



CENTRALE BANK VAN ARUBA

STATISTICAL TABLES  
FINANCIAL MARKETS  
SECOND QUARTER 2019  
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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

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
2016 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
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

**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			
2016 I		0.4	0.6
II		0.4	0.6
III		0.5	0.8
IV		0.6	0.9
2017 I		0.8	1.1
II			
III			
IV			
2018 I			
II			
III			
IV			
2019 I			
II			

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		2008	March	10	Afl.	33.9	7.125	
	May	45.0	99.80	0.79			May	10	Afl.	50.0	7.000	
	June	20.0	99.81	0.75	September		5	USD	102.6	6.050		
	August	45.0	99.83	0.69	2009	February	6	Afl.	23.6	5.750		
	September	20.0	99.84	0.63		February	10	Afl.	133.9	6.750		
	November	45.0	99.84	0.62		October	10	Afl.	19.9	6.250		
	December	20.0	99.85	0.59		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		2011	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	2012	June		12	Afl.	93.8	5.150	
December		20.0	99.91	0.38		June	15	Afl.	100.0	5.350		
February		15.0	99.91	0.37		September	13	Afl.	29.5	4.500		
2017		February	15.0	99.91	0.36	November	14	Afl.	100.0	5.500		
	March	20.0	99.91	0.36	December	1	Afl.	55.8	2.850			
	May	45.0	99.91	0.35	December	7	Afl.	5.8	4.500			
	June	20.0	99.91	0.35	December	10	Afl.	12.6	5.000			
	August	45.0	99.91	0.35	December	13	Afl.	56.3	5.450			
	September	20.0	99.89	0.43	2013	July	13	Afl.	20.0	5.500		
	November	45.0	99.92	0.34		July	1	Afl.	5.0	2.850		
	December	20.0	99.89	0.43		September	11	USD	452.9	4.625		
	February	40.0	99.92	0.34		December	10	Afl.	16.1	5.500		
	2018	March	80.0	99.88	0.47	December	10	Afl.	7.7	5.500		
March		25.0	99.93	0.28	2014	June	13	Afl.	45.0	5.500		
May		50.0	99.90	0.40		July	14	Afl.	32.5	5.500		
May		40.0	99.92	0.33		July	14	Afl.	25.5	5.500		
June		55.0	99.92	0.34		August	12	USD	93.1	6.319		
June		25.0	99.91	0.34		August	7	USD	202.3	**		
August		50.0	99.91	0.38		August	7	USD	77.0	5.514		
August		40.0	99.92	0.33	December	7	Afl.	3.7	5.000			
September		25.0	99.92	0.33	December	15	Afl.	76.8	5.500			
November		50.0	99.91	0.38	2015	March	10	USD	118.5	6.100		
November	40.0	99.92	0.32	March		12	USD	55.5	6.240			
December	25.0	99.92	0.32	July		15	Afl.	69.3	5.625			
June	8.0	97.75	4.60	October		7	USD	93.1	**			
2007	December	8.0	97.61	4.89	December	7	USD	94.7	**			
	2008	June	8.0	98.55	2.97	2016	May	12	Afl.	6.1	5.500	
		2009	September	8.0	99.51		0.99	May	15	Afl.	29.3	5.900
			March	8.0	99.69		0.61	May	20	Afl.	19.6	6.125
	2010	April	8.0	99.67	0.69	August	7	USD	152.2	**		
		September	8.0	99.61	0.81	October	7	USD	75.9	**		
	2011	March	8.0	99.31	1.39	December	12	Afl.	11.2	4.650		
		June	8.0	99.00	2.00	2017	May	8	USD	59.1	6.100	
	December	8.0	99.14	1.73	May		12	USD	119.9	6.500		
	2012	June	8.0	99.25	1.52		September	10	Afl.	132.2	4.750	
December		8.0	99.39	1.23	2018	February	10	Afl.	125.0	4.250		
2013	June	8.0	99.00	2.00		April	10	Afl.	125.0	4.000		
	December	8.0	99.14	1.73		June	10	Afl.	64.1	4.000		
2014	June	8.0	99.25	1.52	August	10	Afl.	124.7	4.500			
	December	8.0	99.39	1.23	2019	February	15	Afl.	100.0	5.750		
2015	June	8.0	99.52	0.97		August	11	USD	223.8	6.500		
	December	8.0	99.52	0.97		October	5	Afl.	10.0	3.433		
2016	June	8.0	99.25	1.52		October	6	Afl.	44.0	3.093		
	December	8.0	99.39	1.23	December	10	USD	107.4	5.750			
2017	February	12	Afl.	100.0	5.250	2020	February	13	Afl.	70.0	5.500	
	February	14	Afl.	46.3	5.750		February	15	Afl.	52.0	6.000	
2018	February	15	Afl.	52.0	6.000		* Including loans which are tradable.					
	February	15	Afl.	52.0	6.000	** 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

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

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