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Autor o Editor

Vargas-Herrera, Hernando

Tolosa-Buitrago, José

Estrada, Dairo Ayiber

Amaya, Carlos Andrés

Gómez-González, Esteban

González-Uribe, Juanita

Martínez-Amaya, Óscar Gonzalo

Mondragón-Vásquez, Linda Katherine

Murcia, Andrés

Orozco-Hinojosa, Inés Paola

Osorio-Rodríguez, Daniel Esteban

Zamudio-Gómez, Nancy Eugenia

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The aim of this report is to present the Bank's appreciation of the development of the financial system and implications for its stability. Furthermore, it is hoped that this publication will create a space for stimulating discussion of themes related to the development and long-term stability of the Colombian financial system.