.8
	June	280.7	1,579.3	0.3	1,859.7	513.5	407.5	106.0	1,965.7	193.6	1,772.2
	July	280.7	1,554.1	1.0	1,833.8	459.3	373.7	85.6	1,919.4	189.2	1,730.2
	August	280.7	1,577.1	0.5	1,857.3	455.3	358.8	96.6	1,953.8	197.9	1,755.9
	September	295.9	1,528.0	1.7	1,822.2	446.5	387.0	59.5	1,881.7	209.5	1,672.2
	October	295.9	1,494.9	0.1	1,790.7	480.7	386.8	93.9	1,884.6	210.9	1,673.7

* Of gold and official foreign exchange holdings, in accordance with the Central Bank Ordinance as revised in December 1989.

TABLE 5a: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS

In Afl. million

End of period	2015	2016	2017	2018	2018			2019		
					August	September	October	August	September	October
ASSETS										
1. Claims on money-creating institutions	1,117.0	1,280.0	1,266.0	1,432.4	1,443.6	1,416.1	1,364.0	1,477.5	1,438.5	1,396.2
a) Monetary authorities	1,069.1	1,232.2	1,220.2	1,390.2	1,400.1	1,373.2	1,321.1	1,435.3	1,396.3	1,353.9
b) Commercial banks	47.9	47.8	45.8	42.2	43.6	42.8	42.9	42.2	42.2	42.2
2. Claims on the public sector	369.2	393.6	513.6	559.8	613.5	613.5	613.6	536.0	536.0	546.2
a) Short-term	132.3	140.9	115.9	173.2	247.0	247.1	257.1	116.1	116.2	126.4
b) Long-term	236.8	252.7	397.7	386.6	366.5	366.5	356.6	419.8	419.8	419.8
3. Claims on the private sector	2,968.1	3,019.6	3,133.2	3,245.6	3,173.6	3,215.7	3,214.5	3,430.6	3,449.3	3,461.3
a) Enterprises	1,270.6	1,285.1	1,333.9	1,371.6	1,326.8	1,356.8	1,355.6	1,526.5	1,533.9	1,536.1
b) Individuals	1,687.7	1,724.2	1,788.6	1,862.5	1,836.2	1,848.3	1,848.3	1,892.0	1,903.3	1,912.6
1) Consumer credit	571.9	558.4	550.7	524.3	535.1	535.4	531.3	507.8	513.0	515.0
2) Housing mortgages	1,115.8	1,165.8	1,237.9	1,338.1	1,301.2	1,312.9	1,317.0	1,384.2	1,390.3	1,397.6
c) Capital market investments	9.8	10.4	10.6	4.2	10.6	10.6	10.6	4.7	4.7	4.7
d) Other	0.0	0.0	0.0	7.4	0.0	0.0	0.0	7.4	7.4	7.9
4. Foreign assets	2,150.5	2,389.2	2,235.8	2,305.5	2,261.8	2,208.1	2,174.2	2,313.1	2,270.4	2,271.5
a) Gold	211.6	230.9	258.3	255.3	249.1	236.5	236.5	280.7	295.9	295.9
b) Short-term	798.7	702.0	600.9	584.0	633.8	520.9	483.6	422.4	392.6	456.9
c) Long-term	1,140.2	1,456.3	1,376.6	1,466.1	1,378.9	1,450.7	1,454.1	1,610.0	1,581.9	1,518.7
5. Other domestic assets	-29.4	-7.9	7.4	14.6	-4.7	5.1	13.0	5.5	9.1	1.0
6. Total assets	6,575.4	7,074.6	7,156.0	7,557.8	7,487.8	7,458.5	7,379.3	7,762.6	7,703.2	7,676.3

TABLE 5b: CONSOLIDATED BALANCE SHEET OF THE MONEY-CREATING INSTITUTIONS (continued)

