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AUTHOR OR EDITOR

Vargas-Herrera, Hernando

Tolosa-Buitrago, José

Estrada, Dairo Ayiber

Arias, Mauricio

Caicedo, Santiago

Corredor, Adriana

González-Arbeláez, Angela

Gutiérrez-Rueda, Javier

Mendoza-Gutiérrez, Juan Carlos

Morales-Mosquera, Miguel Ángel

Morales-Acevedo, Paola

Perez-Reyna, David

Pineda-García, Fernando

Piñeros-Gordo, José Hernán

Saade, Agustín

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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.