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AUTHOR OR EDITOR

Vargas-Herrera, Hernando

Tolosa-Buitrago, José

Estrada, Dairo Ayiber

Gómez-González, Esteban

González-Arbelaéz, Angela

Gutiérrez-Rueda, Javier

Martínez-Amaya, Óscar Gonzalo

Mondragón-Vásquez, Linda Katherine

Morales-Acevedo, Paola

Murcia, Andrés

Osorio-Rodríguez, Daniel Esteban

Saade, Agustín

Uribe-Gil, Jorge Mario

Zamudio-Gómez, Nancy Eugenia

Publication Date:

Friday, 04 July 2008

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.