Household Financial Position – Special Financial Stability Report - September 2024

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 Escobar-Villarraga, Mariana Mariño-Montaña, Juan Sebastián
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: Tuesday, 22 of October 2024
The dynamics of the primary markets in which the financial system participates (e.g., credit, deposits, and fund management, among others) are intricately connected to the performance of the household sector, given its significant role in each of these areas. This report is created considering the above and the occurrence of episodes of high growth in credit directed to this segment of the economy, offering an analysis of the evolution of the main items of the household balance sheet on a regular basis and an assessment of its potential implications on the financial system. This Report uses information from National Financial Accounts discriminating by institutional sector generated from the collaborative work carried out since 2016 between DANE and *Banco de la República* (the Central Bank of Colombia), supported by the Economic Cooperation of the State Secretariat for Economic Affairs (SECO) financed by the Government of Switzerland and technical support by the International Monetary Fund (IMF). This source of information had an annual frequency between 2005 and 2016. From that date on, it is presented on a quarterly basis.

Fuente: https://www.banrep.gov.co/en/publications-research/special-financial-stability-reports/households-financial-position-september-2024