In Afl. million

End of period	2015	2016	2017	2018	2018			2019		
					August	September	October	August	September	October
LIABILITIES										
7. Broad money	3,804.9	4,167.6	4,239.9	4,377.6	4,388.4	4,373.8	4,324.3	4,446.6	4,386.6	4,386.1
a) Money	2,060.6	2,251.5	2,421.6	2,433.3	2,582.5	2,541.1	2,504.4	2,481.5	2,444.7	2,434.7
b) Quasi-money	1,744.3	1,916.1	1,818.3	1,944.3	1,805.9	1,832.6	1,819.9	1,965.1	1,941.9	1,951.3
8. Money-creating institutions	1,068.2	1,240.5	1,213.5	1,394.8	1,407.0	1,390.0	1,339.6	1,392.7	1,376.7	1,348.4
a) Monetary authorities	1,068.1	1,240.4	1,213.4	1,394.8	1,406.8	1,389.9	1,339.4	1,392.6	1,376.6	1,348.3
b) Commercial banks	0.0	0.2	0.1	0.0	0.2	0.1	0.2	0.1	0.1	0.0
9. Public sector deposits	173.6	106.6	113.6	125.7	87.6	95.4	115.1	112.2	64.8	75.6
a) Government	94.2	57.8	102.9	125.7	86.7	95.4	115.1	112.2	64.8	75.6
b) Development funds	79.4	48.8	10.7	0.0	0.9	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
a) Government	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
11. Subordinated debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12. Capital and reserves	736.4	827.1	907.0	1,004.4	962.7	984.5	994.8	1,079.5	1,095.1	1,097.9
13. Foreign liabilities	539.5	496.8	411.7	387.6	383.7	370.4	364.6	359.2	388.7	386.9
a) Short-term	463.1	426.4	345.9	317.3	314.3	301.0	295.5	270.8	297.1	293.4
b) Long-term	76.3	70.4	65.8	70.3	69.4	69.4	69.1	88.5	91.6	93.5
14. Revaluation differences*	95.3	114.9	139.4	141.7	127.1	113.1	113.2	197.9	209.5	210.9
15. Other domestic liabilities	157.6	121.0	130.9	126.0	131.4	131.3	127.7	174.5	181.9	170.5
16. Total liabilities	6,575.4	7,074.6	7,156.0	7,557.8	7,487.8	7,458.5	7,379.3	7,762.6	7,703.2	7,676.3

* Of gold and official foreign exchange holdings.

TABLE 7: COMMERCIAL BANKS' CONSOLIDATED SUMMARY ACCOUNT

In Afl. million

End of period	September 2019			October 2019		
	Overall	Resident	Non-Resident	Overall	Resident	Non-Resident
Assets						
1) Cash	83.6	48.6	35.0	87.1	51.2	35.9
2) Central Bank	1,295.5	1,295.5	0.0	1,241.9	1,241.9	0.0
a) Current account	394.7	394.7	0.0	523.6	523.6	0.0
b) Time deposits	900.8	900.8	0.0	718.3	718.3	0.0
3) Due from banks	293.2	0.0	293.2	329.2	0.1	329.2
a) Current account	191.4	0.0	191.4	258.2	0.1	258.1
b) Time deposits	101.8	0.0	101.8	71.0	0.0	71.0
1) One year and below	101.8	0.0	101.8	71.0	0.0	71.0
2) Over one year	0.0	0.0	0.0	0.0	0.0	0.0
4) Loans	3,528.5	3,430.7	97.7	3,542.7	3,442.3	100.4
a) Enterprises	1,016.8	1,013.7	3.0	1,022.5	1,019.5	3.0
b) Individuals	514.5	512.4	2.1	516.4	514.4	2.0
c) Mortgage	1,997.2	1,904.6	92.7	2,003.8	1,908.4	95.3
d) Government	0.0	0.0	0.0	0.0	0.0	0.0
5) Securities	501.4	501.4	0.0	511.5	511.5	0.0
a) Short-term securities	0.0	0.0	0.0	20.0	20.0	0.0
b) Government bonds	496.7	496.7	0.0	486.8	486.8	0.0
c) Other	4.7	4.7	0.0	4.7	4.7	0.0
6) Sundry	135.5	115.0	20.6	129.2	113.9	15.3
7) Fixed assets	140.7	140.7	0.0	141.2	141.2	0.0
8) Total	5,978.4	5,531.9	446.5	5,982.8	5,502.1	480.7
Liabilities						
9) Current account	2,391.5	2,271.1	120.4	2,394.6	2,269.8	124.7
a) Government	45.0	45.0	0.0	51.1	51.1	0.0
b) Private sector	2,346.5	2,226.1	120.4	2,343.5	2,218.7	124.7
10) Savings deposits	1,082.7	1,041.2	41.5	1,077.2	1,035.4	41.8
11) Time deposits	1,012.5	900.7	111.7	1,027.8	916.0	111.8
a) Development funds	0.0	0.0	0.0	0.0	0.0	0.0
b) Private sector	1,012.5	900.7	111.7	1,027.8	916.0	111.8
12) Due to banks	72.6	0.1	72.5	71.8	0.0	71.7
13) Other liabilities	437.7	396.8	40.9	429.4	392.6	36.8
14) Capital and reserves	981.5	981.5	0.0	982.2	982.2	0.0
15) Total	5,978.4	5,591.4	387.0	5,982.8	5,596.0	386.8
Supervisory ratios*						
Capital/risk-weighted assets ratio	27.9			0.0		
Loan/deposit ratio	72.5			72.5		
Liquidity ratio	26.6			0.0		

