



Concentration and Competition in Deposit and Credit Markets - Special Financial Stability Report - First Half 2023

Download (only in Spanish) Keep in mind

The main purpose of these reports is to monitor the vulnerabilities and risks of the financial system. Opinions and potential errors are the sole responsibility of the authors, and their contents do not compromise the Board of Directors of *Banco de la República* (the Central Bank of Colombia).

AUTHORS AND/OR EDITORS Cuesta-Mora, Diego Fernando Rodríguez-Novoa, Daniela

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.

Publication Date: Tuesday, 4 of July 2023

This report analyzes several indicators to measure the concentration of credit and deposit markets in Colombia and in some peer jurisdictions (Mexico, Peru, and Chile). Additionally, recognizing that the relationship between concentration, competition, and market power is not direct, two exercises are presented to determine the degree of competition and market power of financial intermediaries in the Colombian credit market.

Fuente: <https://d1b4gd4m8561gs.cloudfront.net/en/publications-research/special-financial-stability-report/concentration-competition-deposit-credit-markets-first-half-2023>