# Credit Risk - Special Financial Stability Reports - Second 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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Monitoring credit risk is essential to preserve the stability of the financial system. For each type of loan the analysis presented in this report uses indicators such as quality risk, non-performing loans indicator (ICM in Spanish), quality indicator by risk for transactions, non-performing loans indicator for transactions, as well as the probability that a given loan will migrate to a better or worse credit rating.

Fuente: https://d1b4gd4m8561gs.cloudfront.net/en/publications-research/special-financial-stability-report/credit-risk-second-half-2019