

APPENDIX 5

Details of Technical Efficiency Results

YEAR 2002

No.	DMU	CRSTE	VRSTE	SCALE	RTS
1	ACB	1.00000	1.00000	1.00000	Constant
2	AGRIBANK	0.47000	1.00000	0.47000	Decreasing
3	BIDV	0.16339	0.18657	0.87573	Constant
4	HABUBANK	0.94298	0.99153	0.95104	Increasing
5	INCOMBANK	0.16215	0.24125	0.67212	Decreasing
6	NAMABANK	0.70286	0.73961	0.95031	Increasing
7	SAI GON CONG THUONG BANK	1.00000	1.00000	1.00000	Constant
8	SHINHANVINA BANK	1.00000	1.00000	1.00000	Constant
10	VIETCOMBANK	1.00000	1.00000	1.00000	Constant
12	WESTERNBANK	0.52121	1.00000	0.52121	Increasing
	Average	0.69626	0.81590	0.84404	

YEAR 2003

No.	DMU	CRSTE	VRSTE	SCALE	RTS
1	ACB	1.00000	1.00000	1.00000	Constant
2	AGRIBANK	0.50873	1.00000	0.50873	Decreasing
3	AN BINH BANK	0.60336	1.00000	0.60336	Increasing
4	BAC A BANK	0.66919	0.70741	0.94598	Increasing
5	BIDV	0.20701	0.32704	0.63297	Decreasing
6	DAIABANK	0.60801	0.67383	0.90232	Increasing
7	DONG THAP MUOI BANK	1.00000	1.00000	1.00000	Constant
8	EAB	0.67985	0.68064	0.99883	Increasing
10	GIA DINH BANK	0.94732	1.00000	0.94732	Increasing
11	HAI HUNG BANK	0.00310	0.00360	0.86102	Increasing
12	HCMC HOUSING BANK	0.75229	0.76779	0.97981	Increasing
13	INCOMBANK	0.11733	0.19139	0.61304	Decreasing
14	KIEN LONG BANK	0.81047	0.90612	0.89444	Increasing
15	MB	1.00000	1.00000	1.00000	Constant
17	MY XUYEN BANK	0.92666	1.00000	0.92666	Increasing
18	NAMABANK	0.53433	0.54855	0.97407	Increasing
19	NINH BINH BANK	0.17816	0.19590	0.90943	Increasing
20	PHUONG DONG BANK	0.61752	0.61985	0.99623	Increasing
21	RACH KIEN BANK	0.40795	0.56808	0.71813	Increasing
22	SACOMBANK	0.71417	0.83730	0.85294	Constant
23	SAI GON CONG THUONG	0.98400	0.98635	0.99762	Increasing
24	SeABANK	0.70601	0.78551	0.89879	Increasing
25	SHINHANVINA BANK	1.00000	1.00000	1.00000	Constant
26	SOUTHERN BANK	0.50536	0.50648	0.99778	Increasing

27	TECHCOMBANK	0.69571	0.69630	0.99916	Constant
28	VBSP Bank	0.11865	0.23670	0.50126	Constant
29	VIBANK	0.85563	0.85615	0.99939	Increasing
30	VIET A BANK	0.88195	0.90166	0.97814	Increasing
31	VIETCOMBANK	1.00000	1.00000	1.00000	Constant
33	WESTERNBANK	0.71551	1.00000	0.71551	Increasing
	Average	0.65828	0.73322	0.87843	

