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Keep in mind

The main purpose of these reports is to monitor the vulnerabilities and risks of the financial system. Opinions 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* (the Central Bank of Colombia).

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The Financial Stability Special 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, both for households and companies. The measurement of financial inclusion encompasses different dimensions of access to and use of financial products by households and companies, including coverage, transactionality, savings, credit, insurance, quality, and welfare.

This report presents an update of the analysis presented last year, comparing the characteristics of loans granted by credit institutions to women and those granted to men, using Form 341 of the Financial Superintendency of Colombia (SFC in Spanish). In addition, and in order to contribute to the study of this issue in the rural sector, a diagnosis of financial inclusion for both men and women is presented, taking into account data from the credit market for the agricultural sector administered by the Fund for the Financing of the Agricultural Sector (Finagro in Spanish).