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

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The Special Financial Stability Reports accompany the publication of the Financial Stability Report and provide a more detailed analysis of some aspects and risks relevant to the stability of the Colombian financial system: market liquidity risk, market risk, credit risk, financial burden, loan portfolio, and housing market in Colombia, international indicators, concentration, and competition in the deposit and credit markets, corporate sector surveys, and financial inclusion.

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Financial inclusion is the process of integrating financial services into the daily economic activities of the population, which can contribute to economic growth to the extent that it reduces financing and transaction costs and offers secure and efficient management of resources. The measurement of financial inclusion encompasses different dimensions of access and use of financial products. This edition of the report addresses regional and local aspects of financial inclusion and access to financial services in Colombia. For this purpose, we use information on credit portfolio and deposits at the municipality level published quarterly by the Financial Superintendency of Colombia (SFC in Spanish) for the period between 2006 and 2018. This information is complemented with the estimates for value added (Gross Domestic Product, GDP) at the municipal level published by DANE in order to serve as a scale variable.

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