YEAR 2004

No.	DMU	CRSTE	VRSTE	SCALE	RTS
1	ACB	0.88481	1.00000	0.88481	Decreasing
2	AN BINH COMMERCIAL JOINT STOCK BANK	0.67708	1.00000	0.67708	Increasing
3	BAC A COMMERCIAL JOINT STOCK BANK	0.73489	0.77332	0.95031	Increasing
4	BIDV	0.21651	0.37221	0.58170	Decreasing
5	DAIA BANK	0.65838	0.82078	0.80214	Increasing
6	DONG THAP MUOI BANK	1.00000	1.00000	1.00000	Constant
7	EAST ASIA BANK	0.59873	0.60098	0.99627	Increasing
8	EXIMBANK	0.11130	0.13139	0.84708	Decreasing
9	GIA DINH COMMERCIAL JOINT STOCK BANK	0.46605	1.00000	0.46605	Increasing
10	HABUBANK	0.84400	0.90182	0.93588	Constant
11	HAI HUNG BANK	0.08456	0.99985	0.08457	Increasing
12	HBMD	0.24677	0.30279	0.81500	Decreasing
13	HOCHIMINH CITY HOUSING BANK	0.59964	0.62209	0.96391	Decreasing
14	INCOMBANK	0.22174	0.44887	0.49399	Decreasing
15	INDOVINA	1.00000	1.00000	1.00000	Constant
16	KIEN LONG JOINT STOCK BANK	1.0000	1.00000	1.00000	Constant
17	MILITARY BANK	0.92933	0.93021	0.99905	Increasing
18	MSB	0.54284	0.54462	0.99674	Constant
19	MY XUYEN BANK	0.73917	1.00000	0.73917	Increasing
20	NAMABANK	0.38436	0.41366	0.92918	Constant
21	NINH BINH COMMERCIAL BANK	0.36273	0.37347	0.97125	Constant
22	PHUONG DONG JOINT STOCK BANK	0.33726	0.45921	0.73444	Decreasing
23	RACH KIEN BANK	0.33680	0.99982	0.33687	Increasing
24	SACOMBANK	0.64915	0.83078	0.78138	Decreasing
25	SAI GON CONG THUONG BANK	0.78315	0.80158	0.97700	Decreasing
26	SAIGON COMMERCIAL BANK	0.39112	0.39690	0.98544	Increasing
27	SeABANK	0.70793	0.72825	0.97210	Increasing
28	SHINHANVINA BANK	1.00000	1.00000	1.00000	Constant
29	SOUTHERN BANK	0.44199	0.45496	0.9148	Decreasing
30	TECHCOMBANK	1.00000	1.00000	1.00000	Constant
31	VBSP BANK	0.08006	0.15021	0.53303	Decreasing
32	VIBANK	0.51604	0.70143	0.73570	Decreasing
33	VIET A BANK	0.51389	0.52954	0.97045	Increasing
34	VIETCOMBANK	0.70912	1.00000	0.70912	Decreasing
35	VPBANK	0.68606	0.70396	0.97458	Constant
36	WESTERNBANK	0.64457	1.00000	0.64457	Increasing
	Average	0.58611	0.72202	0.81834	

YEAR 2005

No.	DMU	CRSTE	VRSTE	SCALE	RTS
1	ACB	1.00000	1.00000	1.00000	Constant
2	BIDV	0.35195	0.41869	0.84061	Constant
3	EAB	0.56513	0.57800	0.97772	Increasing
4	EXIMBANK	0.72304	0.74470	0.97092	Constant
5	HABUBANK	0.92795	1.00000	0.92795	Decreasing
6	HBMD	0.35477	0.39921	0.88868	Increasing
7	HCMC HOUSING BANK	0.72111	0.77838	0.92642	Constant
8	INDOVINA	1.00000	1.00000	1.00000	Constant
9	NAMABANK	0.34897	0.36688	0.95117	Increasing
10	SACOMBANK	0.84007	0.86472	0.97149	Increasing
11	SAI GON CONG THUONG BANK	0.69636	0.77103	0.90316	Increasing
12	SAIGON COMMERCIAL BANK	0.60143	0.65884	0.91285	Increasing
13	SeABANK	0.84012	0.99287	0.84615	Increasing
14	SOUTHERN BANK	0.44083	0.45399	0.97100	Increasing
15	TECHCOMBANK	0.66612	0.69610	0.95693	Increasing
16	VIBANK	0.46040	0.49582	0.92856	Increasing
17	VIETCOMBANK	1.00000	1.00000	1.00000	Constant
18	VPBANK	0.52808	0.57308	0.92148	Increasing
19	WESTERNBANK	1.00000	1.00000	1.00000	Constant
	Average	0.68770	0.72591	0.94185	

