Household Financial Position - Special Financial Stability Reports - First Half of 2023

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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.

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The dynamics of the main markets in which the financial system participates (e.g., credit, deposits, and fund management, among others) are closely linked to the behavior of the household sector, given its preponderant role in each of them. Considering the above and the occurrence of high growth in credit directed to this segment of the economy, this annual report analyzes the evolution of the main items of the financial balance of households regularly. It also offers an assessment of their potential implications on the financial system. This report uses information from National Financial Accounts by the institutional sector created from the joint work carried out since 2016 between the National Administrative Department of Statistics (DANE in Spanish) and Banco de la República (the Central Bank of Colombia), with the support of the Economic Cooperation of the State Secretariat for Economic Affairs (SECO), financed by the Government of Switzerland and the technical support of the International Monetary Fund (IMF). Particularly, this source of information has an annual frequency between 2005 and 2016, and from that date onwards, it is presented quarterly.

Fuente: https://www.banrep.gov.co/en/publications-research/special-financial-stability-report/household-financial-position-first-half-2023