

APPENDIX 6

Estimated Efficiency Scores for Southern vs. Non-Southern Banks

2002										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	Constant		1	0.727	1.000	0.727	Decreasing
2	0.712	0.754	0.944	Increasing		2	0.186	0.187	0.992	Constant
3	1.000	1.000	1.000	Constant		3	1.000	1.000	1.000	Constant
4	1.000	1.000	1.000	Constant		4	0.189	0.241	0.785	Decreasing
5	0.521	1.000	0.521	Increasing		5	1.000	1.000	1.000	Constant
	0.847	0.951	0.893				0.620	0.686	0.901	
2003										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	Constant		1	0.707	1.000	0.707	Decreasing
2	0.616	1.000	0.616	Increasing		2	0.669	0.875	0.765	Increasing
3	0.623	0.676	0.922	Increasing		3	0.306	0.351	0.873	Decreasing
4	1.000	1.000	1.000	Constant		4	0.004	0.994	0.004	Increasing
5	0.692	0.692	1.000	Increasing		5	0.154	0.192	0.802	Decreasing
7	0.947	1.000	0.947	Increasing		6	1.000	1.000	1.000	Constant
8	0.783	0.797	0.983	Increasing		8	1.000	1.000	1.000	Constant
9	0.810	0.955	0.849	Increasing		9	0.204	1.000	0.204	Increasing
10	0.623	0.640	0.973	Increasing		10	0.706	1.000	0.706	Increasing
11	0.658	0.660	0.996	Increasing		11	0.890	0.924	0.963	Constant
12	0.429	0.570	0.752	Increasing		12	1.000	1.000	1.000	Constant
13	0.729	0.837	0.870	Constant		13	1.000	1.000	1.000	Constant
14	1.000	1.000	1.000	Constant			0.637	0.861	0.752	
15	1.000	1.000	1.000	Constant						
16	0.508	0.508	0.998	Increasing						
17	0.974	1.000	0.974	Increasing						
18	0.780	1.000	0.780	Increasing						
	0.775	0.843	0.921							
2004										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	Constant		1	1.000	1.000	1.000	Constant
2	0.677	1.000	0.677	Increasing		2	0.225	0.387	0.581	Decreasing
3	0.771	0.849	0.909	Increasing		3	1.000	1.000	1.000	Constant
4	1.000	1.000	1.000	Constant		4	0.089	1.000	0.089	Increasing
5	0.691	0.693	0.997	Increasing		5	0.223	0.457	0.489	Decreasing
6	0.121	0.149	0.814	Constant		6	1.000	1.000	1.000	Constant
7	0.466	1.000	0.466	Increasing		7	0.618	0.629	0.981	Increasing
8	0.252	0.347	0.726	Constant		8	0.818	1.000	0.818	Increasing
9	0.600	0.631	0.951	Decreasing		9	0.595	1.000	0.595	Increasing
10	1.000	1.000	1.000	Constant		10	1.000	1.000	1.000	Constant
11	1.000	1.000	1.000	Constant		11	1.000	1.000	1.000	Constant
12	0.384	0.462	0.833	Constant		12	0.820	0.846	0.969	Decreasing
13	0.337	0.520	0.648	Decreasing		13	0.987	1.000	0.987	Decreasing
14	0.337	1.000	0.337	Increasing		14	0.815	0.829	0.983	Increasing
15	0.708	1.000	0.708	Decreasing			0.728	0.868	0.821	
16	0.856	0.910	0.941	Decreasing						
17	0.458	0.459	0.998	Increasing						
18	1.000	1.000	1.000	Constant						
19	0.506	0.530	0.953	Decreasing						
20	0.569	0.571	0.997	Increasing						
21	0.645	1.000	0.645	Increasing						

	0.577	0.724	0.813	
2005				
Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	Constant
2	0.583	0.661	0.882	Constant
3	0.769	1.000	0.769	Decreasing
4	0.415	0.448	0.925	Decreasing
5	0.721	0.778	0.926	Constant
6	1.000	1.000	1.000	Constant
7	0.364	0.367	0.993	Increasing
8	0.958	1.000	0.958	Decreasing
9	0.787	0.793	0.992	Decreasing
10	0.649	0.659	0.985	Increasing
11	0.493	0.681	0.723	Decreasing
12	1.000	1.000	1.000	Constant
	0.728	0.782	0.929	

Bank no.	crste	vrste	scale	rs
1	0.472	0.479	0.985	Constant
2	1.000	1.000	1.000	Constant
3	1.000	1.000	1.000	Constant
4	0.679	0.907	0.749	Constant
5	0.480	0.647	0.743	Constant
6	1.000	1.000	1.000	Constant
7	0.593	0.848	0.699	Constant
	0.746	0.840	0.882	

