Banco de la República | Colombia

Somos el banco central de Colombia

Reports on Financial Stability Surveys Wednesday, 24 November 2021 - 12:00

Banco de la República (the Central Bank of Colombia) conducts periodic surveys to different economic agents in order to obtain their perception on different aspects of the stability of the Colombian financial system. Based on these surveys, *Banco de la República* prepares semiannual or annual reports that offer a detailed analysis of the results. These surveys include:

- Report on Credit Situation in Colombia
- Financial System Risk Perceptions Survey
- Recent Evolution of Colombian Banks' External Debt
- Report on the Microcredit Situation in Colombia



Report on Credit Situation in Colombia (Only availabl

This report presents the quarterly survey results on the credit situation in Colombia, in which financial intermediaries that carry out credit operations, such as banks, commercial finance companies, and financial cooperatives, participate. The objective of this report is to analyze the perception that entities have regarding supply, demand, and access to credit, the changes in credit allocation policies in the short term, and their expectations of them for the next quarter. The document is organized as follows: the first section gives an overview of the credit market in Colombia, focusing on credit institutions' perceptions of credit demand and supply. The second section analyzes the credit market by economic sector; the third examines the changes in the credit supply and credit allocation policies. The fourth section presents the main results of loan modifications and restructuring process, and the fifth analyzes the financial burden of new household loan debtors. Finally, the sixth section includes some general comments that summarize the current credit situation in Colombia.



Financial System Risk Perceptions Survey (Only available in Spanish)

This report presents the results of the Financial System Risk Perception Survey, which seeks to identify the perspective of different agents of the economy regarding the most important risks and vulnerabilities faced by the financial sector, and to evaluate the level of confidence they have in its stability. This survey is certified by the technical standards of the National Administrative Department of Statistics (DANE in Spanish).



Recent Evolution of Colombian Banks' External Debt (Only available in Spanish)

This report aims to describe the recent evolution of credit lines in foreign currency of Colombian banks and present the latest Survey of external debt and lines. The Survey is quarterly applied by the Financial Stability Division at Banco de la República to a representative sample of commercial banks with lines of credit in foreign currency.



Report on the Microcredit Situation in Colombia (Only available in Spanish, December 2012 - December 2022)

This report presents the results of the survey on the current situation of microcredit in C igned by the Financial Stability Division at B r with Asomicrofinanzas, to know the perception o perform microcredit intermediation operations, in are not supervised by the Office of the F lombia (SFC in Spanish). The purpose of this su cs of this market in the last three months and the ex or the following three months.

The analysis contains indicators related to the current situation of the microcredit market, such as perceived changes in demand or modifications in the requirements for granting new loans. Similarly, the frequency of practices related to microcredit restructurings, loan portfolio sales, and write-offs of non-performing loans are also examined. Finally, the results of a topical section, which inquiries about a current situation on the dynamic of the microcredit market, are presented.

Fuente: https://d1b4gd4m8561gs.cloudfront.net/en/financial-stability/surveys-reports