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Autor o Editor

Hernando Vargas,

José Tolosa

Dairo Estrada

Mauricio Arias

Santiago Caicedo

Adriana Corredor

Ángela González

Javier Gutiérrez

Juan Carlos Mendoza

Miguel Ángel Morales

Paola Morales

David Pérez

Fernando Pineda

Hernán Piñeros

Agustín Saade

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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.