Credit risk - Special Financial Stability Reports - First Half 2021

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The Financial Stability Special 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.

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This report analyzes the credit risk exposure and performance of credit institutions (CIs) as of March 2021. As stated in the Financial Stability Report for the first half of 2021 CIs maintain solid solvency and liquidity levels one year after the beginning of the health emergency, despite the materialization of credit risk that has been observed. However, there is still great uncertainty about the future evolution of portfolio quality in the current scenario. It is therefore crucial to carry out a detailed analysis of the evolution of delinquency and risk perception for each type of loan with the latest available information. Furthermore, since the flow of credit to the economy will play a key role in the expected path of economic recovery, this report also analyzes the credit conditions for new disbursements.

Fuente: https://www.banrep.gov.co/en/publications-research/special-financial-stability-reports/credit-risk-first-half-2021