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Nota di contenuto	Contents; I. Executive Summary; II. Introduction; III. Background and Literature Review; IV. Economic and Financial Developments in Afghanistan; A. The Post-Taliban Initial Conditions; B. Changing Profile of the Banking and Financial Sectors; Tables; 1. Consolidated Afghanistan Banking Sector Data; V. An Assessment of Risks And Rewards; Figures; 1. Assets and Deposits of the Banking Sector in Afghanistan; A. Quantitative Analysis; Balance Sheet Data; CAMEL Ratings and Correlation Results; 2. Ratio of Domestic Lending to Assets; Profits and Bank Quality 3. Correlation Between CAMEL Ratings and Gross Loans as Percent of Total Assets of Commercial Banks4. Correlation between Corporate Income Tax Paid and Total Assets of Commercial Banks; 5. Correlation between CAMEL Ratings and Corporate Income Tax Paid Divided by Total Assets; B. Qualitative Analysis; Survey Methodology; 6. Correlation between Lending / Total Assets and CIT / Total Assets; Survey Results; VI. Conclusion; References; Appendixes; I. Licensed Banks in Afghanistan; II. Questionnaire on Risk-taking by Commercial Banks Operating in Afghanistan- Addressed to CEOs/Top Management-
Sommario/riassunto	Lending practices of commercial banks in Afghanistan were analyzed using CAMEL ratings. Statistically significant correlations were found: Banks with worse ratings (a) had more lending to domestic clients and (b) paid less tax. There was no statistically significant relationship between profits and total assets or between lending/assets versus profit/assets. Interviews of senior management of 8 banks accounting for about 90 percent of the commercial banking system corroborated evidence that poorly rated banks lend to domestic clients, whereas highly rated banks do not lend. Banks that lend extensively domestically engage in extra-judicial, non-traditional contract enforcement.