YEAR 2006

First DEA Model					Second DEA Model				
DMU	CRSTE	VRSTE	SCALE	RTS	DMU	CRSTE	VRSTE	SCALE	RTS
1	1.000	1.000	1.000	-	1	0.763	1.000	0.763	irs
2	0.221	0.365	0.606	irs	2	0.562	0.665	0.845	irs
3	0.474	0.607	0.782	drs	3	0.752	0.775	0.971	irs
4	0.850	1.000	0.850	drs	4	0.342	1.000	0.342	drs
5	0.160	0.486	0.329	irs	5	0.579	0.744	0.778	irs
8	0.820	1.000	0.820	drs	7	0.491	0.494	0.995	irs
9	0.127	0.683	0.186	irs	8	0.636	0.667	0.954	irs
10	0.569	1.000	0.569	drs	9	0.466	0.729	0.639	irs
11	0.219	1.000	0.219	irs	10	0.036	0.039	0.926	irs
12	0.367	0.948	0.387	drs	11	1.000	1.000	1.000	-
13	0.691	0.935	0.739	drs	12	0.580	1.000	0.580	drs
14	0.499	1.000	0.499	irs	13	0.342	1.000	0.342	drs
16	0.174	0.198	0.881	drs	14	1.000	1.000	1.000	-
17	0.202	0.204	0.989	irs	16	0.885	0.891	0.993	drs
19	0.118	0.211	0.558	irs	17	0.868	0.875	0.992	irs
23	1.000	1.000	1.000	-	19	0.221	0.301	0.737	irs
24	0.069	0.071	0.980	irs	23	0.488	0.547	0.892	drs
25	0.789	1.000	0.789	drs	24	1.000	1.000	1.000	-
26	1.000	1.000	1.000	-	25	0.504	0.584	0.862	irs

27	0.100	0.149	0.668	irs	26	0.524	0.558	0.939	irs
29	1.000	1.000	1.000	-	27	0.538	0.598	0.900	irs
31	0.605	0.652	0.927	drs	29	1.000	1.000	1.000	-
32	0.208	1.000	0.208	irs	30	0.236	0.272	0.867	irs
33	0.336	0.602	0.559	drs	32	1.000	1.000	1.000	-
34	0.760	1.000	0.760	drs	33	0.256	0.387	0.660	drs
36	0.720	1.000	0.720	drs	34	0.604	0.617	0.978	irs
39	0.096	0.259	0.369	irs	36	0.573	1.000	0.573	drs
41	0.410	0.421	0.975	drs	39	0.517	0.666	0.775	irs
43	0.297	1.000	0.297	irs	41	0.547	0.652	0.839	irs
52	1.000	1.000	1.000	-	43	0.091	0.952	0.096	irs
53	0.982	1.000	0.982	irs	52	0.102	1.000	0.102	irs
54	0.894	0.908	0.985	drs	53	0.084	1.000	0.084	irs
55	1.000	1.000	1.000	-	54	0.297	0.777	0.382	irs
56	0.202	1.000	0.202	irs	55	0.168	1.000	0.168	irs
57	0.563	0.842	0.669	irs	56	0.186	1.000	0.186	irs
59	0.706	0.831	0.850	drs	57	0.365	0.955	0.382	irs
61	1.000	1.000	1.000	-	59	0.233	0.509	0.457	irs
62	0.609	1.000	0.609	irs	61	0.143	1.000	0.143	irs
63	1.000	1.000	1.000	-	63	0.536	1.000	0.536	irs
64	0.650	0.677	0.960	drs	64	0.231	0.371	0.623	irs
71	0.231	0.590	0.391	irs	71	0.591	0.782	0.756	irs
72	0.402	0.605	0.664	drs	72	0.117	0.274	0.429	irs
73	0.482	0.822	0.586	drs	73	0.932	0.987	0.945	irs
74	1.000	1.000	1.000	-	74	0.884	1.000	0.884	irs
75	0.375	0.394	0.952	drs	75	0.626	0.630	0.995	drs
79	0.416	0.439	0.948	irs	79	0.356	0.404	0.881	irs
82	1.000	1.000	1.000	-	80	1.000	1.000	1.000	-
87	0.443	0.492	0.901	drs	82	0.577	0.582	0.992	drs
88	0.593	0.605	0.981	drs	87	0.100	0.276	0.362	irs
90	0.639	0.655	0.976	drs	88	0.416	0.528	0.788	irs
94	0.442	0.873	0.507	irs	90	1.000	1.000	1.000	-
95	0.359	0.365	0.984	irs	94	0.131	0.837	0.156	irs
Average	0,555	0,748	0,746		95	0.276	0.488	0.566	ir
					Average	0.505	0.744	0.699	

