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Autor o Editor

Hernando Vargas

José Tolosa

Mauricio Avella

Carlos Andrés Amaya

Esteban Gómez

Michel Janna

Jimmy Martínez

Andrés Murcia

Inés Orozco

David Salamanca

Nancy Zamudio

Camilo Zea

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The aim of this report is to present the Bank's appreciation of the development of the financial system and implications for its stability. Furthermore, it is hoped that this publication will create a space for stimulating discussion of themes related to the development and long-term stability of the Colombian financial system.