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AUTHOR OR EDITOR

Banco de la República

Juan José Echavarría

Gerencia Técnica

Vargas-Herrera, Hernando

Subgerencia Monetaria y de Inversiones Internacionales

Cardozo-Ortiz, Pamela Andrea

Departamento de Estabilidad Financiera

Osorio-Rodríguez, Daniel Esteban

Sección de Riesgos Sistémicos

Cabrera-Rodríguez, Wilmar Alexander

Cely, Jorge

Gamba-Santamaría, Santiago

Gómez, Camilo

Mariño-Montaña, Juan Sebastián

Meneses-González, María Fernanda

Narváez, Alida

Rodríguez, Daniela

Sánchez, Camilo Eduardo

Segovia-Baquero, Santiago David

Barreto, Alejandra

Cardozo, Nathali

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This Financial Stability Report (FSR) presents the Central Bank's appreciation on the recent performance of credit institutions and their debtors, as well as on the main risks and vulnerabilities that could affect the financial stability of the Colombian economy. The FSR intends to keep the participants in financial markets and the public informed, besides promoting public debate on the trends and risks related to the financial system. The results herein presented also serve as a basis for the monetary authority to make decisions that promote financial stability in the general context of the constitutional objectives of price and macroeconomic stability.