YEAR 2010

First DEA Model					Second DEA Model				
DMU	CRSTE	VRSTE	SCALE	RTS	DMU	CRSTE	VRSTE	SCALE	RTS
1	0.942	1.000	0.942	drs	1	0.684	1.000	0.684	drs
2	0.348	0.350	0.994	irs	2	1.000	1.000	1.000	-
3	0.359	0.397	0.905	drs	3	0.176	0.229	0.769	irs
4	1.000	1.000	1.000	-	4	0.575	1.000	0.575	drs
5	0.659	0.695	0.949	irs	5	0.444	0.705	0.630	irs
6	0.825	0.834	0.990	drs	6	0.359	0.499	0.720	irs
7	1.000	1.000	1.000	-	7	0.529	0.547	0.967	irs
8	0.604	0.804	0.751	drs	8	0.515	0.773	0.666	drs

9	0.542	0.600	0.903	irs	9	0.277	0.458	0.604	irs
10	0.434	0.517	0.840	drs	10	0.471	0.499	0.946	irs
11	1.000	1.000	1.000	-	11	0.428	0.474	0.903	irs
12	0.454	0.517	0.877	drs	12	0.115	0.190	0.604	irs
13	0.956	1.000	0.956	drs	13	0.835	1.000	0.835	drs
14	0.735	1.000	0.735	drs	14	0.856	1.000	0.856	drs
15	1.000	1.000	1.000	-	15	0.575	0.908	0.633	irs
16	1.000	1.000	1.000	-	16	0.643	0.711	0.904	drs
17	1.000	1.000	1.000	-	17	0.610	0.617	0.988	irs
18	0.507	0.663	0.765	drs	18	0.848	0.857	0.989	drs
19	0.522	0.522	0.999	irs	19	0.319	0.378	0.844	irs
20	0.107	0.169	0.634	irs	20	0.326	0.326	1.000	-
21	0.962	1.000	0.962	drs	21	0.619	0.624	0.992	drs
22	0.629	0.738	0.853	drs	22	0.379	0.387	0.979	irs
23	0.372	0.374	0.996	drs	23	0.277	0.280	0.988	irs
24	0.860	0.874	0.984	drs	24	1.000	1.000	1.000	-
25	0.271	0.273	0.991	irs	25	0.209	0.258	0.809	irs
26	0.437	0.550	0.794	drs	26	0.545	0.553	0.985	drs
28	0.188	0.190	0.987	irs	28	0.391	0.443	0.884	irs
29	0.775	0.885	0.876	drs	29	0.736	1.000	0.736	drs
30	1.000	1.000	1.000	-	30	1.000	1.000	1.000	-
31	0.559	0.670	0.834	drs	31	0.532	0.542	0.982	irs
32	0.539	0.585	0.922	drs	32	0.343	0.357	0.961	irs
33	1.000	1.000	1.000	-	33	1.000	1.000	1.000	-
34	0.575	0.693	0.830	drs	34	0.338	0.355	0.953	irs
35	0.933	0.958	0.974	irs	35	0.234	0.610	0.383	irs
36	1.000	1.000	1.000	-	36	0.469	0.741	0.633	drs
37	0.403	0.472	0.854	irs	37	0.505	0.542	0.932	irs
38	1.000	1.000	1.000	-	38	0.895	0.986	0.908	drs
42	0.060	0.091	0.659	irs	42	0.847	1.000	0.847	drs
43	0.608	1.000	0.608	irs	43	1.000	1.000	1.000	-
44	0.799	1.000	0.799	drs	44	0.973	1.000	0.973	drs
45	0.508	1.000	0.508	irs	45	0.615	1.000	0.615	irs
46	0.816	1.000	0.816	irs	46	0.695	1.000	0.695	irs
47	1.000	1.000	1.000	-	47	1.000	1.000	1.000	-
48	1.000	1.000	1.000	-	48	1.000	1.000	1.000	-
49	1.000	1.000	1.000	-	49	1.000	1.000	1.000	-
50	1.000	1.000	1.000	-	50	1.000	1.000	1.000	-
51	1.000	1.000	1.000	-	51	1.000	1.000	1.000	-
Average	0.708	0.775	0.904		Average	0.621	0.720	0.859	

