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One of the main functions of the Central Bank is to ensure that the economy's payment system operates on a firm and efficient basis. The stability of the financial system is essential to this task. For this reason, the first edition of the Financial Stability Report was published by Banco de la República in July 2002. This is the second edition of the report. Like the first, it continues to present the Bank's view of how the financial system has evolved and the highlights most important developments in recent months.