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[Presentation made to the Board of Directors on March 13, 2018 \(Only Available in Spanish\)](#)

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[Abstract](#)

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[Graphs and charts of the Financial Stability Report of the first half of 2018 \(...\)](#)

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1. The recovery of the Colombian economy has gradually mitigated the main short-term vulnerabilities for the financial stability of the system.
2. Credit institutions maintain solid solvency and liquidity indicators, despite the reduction in profitability and the slow growth in the volume of credit.
3. The main vulnerabilities for the financial stability of the Colombian economy at the moment are associated with: - The lagged effect of low economic growth on the materialization of credit risk. - The

risk of a return to a path of economic slowdown in the near future.

4. At the closing of 2017, non-performing loans to the corporate sector and Colombian households still showed positive (albeit declining) rates of growth.