YEAR 2011

Second DEA Model

First DEA Model					Second DEA Model				
DMU	CRSTE	VRSTE	SCALE	RTS	DMU	CRSTE	VRSTE	SCALE	RTS
1	0.738	0.738	1.000	-	1	0.535	0.555	0.963	drs

2	1.000	1.000	1.000	-	2	0.304	0.304	1.000	-
3	0.252	0.254	0.990	irs	3	0.093	0.190	0.489	irs
4	1.000	1.000	1.000	-	4	0.700	0.702	0.997	irs
5	1.000	1.000	1.000	-	5	0.717	0.846	0.848	drs
6	0.647	0.661	0.978	drs	6	0.547	0.547	1.000	-
7	0.313	0.390	0.803	drs	7	0.655	0.821	0.798	drs
8	0.477	0.636	0.749	drs	8	0.426	0.567	0.751	drs
9	0.312	0.387	0.805	irs	9	0.271	0.351	0.773	irs
10	0.257	0.261	0.985	drs	10	0.269	0.288	0.933	irs
11	0.594	0.614	0.968	irs	11	0.444	0.450	0.987	irs
12	0.451	0.455	0.991	irs	12	0.155	0.223	0.696	irs
13	0.909	1.000	0.909	drs	13	0.555	0.604	0.919	drs
14	0.834	0.837	0.997	irs	14	0.784	0.795	0.987	irs
15	0.798	0.835	0.956	drs	15	0.961	1.000	0.961	drs
16	0.714	0.759	0.941	drs	16	0.531	0.572	0.929	drs
17	0.527	0.528	0.998	irs	17	0.159	0.162	0.985	irs
18	1.000	1.000	1.000	-	18	1.000	1.000	1.000	-
19	0.363	0.451	0.806	irs	19	0.241	0.324	0.744	irs
20	0.401	0.407	0.985	drs	20	0.193	0.234	0.826	irs
21	0.426	0.433	0.984	drs	21	0.223	0.278	0.801	irs
22	0.295	0.328	0.902	irs	22	0.199	0.255	0.783	irs
23	0.350	0.355	0.985	irs	23	0.269	0.271	0.993	irs
24	0.951	1.000	0.951	irs	24	0.685	0.729	0.939	irs
25	0.241	0.255	0.946	irs	25	0.318	0.351	0.908	irs
26	0.253	0.253	0.999	-	26	0.065	0.107	0.607	irs
27	1.000	1.000	1.000	-	27	1.000	1.000	1.000	-
28	0.129	0.174	0.741	irs	28	0.352	0.364	0.967	irs
29	0.682	0.768	0.888	drs	29	0.633	0.782	0.809	drs
31	0.673	0.678	0.992	drs	31	0.339	0.358	0.946	drs
32	0.338	0.389	0.868	irs	32	0.167	0.254	0.657	irs
33	1.000	1.000	1.000	-	33	1.000	1.000	1.000	-
34	0.078	0.102	0.758	irs	34	0.362	0.398	0.910	drs
35	0.394	0.485	0.811	irs	35	0.367	0.451	0.813	irs
36	1.000	1.000	1.000	-	36	1.000	1.000	1.000	-
38	0.535	0.537	0.996	irs	37	0.584	0.591	0.989	drs
39	1.000	1.000	1.000	-	38	0.351	0.364	0.963	drs
40	0.434	0.612	0.709	irs	39	1.000	1.000	1.000	-
41	0.660	1.000	0.660	irs	41	0.330	1.000	0.330	irs
42	0.052	0.099	0.524	irs	42	0.235	0.238	0.987	drs
43	0.272	1.000	0.272	irs	43	1.000	1.000	1.000	-
44	0.511	1.000	0.511	drs	44	0.420	1.000	0.420	drs
45	0.514	1.000	0.514	irs	45	0.340	1.000	0.340	irs
46	0.999	1.000	0.999	irs	46	1.000	1.000	1.000	-
47	1.000	1.000	1.000	-	47	0.315	1.000	0.315	irs
48	1.000	1.000	1.000	-	48	1.000	1.000	1.000	-
49	1.000	1.000	1.000	-	49	1.000	1.000	1.000	-
50	1.000	1.000	1.000	-	50	1.000	1.000	1.000	-
51	1.000	1.000	1.000	-	51	1.000	1.000	1.000	-
Average	0.620	0.687	0.895		Average	0.533	0.619	0.858	