* Supervisory ratios cannot be derived from the consolidated balance sheet.

TABLE 7: COMMERCIAL BANKS' CONSOLIDATED SUMMARY ACCOUNT

In Afl. million

End of period	September 2019			October 2019		
	Overall	Resident	Non-Resident	Overall	Resident	Non-Resident
Assets						
1) Cash	83.6	48.6	35.0	87.1	51.2	35.9
2) Central Bank	1,295.5	1,295.5	0.0	1,241.9	1,241.9	0.0
a) Current account	394.7	394.7	0.0	523.6	523.6	0.0
b) Time deposits	900.8	900.8	0.0	718.3	718.3	0.0
3) Due from banks	293.2	0.0	293.2	329.2	0.1	329.2
a) Current account	191.4	0.0	191.4	258.2	0.1	258.1
b) Time deposits	101.8	0.0	101.8	71.0	0.0	71.0
1) One year and below	101.8	0.0	101.8	71.0	0.0	71.0
2) Over one year	0.0	0.0	0.0	0.0	0.0	0.0
4) Loans	3,528.5	3,430.7	97.7	3,542.7	3,442.3	100.4
a) Enterprises	1,016.8	1,013.7	3.0	1,022.5	1,019.5	3.0
b) Individuals	514.5	512.4	2.1	516.4	514.4	2.0
c) Mortgage	1,997.2	1,904.6	92.7	2,003.8	1,908.4	95.3
d) Government	0.0	0.0	0.0	0.0	0.0	0.0
5) Securities	501.4	501.4	0.0	511.5	511.5	0.0
a) Short-term securities	0.0	0.0	0.0	20.0	20.0	0.0
b) Government bonds	496.7	496.7	0.0	486.8	486.8	0.0
c) Other	4.7	4.7	0.0	4.7	4.7	0.0
6) Sundry	135.5	115.0	20.6	129.2	113.9	15.3
7) Fixed assets	140.7	140.7	0.0	141.2	141.2	0.0
8) Total	5,978.4	5,531.9	446.5	5,982.8	5,502.1	480.7
Liabilities						
9) Current account	2,391.5	2,271.1	120.4	2,394.6	2,269.8	124.7
a) Government	45.0	45.0	0.0	51.1	51.1	0.0
b) Private sector	2,346.5	2,226.1	120.4	2,343.5	2,218.7	124.7
10) Savings deposits	1,082.7	1,041.2	41.5	1,077.2	1,035.4	41.8
11) Time deposits	1,012.5	900.7	111.7	1,027.8	916.0	111.8
a) Development funds	0.0	0.0	0.0	0.0	0.0	0.0
b) Private sector	1,012.5	900.7	111.7	1,027.8	916.0	111.8
12) Due to banks	72.6	0.1	72.5	71.8	0.0	71.7
13) Other liabilities	437.7	396.8	40.9	429.4	392.6	36.8
14) Capital and reserves	981.5	981.5	0.0	982.2	982.2	0.0
15) Total	5,978.4	5,591.4	387.0	5,982.8	5,596.0	386.8
Supervisory ratios*						
Capital/risk-weighted assets ratio	33.3			33.6		
Loan/deposit ratio	72.5			72.5		
Liquidity ratio	26.5			26.9		

* Supervisory ratios cannot be derived from the consolidated balance sheet.

