Financial Burden - Financial Stability Special Reports - First Half of 2019

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The Financial Stability Special Reports accompany the publication of the Financial Stability Report, providing a more detailed analysis of certain aspects and risks relevant to the stability of the Colombian financial system.

Publication Date: Friday, 28 of June 2019
The analysis of household debt has become more relevant in recent years due to the increased exposure of credit institutions to this sector, which is at the highest levels recorded in the last decade. As of April 2019, 43.7% of the portfolio of those institutions was allocated to households. In addition, these agents are the primary clients of financial institutions in the solidarity sector and family compensation funds. To complement the study of the financial situation of these agents presented in the Financial Stability Report for the first half of 2019, this report provides a detailed analysis of household debt based on information from the Debt Service and Financial Education Survey (*Encuesta de Carga Financiera y Educación Financiera de los Hogares*, or IEFIC in Spanish).

Fuente: https://www.banrep.gov.co/en/publications-research/financial-stability-special-reports/financial-burden-first-half-2019