YEAR 2012

First DEA Model					Second DEA Model				
DMU	CRSTE	VRSTE	SCALE	RTS	DMU	CRSTE	VRSTE	SCALE	RTS
1	0.780	0.866	0.901	drs	1	0.229	0.249	0.922	drs
2	0.053	0.085	0.632	irs	2	0.189	0.208	0.911	drs
3	0.610	0.642	0.951	irs	3	0.082	0.423	0.193	irs
4	0.514	0.596	0.862	drs	4	0.125	0.145	0.860	drs
5	0.490	0.632	0.776	drs	5	0.257	0.257	0.998	irs
6	1.000	1.000	1.000	-	6	1.000	1.000	1.000	-
7	1.000	1.000	1.000	-	7	0.412	0.416	0.989	irs
8	0.874	1.000	0.874	drs	8	0.394	0.398	0.989	irs
9	0.351	0.453	0.773	drs	9	0.231	0.267	0.864	drs
11	0.368	0.480	0.766	drs	11	0.240	0.386	0.622	drs
12	0.530	0.815	0.651	drs	12	0.082	0.082	0.994	irs
13	0.820	1.000	0.820	drs	13	0.451	1.000	0.451	drs
15	0.591	0.655	0.902	drs	15	0.386	0.401	0.962	drs
16	0.743	1.000	0.743	drs	16	0.179	0.329	0.545	drs
17	0.416	0.691	0.602	drs	17	0.235	0.491	0.479	drs
18	0.470	0.486	0.966	drs	18	0.467	0.498	0.939	drs
19	0.734	0.858	0.855	drs	19	0.188	0.254	0.740	irs
21	0.442	0.468	0.945	irs	21	0.313	0.359	0.874	irs
23	1.000	1.000	1.000	-	23	1.000	1.000	1.000	-
24	1.000	1.000	1.000	-	24	0.986	1.000	0.986	irs
25	0.277	0.323	0.859	drs	25	0.021	0.037	0.557	irs
26	0.082	0.097	0.849	drs	26	0.065	0.081	0.802	drs
29	0.551	0.848	0.650	drs	28	0.112	0.151	0.743	irs
31	0.765	0.951	0.804	drs	29	0.120	0.241	0.496	drs
32	0.016	0.227	0.069	irs	31	0.226	0.285	0.795	drs
33	0.467	0.680	0.687	drs	32	0.009	0.227	0.038	irs
34	0.632	1.000	0.632	drs	33	0.316	0.422	0.749	drs
35	0.742	0.923	0.804	drs	34	0.198	0.373	0.529	drs
36	0.663	1.000	0.663	drs	35	0.174	0.257	0.675	irs
38	0.169	0.224	0.756	drs	36	0.197	0.204	0.964	drs
39	1.000	1.000	1.000	-	38	0.078	0.082	0.950	drs
40	0.052	1.000	0.052	irs	39	1.000	1.000	1.000	-
46	1.000	1.000	1.000	-	46	1.000	1.000	1.000	-
Average	0.582	0.727	0.783		Average	0.332	0.410	0.776	