



CENTRALE BANK VAN ARUBA

**STATISTICAL TABLES
FINANCIAL MARKETS
THIRD QUARTER 2019
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**General note to the tables of the
statistical annex**

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TABLE 6.1: INTEREST RATES OF COMMERCIAL BANKS 1)

Period	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)		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10=9-4)
2015	2.0	2.5	1.3	2.0	10.8	6.6	7.0	7.4	8.1	6.1
2016	1.4	2.4	1.3	1.8	10.5	6.4	6.7	6.9	7.7	6.0
2017	1.3	2.1	1.4	1.6	10.0	5.8	6.4	5.7	6.7	5.1
2018	1.2	2.3	1.4	1.5	9.7	5.7	6.0	6.1	6.7	5.2
2016 I	1.6	3.5	1.2	2.4	11.6	6.5	6.4	7.3	8.4	6.0
II	1.2	1.8	1.3	1.5	10.5	6.4	6.7	7.7	7.8	6.3
III	1.2	1.9	1.3	1.5	10.0	6.4	7.2	6.5	7.5	6.0
IV	1.5	2.6	1.4	1.8	9.9	6.3	6.6	6.9	7.5	5.7
2017 I	1.0	1.9	1.0	1.3	10.7	6.2	6.7	7.2	8.0	6.7
II	1.3	1.9	1.6	1.5	9.7	5.9	6.3	4.9	6.4	4.9
III	1.4	2.1	1.4	1.8	10.3	5.6	6.2	5.8	6.5	4.7
IV	1.4	2.5	1.4	1.7	9.2	5.6	6.4	5.8	6.5	4.8
2018 I	1.3	2.1	1.7	1.6	9.7	5.6	5.9	7.0	6.9	5.3
II	1.2	2.2	1.3	1.6	8.9	5.7	6.3	6.8	6.9	5.3
III	1.1	2.5	1.5	1.7	10.4	5.7	5.8	6.0	6.5	4.8
IV	1.2	2.3	1.2	1.3	9.9	5.7	6.3	5.6	6.6	5.3
2019 I	1.0	2.6	1.3	1.6	8.6	5.6	6.6	7.2	6.9	5.3
II	1.1	4.1	1.6	2.5	9.0	5.7	6.5	6.7	6.8	4.3
III	1.6	3.4	1.4	2.3	8.9	5.7	6.5	6.8	6.9	4.5

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

2) Including current account overdraft facilities.

3) Based on September - December figures.

**TABLE 6.2: CENTRAL BANK LENDING
RATES**

In % per annum As from	Redis- count (1)	Advance (2)
January 1, 1986	8.0	9.0
July 1, 1986	8.5	9.5
April 1, 1999		6.5
February 1, 2002		6.0
June 2, 2003		5.0
April 24, 2009		3.0
October 1, 2010		1.0

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

	7-day	30-day	90-day
Period averages in % per annum (1)	(2)	(3)	
2015	0.1	0.1	0.1
2016	0.1	0.1	0.1
2017	0.1	0.1	0.1
2018	0.1	0.1	0.1
2017 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1
IV	0.1	0.1	0.1
2018 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1
IV	0.1	0.1	0.1
2019 I	0.1	0.1	0.1
II	0.1	0.1	0.1
III	0.1	0.1	0.1

**TABLE 6.4: LONDON INTERBANK OFFERED
RATES ON US DOLLAR DEPOSITS**

	7-day	30-day	90-day
Period averages in % per annum (1)	(2)	(3)	
2015		0.2	0.3
2016		0.5	0.7
2017			
2018			
2017 I		0.8	1.1
II			
III			
IV			
2018 I			
II			
III			
IV			
2019 I			
II			
III			

Source: International Financial Statistics.

