Financial Stability Report - March 2006

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The main purpose of these documents is to provide semiannual information on the vulnerabilities and risks of the financial system. The views presented and potential errors are the sole responsibility of the authors and their contents do not compromise the Board of Directors of *Banco de la República*

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Publication Date: Tuesday, 19 of December 2006
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.

Fuente: https://www.banrep.gov.co/en/node/32563