

---

[Download \(only in Spanish\)](#)

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).

AUTHORS AND/OR EDITORS

[Cuesta-Mora, Diego Fernando Rodríguez-Novoa, Daniela](#)

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.

Publication Date:  
Wednesday, 28 of December 2022

---

---

This report analyzes the level of concentration in the credit and deposit markets, given the importance of this aspect in credit and liquidity risks. Likewise, it presents an additional analysis to determine the degree of competition among financial intermediaries in the credit market..