TABLE 6.5: GOVERNMENT SECURITY MARKETS

3-month treasury bills					Government bonds and other debt securities*						
	Date of issue	Amount (Afl. million)	Average price per Afl. 100	Yield per annum (%)		Date of issue	Maturity in years	Currency	Amount (Afl. million)	Yield per annum (%)	
End of period	(1)	(2)	(3)	(4)	End of period	(1)	(2)	(3)	(4)	(5)	
2015	February	45.0	99.80	0.81	2007	November	12	USD	82.0	6.500	
	March	20.0	99.81	0.75							
	May	45.0	99.80	0.79		2008	March	10	Afl.	33.9	7.125
	June	20.0	99.81	0.75			May	10	Afl.	50.0	7.000
	August	45.0	99.83	0.69			September	5	USD	102.6	6.050
	September	20.0	99.84	0.63		2009	February	6	Afl.	23.6	5.750
	November	45.0	99.84	0.62			February	10	Afl.	133.9	6.750
December	20.0	99.85	0.59	October	10		Afl.	19.9	6.250		
				December	7		Afl.	34.7	6.000		
2016	February	45.0	99.86	0.57	2010	December	12	Afl.	63.3	6.500	
	March	20.0	99.86	0.55		May	5	Afl.	23.5	4.750	
	May	45.0	99.87	0.51		June	10	Afl.	100.0	5.500	
	June	20.0	99.88	0.46		June	15	Afl.	80.0	6.000	
	August	45.0	99.90	0.42	December	8	Afl.	70.0	4.000		
	September	20.0	99.90	0.40	December	12	Afl.	74.5	5.250		
	November	45.0	99.90	0.39	2011	June	12	Afl.	93.8	5.150	
December	20.0	99.91	0.38	June		15	Afl.	100.0	5.350		
2017	February	15.0	99.91	0.35		September	13	Afl.	29.5	4.500	
	February	15.0	99.91	0.36		November	14	Afl.	100.0	5.500	
	February	15.0	99.91	0.37		December	1	Afl.	55.8	2.850	
	March	20.0	99.91	0.36		December	7	Afl.	5.8	4.500	
	May	45.0	99.91	0.35		December	10	Afl.	12.6	5.000	
	June	20.0	99.91	0.35	December	13	Afl.	56.3	5.450		
	August	45.0	99.91	0.35	2012	July	13	Afl.	20.0	5.500	
September	20.0	99.89	0.43	July		1	Afl.	5.0	2.850		
November	45.0	99.92	0.34	September		11	USD	452.9	4.625		
December	20.0	99.89	0.43	December		10	Afl.	16.1	5.500		
				December		10	Afl.	7.7	5.500		
2018	February	40.0	99.92	0.34	2013	June	13	Afl.	45.0	5.500	
	March	80.0	99.88	0.47		July	14	Afl.	32.5	5.500	
	March	25.0	99.93	0.28		July	14	Afl.	25.5	5.500	
	May	50.0	99.90	0.40		August	12	USD	93.1	6.319	
	May	40.0	99.92	0.33		August	7	USD	202.3	**	
	June	55.0	99.92	0.34	August	7	USD	77.0	5.514		
	June	25.0	99.91	0.34	December	7	Afl.	3.7	5.000		
	June	25.0	99.91	0.34	December	15	Afl.	76.8	5.500		
	August	50.0	99.91	0.38	2014	March	10	USD	118.5	6.100	
	August	40.0	99.92	0.33		March	12	USD	55.5	6.240	
	August	40.0	99.92	0.33		July	15	Afl.	69.3	5.625	
	September	25.0	99.92	0.33		October	7	USD	93.1	**	
	November	50.0	99.91	0.38		December	7	USD	94.7	**	
	November	40.0	99.92	0.32	2015	May	12	Afl.	6.1	5.500	
	December	25.0	99.92	0.32		May	15	Afl.	29.3	5.900	
	2019	October	20.0	99.84		0.65	May	20	Afl.	19.6	6.125
November		35.0	99.61	1.56		August	7	USD	152.2	**	
November		45.0	99.87	0.51		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	2017	February	10	Afl.	125.0	4.000
	April	10	Afl.	125.0	4.000		June	10	Afl.	64.1	4.000
	June	10	Afl.	124.7	4.500		August	10	Afl.	124.7	4.500
	August	10	Afl.	124.7	4.500		2018	June	15	Afl.	100.0
August	11	USD	223.8	6.500	August	5		Afl.	10.0	4.000	
October	6	Afl.	44.0	4.250	October	10		USD	107.4	5.750	
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	14	Afl.	46.3	5.750		February	15	Afl.	52.0	6.000	
February	15	Afl.	52.0	6.000							
* Including loans which are tradable.											
** LIBOR rate plus 4.5 percent											

* Including loans which are tradable.

** LIBOR rate plus 4.5 percent

= matured.

TABLE 6.6: OFFICIAL FOREIGN EXCHANGE RATES (SELLING)

(Period averages)

		Canadian dollar	Pound sterling	Swiss franc (x 100)	Japanese yen (x 10,000)	ECU/Euro 1) (x 100)
		(1)	(2)	(3)	(4)	(5)
2015		1.410	2.766	186.517	148.602	199.542
2016		1.362	2.452	182.119	166.108	199.061
2017		1.391	2.336	182.284	160.389	203.314
2018		1.391	2.418	183.376	162.882	212.323
2017	I	1.362	2.246	178.669	158.353	191.595
	II	1.342	2.319	182.244	161.664	198.099
	III	1.438	2.372	186.280	162.112	211.306
	IV	1.420	2.405	181.747	159.364	211.784
2018	I	1.426	2.521	189.261	166.225	221.172
	II	1.397	2.464	182.092	164.824	214.308
	III	1.379	2.362	182.274	161.398	209.156
	IV	1.367	2.334	180.201	159.406	205.352
2019	I	1.357	2.360	179.959	163.418	204.364
	II	1.348	2.331	178.970	163.719	202.161
	III	1.366	2.236	182.011	167.649	200.054

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	Pound sterling	Swiss franc (x 100)	Japanese yen (x 10,000)	ECU/Euro 1) (x 100)
		(1)	(2)	(3)	(4)	(5)
2015		1.299	2.685	180.259	149.425	195.852
2016		1.340	2.234	176.100	153.669	189.627
2017		1.437	2.450	183.851	159.802	215.748
2018		1.325	2.315	182.371	163.459	206.187
2017	I	1.352	2.267	179.316	160.875	192.326
	II	1.392	2.353	187.294	160.702	205.296
	III	1.449	2.427	184.853	159.904	212.384
	IV	1.437	2.450	183.851	159.802	215.748
2018	I	1.398	2.551	187.637	169.004	221.649
	II	1.361	2.385	180.777	162.524	209.722
	III	1.386	2.366	183.604	158.589	208.354
	IV	1.325	2.315	182.371	163.459	206.187
2019	I	1.342	2.362	180.100	162.421	201.743
	II	1.377	2.301	183.896	167.028	204.676
	III	1.361	2.234	180.236	166.684	196.220

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

General note to the tables of the statistical annex

Figures in the statistical annex 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 statistical annex:

blank: not available

o.o: 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 of the statistical annex

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	1.81
May 18, 1987	1.77	1.78	1.80