See June 2023 Financial Stability Survey Reports

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Banco de la República conducts periodic surveys to various economic agents to learn about their perception on different aspects related to the stability of the Colombian financial system. Based on these surveys, *Banco de la República* (the Central Bank of Colombiaprepares quarterly or semiannual reports that provide a detailed analysis of the results. See the three reports available as of June 2023.

Semiannual Survey on the Perception of Risks to the Financial System (Only in Spanish)
This report presents the results of the Survey on the Perception of Risks to the Financial System, which seeks to identify the outlook of various economic agents regarding the most relevant risks and vulnerabilities faced by the financial sector and to assess their level of confidence in its stability.

Report on the Recent Evolution of Colombian Banks' External Debt (Only in Spanish)
This report describes the recent evolution of the Colombian banking system's foreign currency credit lines with data as of June 2023 and presents the main results of the survey of external debt and credit lines applied by *Banco de la República* (the Central Bank of Colombia.

Quarterly Report on the Credit Situation in Colombia (Only in Spanish)
This report presents the results of the Quarterly Survey on the Credit Situation in Colombia as of June 2023, involving Credit Institutions (CIs) that carry out credit operations, such as banks, commercial finance companies (CFCs), and financial cooperatives. In addition, there is a shaded section that analyzes the current conditions of microcredit for entities not supervised by the Financial Superintendency of Colombia (SFC in Spanish). The report aims to analyze, for the current quarter, the institutions' perceptions of the supply of, demand for, and access to credit, the changes in allocation policies, and the expectations for the next quarter. Additionally, it presents the behavior of loan modifications and restructurings and the financial burden on debtors who accessed new loans in the household portfolio. Besides these objectives, it assesses the evolution of portfolio quality and financial risks of entities not supervised by the SFC, given that this sector has a relevant geographic and population scope compared to the traditional sector. The document has six sections. The first analyzes the overall picture of the credit situation, focusing on CIs' perceptions of credit demand and supply. The second focuses on access to credit by the economic sectors and firms. The third section analyses the changes in credit supply during the quarter and the policies for allocating new loans. The fourth section presents the main results of loan modifications and restructurings, and the fifth section analyzes the financial burden on households taking out new loans. Finally, the last section includes some general comments summarizing the current credit situation in Colombia.

Fuente: https://www.banrep.gov.co/en/news/news-updates/see-june-2023-financial-stability-survey-reports