Concentration and Competition in Deposit and Credit Markets - Financial Stability Special Report - October 2026

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The Financial Stability Special Reports accompany the publication of the Financial Stability Report, providing a more detailed analysis of certain aspects and risks relevant to the stability of the Colombian financial system.

Publication Date: Tuesday, 10 of November 2026
This report analyzes various indicators used to measure concentration in credit and deposit markets in Colombia and selected peer jurisdictions (Mexico, Peru, and Chile). In addition, recognizing that the relationship between concentration, competition, and market power is not straightforward, the report presents two tests aimed at determining the degree of competition and the market power of financial intermediaries in the Colombian credit market. Finally, it includes a box presenting preliminary evidence on the effect of Bre-B, the instant payment system that began operating in October 2025, on concentration and competition in the financial system’s deposit market.

Fuente: https://d1b4gd4m8561gs.cloudfront.net/en/publications-research/financial-stability-special-reports/concentration-competition-markets-october-2026