Conclusions from the 95th Session of the Financial System Coordination and Monitoring Committee

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At its 95th session held on Friday, 14 November 2025, the Financial System Coordination and Monitoring Committee, comprised by the Technical Deputy Minister of the Ministry of Finance and Public Credit appointed by the Minister of Finance and Public Credit to chair this session, the Governor of *Banco de la República* (the Central Bank of Colombia), the Acting Financial Superintendent, the Director of the Financial Institutions Guarantee Fund (Fogafín in Spanish), and the Director of the Financial Regulatory Unit (URF in Spanish) as a standing guest, analyzed the main outlook and trends of the financial system performance indicators from the beginning of 2025 through September.

The Committee highlighted that credit institutions continue to show adequate prudential capital and liquidity indicators, above the regulatory minimums. The loan portfolio, which is the main asset of these institutions, maintains its recovery trend and has recorded positive real growth since May. This favorable development is associated with economic recovery and an improved outlook for credit demand and supply.

Meanwhile, the non-performing loan portfolio continues to decline, particularly in consumer and microcredit loans. In the corporate loan portfolio, various sectors show deteriorations that exceed the five-year average. However, provisions for this type of loan surpass the total non-performing loan portfolio.

Favorable financial conditions have been observed globally with the context of a weak US dollar and cuts in the monetary policy rate of some of the major economies. However, there is significant uncertainty regarding the persistence of these trends.

Conclusions
The joint analysis of indicators confirms that the financial system remains resilient thanks to current prudential regulation, forward-looking, risk-based supervision, and the strengthening of risk management by credit institutions, in a context marked by uncertainty.
For a more detailed review of the main trends in the financial system, please refer to the following reports:

- Financial Stability Report
- Report on the Current Situation of the Financial System (only in Spanish)

Fuente: https://d1b4gd4m8561gs.cloudfront.net/en/news/conclusions-95th-session-financial-system-coordination-monitoring-committee