Consult the Report on the Evolution of Credit in Colombia as of December 2023

Consult the Report on the Evolution of Credit in Colombia as of December 2023 Survey 1
Report on the recent Evolution of External Debt of Colombian Banks - December 2023 (only in Spanish)

This report describes the recent evolution of the Colombian banking system's foreign currency credit lines with data as of December 2023 and presents the main results of the survey of external debt and quotas applied by Banco de la República (the Central Bank of Colombia).

Survey 2
Report on the Credit Situation in Colombia - December 2023 (only in Spanish)

Summary: This report presents the results of the Quarterly Survey on the credit situation in Colombia as of December 2023, involving Credit Institutions (CIs) that carry out credit operations: banks, commercial finance companies (CFCs), and financial cooperatives. Additionally, in order to complement the analysis of the microcredit category, there is a highlight in which the current situation of this portfolio is analyzed for institutions not overseen by the Financial Superintendency of Colombia (SFC in Spanish). This is relevant considering that, for microcredit, the sector not overseen by the SFC has a relevant geographic and population scope compared to the traditional sector. This report aims to analyze the perception of institutions on supply, demand, and access to credit, the changes in allocation policies in the analyzed quarter, and the expectations for the next quarter. Furthermore, it presents the performance of portfolio modifications and restructurings and the financial burden of debtors who accessed new loans in the housing portfolios, composed of housing and consumer loans. In addition to these objectives, it analyzes the evolution of microcredit portfolio quality and the financial risks of institutions not overseen by the SFC.

The document is divided into six sections. The first section analyzes the overall picture of the credit situation, focusing on CIs' perceptions of credit demand and supply. The second focuses on access to credit by economic sector and firms. The third section analyzes the changes in the perception of credit supply during the quarter analyzed and the policies to allocate new loans. The fourth section presents the main results of loan modifications and restructuring, and the fifth section analyzes the financial burden of households borrowing new loans. Finally, the last section includes some general comments summarizing the current credit situation in Colombia.

Survey 3
Survey on the Perception of Risks to the Financial System - December 2023 (only in Spanish)

This report presents the results of the Survey on the Perception of Risks to the Financial System, which seeks to identify the outlook of various economic agents regarding the most significant risks and vulnerabilities faced by the financial sector and to assess their level of confidence in its stability.

Fuente: https://www.banrep.gov.co/en/news/report-evolution-credit-december-2023