



# Analysis of Housing Credit and the Real Estate Market in Colombia - Special Financial Stability Reports - First Half of 2019

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The Special Financial Stability 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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This special report analyzes the combined dynamics of the real estate market in Colombia and housing credit to identify potential sources of risk that could affect financial stability. In particular, the performance of variables associated with the prices of housing, their financing, the levels of supply and sales in the new housing market, among other variables, are studied.