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AUTHOR OR EDITOR
Vargas-Herrera, Hernando Tolosa-Buitrago, José Estrada, Dairo Ayiber Arias, Mauricio González-Arbelaéz, Angela Gutiérrez-Rueda, Javier Mendoza-Gutiérrez, Juan Carlos Mondragón- Vásquez, Linda Katherine Morales-Mosquera, Miguel Ángel Morales-Acevedo, Paola Perez-Reyna, David Pineda-García, Fernando Piñeros-Gordo, José Hernán Saade, Agustín Uribe-Gil, Jorge Mario
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The aim of this report is to present the Bank's appreciation of the development of the financial system and implications for its stability. Furthermore, it is hoped that this publication will create a space for stimulating discussion of themes related to the development and long-term stability of the Colombian financial system.