



Reports on Financial Stability Surveys

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Banco de la República regularly surveys a variety of economic agents to know how they perceive different aspects of the stability of Colombia's financial system. It then produces semi-annual or annual reports that offer a detailed analysis of the results of these surveys. They include:

1. [The Quarterly Survey on Credit in Colombia](#)
2. [The Survey on the Current State of Microcredit in Colombia](#)
3. [The Survey on Perception of Risks to the Financial System](#)
4. [The Survey on Foreign Borrowing by Colombian Banks](#)

Report on Credit in Colombia

The findings of the [Quarterly Survey on Credit in Colombia](#) are presented in this report. The survey focuses on financial intermediaries that conduct credit transactions, such as banks, finance companies (FCs) and financial cooperatives (cooperatives). The objective of the report is to analyze the credit situation at present and by economic sector, how institutions perceive credit supply and demand, changes in loan allocation policies in the short-term, and what financial intermediaries expect for the coming quarter. There are five sections in the report. The first contains an analysis of the general situation with respect to credit, the second focuses on the situation by economic sector, the third examines changes in supply and the policies for allocating new loans, the fourth presents the main findings on loan modification and restructuring, and the fifth includes general comments summarizing the current situation of credit in Colombia.

Report on the Current State of Microcredit in Colombia

The findings of the [Survey on the Current State of Microcredit in Colombia](#) are presented in the report. The survey was designed by the Financial Stability Department at Banco de la República, in conjunction with Asomicrofinanzas, to gauge the perception of institutions involved in microcredit, including those not supervised by the Office of the Financial Superintendent of Colombia (SFC). The objective is to analyze the dynamics of this market in the last three months and what intermediaries expect for the coming quarter.

The analysis contains indicators of the current state of the market for microcredit, such as perceived changes in demand or changes in the requirements for new loans. The frequency of practices related to restructuring microcredit, portfolio sales and write-offs is examined as well.

Survey on Perception of Risks to the Financial System

The report contains the results of the Survey on Perception of Risks to the Financial System, which is designed to identify what the different agents or decision-makers in the economy regard as the primary risks to the financial system and its vulnerabilities, and to assess their confidence in its stability. The survey is certified according to the technical standards set by the National Bureau of Statistics (DANE).

Report on Foreign Borrowing by Colombian Banks

The objective of the report is to describe recent developments in the lines of credit in foreign currency extended to Colombian banks and to present the main results of the latest Survey on Foreign Borrowing by Colombian Banks, which is conducted by the Financial Stability Department at Banco de la República using a representative sample of commercial banks with lines of credit in foreign currency.