TABLE 9: GOVERNMENT'S POSITION WITH THE MONETARY SYSTEM

End of period	Domestic deposits						Gross liquidity position	Liabilities to			Net liability to the monetary system	Change in net liability during period
	Central Bank				Commercial banks			Monetary authorities	Commercial banks	Total		
	Free	Earmarked	Development funds	Total	Demand	Development funds						
(1)	(2)	(3)	(4= 1+2+3)	(5)	(6)	(7= 4+5+6)	(8)	(9)	(10= 8+9)	(11= 10-7)	(12)	
2015	50.6	23.1	34.2	107.9	20.5	45.2	173.6	106.2	263.0	369.2	195.6	33.9
2016	16.7	19.3	48.8	84.8	21.8	0.0	106.6	100.4	293.2	393.6	287.0	91.4
2017	21.2	25.8	10.7	57.6	56.0	0.0	113.6	109.7	403.9	513.6	400.0	113.0
2018	39.0	10.2	0.0	49.2	76.5	0.0	125.7	153.2	406.6	559.8	434.1	34.1
2018 January	12.8	52.4	10.7	75.9	27.8	0.0	103.7	109.8	403.9	513.7	410.0	10.0
February	11.7	26.7	10.7	49.0	12.7	0.0	61.8	105.0	403.9	508.9	447.1	37.1
March	4.2	23.6	10.7	38.5	21.5	0.0	60.0	190.0	403.4	593.5	533.5	86.3
April	12.3	24.1	10.7	47.1	25.0	0.0	72.1	190.1	403.4	593.5	521.4	-12.0
May	19.1	24.6	10.7	54.5	59.9	0.0	114.3	240.2	402.5	642.7	528.4	6.9
June	47.1	29.5	0.9	77.5	49.4	0.0	126.8	240.4	412.8	653.1	526.3	-2.1
July	17.1	51.6	0.9	69.6	35.3	0.0	104.9	240.6	412.8	653.4	548.5	22.3
August	35.3	16.1	0.9	52.3	35.3	0.0	87.6	200.7	412.8	613.5	525.9	-22.7
September	39.0	18.5	0.0	57.5	37.9	0.0	95.4	200.8	412.8	613.5	518.1	-7.7
October	56.1	13.2	0.0	69.2	45.9	0.0	115.1	200.9	412.8	613.6	498.5	-19.6
November	1.7	27.3	0.0	29.0	63.6	0.0	92.6	161.0	412.8	573.8	481.2	-17.3
December	39.0	10.2	0.0	49.2	76.5	0.0	125.7	153.2	406.6	559.8	434.1	-47.1
2019 January	57.0	12.4	0.0	69.5	99.1	0.0	168.5	153.4	406.6	560.0	391.5	-42.6
February	89.5	12.0	0.0	101.5	91.3	0.0	192.8	63.6	411.7	475.3	282.5	-109.0
March	28.8	12.8	0.0	41.6	90.3	0.0	131.9	38.7	411.9	450.6	318.7	36.3
April	38.6	17.5	0.0	56.1	67.7	0.0	123.8	38.8	411.7	450.5	326.7	8.0
May	41.0	16.2	0.0	57.2	141.9	0.0	199.1	38.9	496.7	535.6	336.5	9.8
June	46.0	18.0	0.0	64.0	93.1	0.0	157.1	39.0	496.7	535.7	378.6	42.1
July	63.4	15.7	0.0	79.1	65.1	0.0	144.2	39.1	496.7	535.8	391.6	13.0
August	41.4	17.2	0.0	58.6	53.6	0.0	112.2	39.3	496.7	536.0	423.7	32.1
September	7.4	12.4	0.0	19.8	45.0	0.0	64.8	39.3	496.7	536.0	471.2	47.5
October	11.3	13.2	0.0	24.5	51.1	0.0	75.6	59.4	486.8	546.2	470.6	-0.6

