# Financial burden - 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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The analysis of household debt has become more relevant in recent years due to the increased exposure of credit institutions to this sector, which is at the highest levels recorded in the last decade. As of April 2019, 43.7% of the portfolio of those institutions was allocated to households. In addition, these agents are the primary clients of financial institutions in the solidarity sector and family compensation funds. To complement the study of the financial situation of these agents presented in the Financial Stability Report for the first half of 2019, this report provides a detailed analysis of household debt based on information from the Debt Service and Financial Education Survey (*Encuesta de Carga Financiera y Educación Financiera de los Hogares*, or IEFIC in Spanish).

Fuente: https://d1b4gd4m8561gs.cloudfront.net/en/publications-research/special-financial-stability-report/financial-burden-first-half-2019