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[Presentation made to the Board of Directors on March 13, 2018 \(Only Available in Spanish\)](#)

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[Abstract](#)

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[Graphs and charts of the Financial Stability Report of the first half of 2018 \(...\)](#)

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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*

AUTHOR OR EDITOR

Echavarría-Soto, Juan José Vargas-Herrera, Hernando Subgerencia Monetaria y de Inversiones Internacionales Pamela Cardozo Departamento de Estabilidad Financiera Daniel Osorio Paola Morales Juan Carlos Mendoza Nathali Cardozo Jorge Cely Felipe Clavijo Santiago Gamba Oscar Jaulín Angélica Lizarazo Juan Sebastián Mariño María Meneses Daisy Pacheco Carlos Quicazán Santiago Segovia Eduardo Yanquen Santiago Blanco Luis Parra

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1. The recovery of the Colombian economy has gradually mitigated the main short-term vulnerabilities for the financial stability of the system.
2. Credit institutions maintain solid solvency and liquidity indicators, despite the reduction in profitability and the slow growth in the volume of credit.
3. The main vulnerabilities for the financial stability of the Colombian economy at the moment are associated with: - The lagged effect of low economic growth on the materialization of credit risk. - The risk of a return to a path of economic slowdown in the near future.
4. At the closing of 2017, non-performing loans to the corporate sector and Colombian households still showed positive (albeit declining) rates of growth.