TABLE 10: TOURISM

		Total visitor nights	Total visitors	Visitors by origin						Diversification Index 1)	Average nights stay	Average hotel occupancy rate	Cruise tourism		
				North America	Of which U.S.A.	Latin America	Of which Venezuela	Europe	Of which Nether- lands	Other				Number of passengers	Ship calls
Period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2015		8,329,592	1,224,935	665,593	621,427	437,254	350,918	80,590	35,632	41,498	0.34	6.8	n.a.	607,019	296
2016		7,975,560	1,101,954	670,891	628,832	302,009	209,128	86,743	36,342	42,311	0.37	7.2	n.a.	656,043	307
2017		7,966,583	1,070,548	743,017	695,851	202,776	96,653	90,871	37,246	33,884	0.44	7.4	n.a.	792,384	352
2018		7,232,205	1,082,003	792,997	742,109	164,070	50,582	89,745	40,231	35,191	0.48	6.7	n.a.	815,161	334
2017	January	734,378	89,269	61,630	55,384	18,207	8,869	6,857	3,227	2,575	0.40	8.2	n.a.	89,734	44
	February	663,032	84,163	62,703	56,872	13,132	5,420	5,952	2,919	2,376	0.47	7.9	n.a.	91,420	38
	March	642,152	90,133	70,922	64,961	10,996	4,117	5,578	2,985	2,637	0.53	7.1	n.a.	99,769	41
	April	683,998	96,915	70,050	66,121	16,826	7,820	7,188	3,517	2,851	0.48	7.1	n.a.	63,221	28
	May	572,383	80,975	57,987	55,397	12,839	4,763	7,374	2,904	2,775	0.48	7.1	n.a.	51,756	19
	June	607,906	85,288	59,632	57,908	15,985	6,635	6,850	2,331	2,821	0.47	7.1	n.a.	39,237	13
	July	772,562	102,272	69,545	66,853	21,077	9,897	8,697	3,435	2,953	0.44	7.6	n.a.	31,888	14
	August	659,258	90,798	57,745	55,303	20,745	11,938	9,717	3,210	2,591	0.39	7.3	n.a.	46,181	16
	September	566,314	77,644	45,942	43,634	20,248	11,554	8,872	2,963	2,582	0.34	7.3	n.a.	23,863	12
	October	598,114	81,483	54,051	51,171	15,484	7,133	8,641	3,126	3,307	0.41	7.3	n.a.	52,298	25
	November	622,096	86,064	60,823	57,197	14,572	6,707	7,523	3,404	3,146	0.45	7.2	n.a.	104,242	51
	December	844,390	105,544	71,987	65,050	22,665	11,800	7,622	3,225	3,270	0.40	8.0	n.a.	98,775	51
2018	January	757,183	91,471	66,734	59,481	14,917	4,536	7,284	3,655	2,536	0.44	8.3	n.a.	108,298	53
	February	673,369	85,017	67,434	61,123	9,275	1,322	6,249	3,104	2,059	0.53	7.9	n.a.	99,303	41
	March	711,513	98,467	80,187	73,690	9,226	1,419	5,984	2,881	3,070	0.57	7.2	n.a.	101,237	40
	April	622,483	88,115	69,542	65,331	10,121	2,078	5,866	3,514	2,586	0.56	7.1	n.a.	55,618	26
	May	597,338	85,430	63,007	60,549	11,895	3,654	6,965	3,364	3,563	0.51	7.0	n.a.	40,224	13
	June	649,659	91,877	66,767	64,736	15,302	4,515	6,381	2,755	3,427	0.50	7.1	n.a.	32,565	9
	July	758,095	101,386	72,624	69,912	16,697	4,643	8,182	3,577	3,883	0.48	7.5	n.a.	46,370	16
	August	671,392	91,534	61,661	59,173	16,849	7,179	10,205	3,326	2,819	0.43	7.3	n.a.	43,632	17
	September	555,099	76,017	49,723	47,285	15,311	5,519	8,327	2,981	2,656	0.40	7.3	n.a.	41,014	13
	October	591,892	80,820	56,056	53,163	13,080	4,139	8,245	3,726	3,439	0.44	7.3	n.a.	55,056	22
	November	641,827	88,811	64,377	60,100	13,719	4,659	8,152	3,781	2,563	0.57	7.2	n.a.	94,749	42
	December	840,115	103,058	74,885	67,566	17,678	6,919	7,905	3,567	2,590	0.72	8.2	n.a.	97,095	42
2019	January	755,084	94,247	71,882	65,439	12,606	3,775	7,877	4,152	1,882	0.52	8.0	n.a.	128,425	52
	February	734,223	93,209	75,447	68,929	8,297	1,698	7,369	3,769	2,096	0.58	7.9	n.a.	86,084	34
	March	755,070	106,730	90,305	83,586	7,535	742	6,550	3,557	2,340	0.84	7.1	n.a.	78,413	32
	April	653,775	93,953	76,678	72,681	8,493	940	6,620	3,669	2,162	0.64	7.0	n.a.	62,513	25
	May	610,675	88,543	69,826	67,227	8,740	651	7,301	3,633	2,676	0.51	6.9	n.a.	46,099	15
	June	691,892	98,970	79,736	77,493	9,815	725	7,279	2,951	2,140	0.50	7.0	n.a.	33,578	9
	July	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	46,952	15
	August	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	38,953	15
	September	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	34,508	11

