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Nota di contenuto	Contents; Abbreviations and Acronyms; Preface; Contributors; Chapter 1 Financial Sector Assessments: Overall Framework and Executive Summary; Boxes; Chapter 2 Indicators of Financial Structure, Development, and Soundness; Tables; Chapter 3 Assessing Financial Stability; Chapter 4 Assessing Financial Structure and Financial Development; Chapter 5 Evaluating Financial Sector Supervision: Banking, Insurance, and Securities Markets; Figures; Chapter 6 Assessing the Supervision of Other Financial Intermediaries; Chapter 7 Rural and Microfinance Institutions: Regulatory and Supervisory Issues Chapter 8 Assessing Financial System Integrity-Anti-Money Laundering and Combating the Financing of Terrorism Chapter 9 Assessing the

Legal Infrastructure for Financial Systems; Chapter 10 Assessing Information and Governance Infrastructure; Chapter 11 Assessing Systemic Liquidity Infrastructure; Chapter 12 Sequencing Financial Sector Reforms; Appendix A Financial Sector Assessment Program- Objectives, Procedures, and Overall Framework; Appendix B Illustrative Data Questionnaires for Comprehensive Financial Sector Assessment; Appendix C Data Sources for Financial Sector Assessments Appendix D Stress Testing Appendix E Benchmarking and Decomposing Interest Rate Spreads and Margins; Appendix F Institutional Structure of Financial Regulation and Supervision; Appendix G Banking Resolution and Insolvency -Emerging World Bank and International Monetary Fund Guidelines; Appendix H Assessment of Pension Schemes from a Financial Sector Perspective

Sommario/riassunto

In the wake of the financial crises of the late 1990's, there was a surge of interest in the systematic assessment of financial sectors, with a view to identifying vulnerabilities and evaluating the sector's developmental needs. Consequently, there has been an increased demand from financial sector authorities in many countries for information on key issues and sound practices in the assessment of financial systems and the appropriate design of policy responses. In response, Financial Sector Assessment presents a general analytical framework and broad guidance on approaches, methodologies and
