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The quarterly update of the April 2025 Financial Stability Report analyzes the vulnerabilities of the Colombian financial system in a context of higher economic growth, lower inflation, and lower unemployment.



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Rising Corporate Delinquency

Delinquency in the commercial loan portfolio has increased, particularly in the commerce sector, due to the post-pandemic economic adjustment. An increase in credit demand could help mitigate this vulnerability.



Market Risk Exposure

Financial institutions have increased their investments in public debt instruments, making them susceptible to losses if bond prices decline, in a context of fiscal challenges.



Low Profitability and Geopolitical Tensions

Although profitability has improved, there are still risks such as corporate delinquency and geopolitical tensions that could negatively impact the Colombian economy and debtors' payment capacity.

