



# Concentration and Competition in the Deposit and Credit Markets - Special Financial Stability Reports - Second Half of 2019

Download (only in Spanish) Keep in mind

The main purpose of these reports is to monitor the vulnerabilities and risks of the financial system. Opinions and potential errors are the sole responsibility of the authors, and their contents do not compromise the Board of Directors of *Banco de la República* (the Central Bank of Colombia).

**AUTHORS AND/OR EDITORS** Cabrera-Rodríguez, Wilmar Alexander Meneses-González, María Fernanda  
The Special Financial Stability Reports accompany the publication of the Financial Stability Report and provide a more detailed analysis of some aspects and risks relevant to the stability of the Colombian financial system: market liquidity risk, market risk, credit risk, financial burden, loan portfolio, and housing market in Colombia, international indicators, concentration, and competition in the deposit and credit markets, corporate sector surveys, and financial inclusion.

Publication Date: Friday, 27 of December 2019

This report analyzes the level of concentration in the credit and deposit markets, given its relevance for the materialization of credit and liquidity risks. An additional exercise is conducted to assess the degree of competition among financial intermediaries in the credit market.