1) The Diversification Index measures the concentration within the tourist market, and thus demonstrates the degree of diversification by tourist origin countries. The higher the index, the higher the level of concentration, meaning less diversification. For further reference on the methodology (which is an application of a Herfindahl-Hirschman index) see the Quarterly Bulletin (2011-I) of the CBA.

Source: Aruba Tourism Authority/Central Bureau of Statistics/Aruba Hotel and Tourism Association/Cruise Tourism Authority.

TABLE 11: GROWTH IN STAY-OVER TOURISM

		Total visitor nights	Total visitors	North America	Of which U.S.A.	Latin America	Of which Venezuela	Europe	Of which Nether- lands	Other
Period		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<i>Monthly percentage changes 1)</i>										
2017	January	-6.6	-14.2	8.9	8.4	-50.0	-68.2	3.5	10.9	-42.0
	February	-3.8	-12.5	7.0	8.0	-54.3	-75.3	8.8	6.4	-29.7
	March	-11.4	-18.1	7.4	6.8	-68.3	-85.3	1.5	8.7	-29.1
	April	6.0	-1.9	13.9	13.1	-40.4	-63.9	31.0	9.5	-20.7
	May	1.2	0.0	9.5	9.7	-26.2	-55.7	1.6	5.6	-17.1
	June	-0.8	-1.6	6.3	6.2	-22.4	-44.9	0.4	-8.6	-11.1
	July	2.6	2.9	9.2	8.9	-8.0	-29.1	2.6	-3.0	-32.4
	August	-9.4	-5.7	10.0	10.2	-30.9	-45.9	-1.6	4.0	-34.0
	September	3.0	0.4	13.1	12.6	-22.3	-35.7	7.4	0.5	9.3
	October	7.4	6.5	13.5	13.5	-8.0	-24.2	4.1	-2.0	-11.8
	November	9.0	9.5	15.1	15.4	-5.7	-17.0	3.4	-0.3	3.8
	December	6.3	8.8	16.6	16.7	-8.1	-22.9	3.0	-0.8	1.6
2018	January	3.1	2.5	8.3	7.4	-18.1	-48.9	6.2	13.3	-1.5
	February	1.6	1.0	7.5	7.5	-29.4	-75.6	5.0	6.3	-13.3
	March	10.8	9.2	13.1	13.4	-16.1	-65.5	7.3	-3.5	16.4
	April	-9.0	-9.1	-0.7	-1.2	-39.8	-73.4	-18.4	-0.1	-9.3
	May	4.4	5.5	8.7	9.3	-7.4	-23.3	-5.5	15.8	28.4
	June	6.9	7.7	12.0	11.8	-4.3	-32.0	-6.8	18.2	21.5
	July	-1.9	-0.9	4.4	4.6	-20.8	-53.1	-5.9	4.1	31.5
	August	1.8	0.8	6.8	7.0	-18.8	-39.9	5.0	3.6	8.8
	September	-2.0	-2.1	8.2	8.4	-24.4	-52.2	-6.1	0.6	2.9
	October	-1.0	-0.8	3.7	3.9	-15.5	-42.0	-4.6	19.2	4.0
	November	3.2	3.2	5.8	5.1	-5.9	-30.5	8.4	11.1	-18.5
	December	-0.5	-2.4	4.0	3.9	-22.0	-41.4	3.7	10.6	-20.8
