Concentration and Competition in the Deposit and Credit Markets - Special Financial Stability Reports - Second Half 2021

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The Financial Stability Special 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 report analyzes the level of concentration in the credit and deposit markets, given the importance of this aspect in credit and liquidity risks. Likewise, it presents an additional analysis to determine the degree of competition among financial intermediaries in the credit market.

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