2019	January	-0.3	3.0	7.7	10.0	-15.5	-16.8	8.1	13.6	-25.8
	February	9.0	9.6	11.9	12.8	-10.5	28.4	17.9	21.4	1.8
	March	6.1	8.4	12.6	13.4	-18.3	-47.7	9.5	23.5	-23.8
	April	5.0	6.6	10.3	11.3	-16.1	-54.8	12.9	4.4	-16.4
	May	2.2	3.6	10.8	11.0	-26.5	-82.2	4.8	8.0	-24.9
	June	6.5	7.7	19.4	19.7	-35.9	-83.9	14.1	7.1	-37.6
<i>Cumulative percentage changes 2)</i>										
2017	January	-6.6	-14.2	8.9	8.4	-50.0	-68.2	3.5	10.9	-42.0
	February	-5.3	-13.4	7.9	8.2	-51.9	-71.3	5.9	8.7	-36.7
	March	-7.3	-15.0	7.7	7.7	-57.6	-76.4	4.5	8.7	-34.2
	April	-4.3	-11.9	9.3	9.1	-53.8	-73.7	10.8	8.9	-31.0
	May	-3.4	-9.9	9.3	9.2	-50.5	-71.9	8.6	8.3	-28.5
	June	-3.0	-8.7	8.8	8.7	-47.0	-69.2	7.1	5.7	-26.0
	July	-2.1	-7.0	8.9	8.7	-42.3	-65.1	6.3	4.2	-27.0
	August	-3.1	-6.8	9.0	8.9	-40.7	-62.5	4.9	4.2	-28.0
	September	-2.5	-6.2	9.3	9.2	-38.8	-59.7	5.2	3.8	-25.2
	October	-1.7	-5.1	9.7	9.6	-36.8	-57.9	5.1	3.2	-23.8
	November	-0.8	-4.0	10.2	10.1	-35.1	-56.2	4.9	2.8	-21.7
	December	-0.1	-2.9	10.8	10.7	-32.9	-53.8	4.8	2.5	-19.9
2018	January	3.1	2.5	8.3	7.4	-18.1	-48.9	6.2	13.3	-1.5
	February	2.4	1.8	7.9	7.4	-22.8	-59.0	5.7	10.0	-7.2
	March	5.0	4.3	9.8	9.6	-21.1	-60.5	6.1	5.6	1.0
	April	1.5	0.7	7.0	6.7	-26.4	-64.3	-0.8	4.0	-1.8
	May	2.0	1.6	7.3	7.2	-23.0	-58.0	-1.8	6.2	4.5
	June	2.8	2.6	8.0	7.9	-19.6	-53.4	-2.7	7.8	7.5
	July	2.0	2.0	7.5	7.4	-19.8	-53.4	-3.3	7.2	11.2
	August	2.0	1.9	7.4	7.4	-19.7	-50.6	-1.9	6.7	11.0
	September	1.6	1.5	7.5	7.4	-20.3	-50.9	-2.4	6.1	10.1
	October	1.4	1.3	7.1	7.1	-19.9	-50.1	-2.7	7.4	9.4
	November	1.5	1.4	7.0	6.9	-18.7	-48.5	-1.7	7.8	6.5
	December	1.3	1.1	6.7	6.6	-19.1	-47.7	-1.2	8.0	3.9
2019	January	-0.3	3.0	7.7	10.0	-15.5	-16.8	8.1	13.6	-25.8
	February	4.1	6.2	9.8	11.4	-13.6	-6.6	12.7	17.2	-13.4
	March	4.8	7.0	10.9	12.2	-14.9	-14.6	11.7	19.1	-17.6
	April	4.8	6.9	10.7	11.9	-15.2	-23.5	11.9	15.2	-17.3
	May	4.4	6.3	10.7	11.8	-17.6	-40.0	10.4	13.7	-19.2
	June	4.7	6.5	12.1	13.1	-21.6	-51.3	11.0	12.8	-22.9

1) As compared to a year earlier.

2) From the beginning of the year to the end of the indicated period as compared to the corresponding period of a year earlier.