2006:

First DEA Model

Bank no.	crste	vrste	scale	Rs	Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	-	2	0.276	0.402	0.687	irs
5	0.162	0.593	0.273	Irs	3	0.610	0.610	1.000	-
8	0.820	1.000	0.820	Drs	4	1.000	1.000	1.000	-
9	0.127	0.700	0.182	Irs	10	0.876	1.000	0.876	drs
12	0.378	1.000	0.378	Drs	11	0.340	1.000	0.340	irs
19	0.119	0.219	0.545	Irs	13	0.879	0.945	0.929	drs
23	1.000	1.000	1.000	-	14	0.633	1.000	0.633	irs
24	0.070	0.077	0.909	Irs	16	0.216	0.239	0.907	irs
25	0.789	1.000	0.789	Drs	17	0.262	0.360	0.727	irs
32	0.208	1.000	0.208	Irs	26	1.000	1.000	1.000	-
41	0.420	0.498	0.845	Drs	27	0.149	0.217	0.687	irs
52	1.000	1.000	1.000	-	29	1.000	1.000	1.000	-
56	0.208	1.000	0.208	Irs	31	0.738	0.859	0.859	irs
57	0.798	1.000	0.798	Irs	33	0.427	0.653	0.655	drs
59	0.707	0.941	0.752	Drs	34	1.000	1.000	1.000	-
71	0.249	0.657	0.379	Irs	36	0.926	1.000	0.926	drs
82	1.000	1.000	1.000	-	39	0.180	0.471	0.381	irs
87	0.443	0.497	0.892	Drs	43	0.297	1.000	0.297	irs
90	0.912	1.000	0.912	Irs	53	1.000	1.000	1.000	-
94	0.442	0.873	0.507	Irs	54	0.938	0.943	0.995	irs
95	0.456	0.456	1.000	-	55	1.000	1.000	1.000	-
Mean	0.539	0.786	0.686		61	1.000	1.000	1.000	-
					62	0.609	1.000	0.609	irs
					63	1.000	1.000	1.000	-
					64	0.729	0.764	0.954	irs
					72	0.846	0.864	0.979	irs
					73	0.887	0.920	0.964	drs
					74	1.000	1.000	1.000	-
					75	0.641	0.742	0.864	irs
					79	0.432	0.450	0.960	irs
					88	0.611	0.636	0.961	irs
					mean	0.694	0.809	0.845	

Second DEA Model

Bank no.	crste	vrste	scale	Rs	Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	-	2	0,739	0,753	0,980	irs
5	0,579	0,744	0,778	Irs	3	1,000	1,000	1,000	-
7	0,491	0,494	0,995	Irs	4	0,412	1,000	0,412	drs
8	0,636	0,674	0,943	Irs	10	0,041	0,041	1,000	-
9	0,490	0,771	0,636	Irs	11	1,000	1,000	1,000	-
12	0,580	1,000	0,580	Drs	13	0,412	1,000	0,412	drs
19	0,305	0,455	0,671	Irs	14	1,000	1,000	1,000	-
23	0,488	0,547	0,892	Drs	16	1,000	1,000	1,000	-
24	1,000	1,000	1,000	-	17	0,994	1,000	0,994	irs
25	0,504	0,584	0,862	Irs	26	0,700	0,721	0,970	drs
30	0,236	0,272	0,867	Irs	27	0,690	0,712	0,970	irs
32	1,000	1,000	1,000	-	29	1,000	1,000	1,000	-
41	0,643	0,828	0,777	Irs	33	0,295	0,688	0,429	drs
52	0,109	1,000	0,109	Irs	34	0,817	0,930	0,879	drs

56	0,186	1,000	0,186	Irs		36	0,677	1,000	0,677	drs
57	0,365	0,991	0,368	Irs		39	0,591	0,744	0,794	irs
59	0,233	0,509	0,457	Irs		43	0,789	1,000	0,789	irs
71	0,818	1,000	0,818	Irs		53	0,115	1,000	0,115	irs
80	1,000	1,000	1,000	-		54	0,454	0,878	0,517	irs
82	0,577	0,582	0,992	Drs		55	1,000	1,000	1,000	-
87	0,100	0,276	0,362	Irs		61	1,000	1,000	1,000	-
90	1,000	1,000	1,000	-		63	1,000	1,000	1,000	-
94	0,131	0,837	0,156	Irs		64	0,299	0,448	0,667	irs
mean	0,542	0,764	0,715			72	0,127	0,383	0,333	irs
						73	1,000	1,000	1,000	-
						74	0,884	1,000	0,884	irs
						75	0,626	0,630	0,995	drs
						79	0,485	0,490	0,990	irs
						88	0,423	0,605	0,700	irs
						mean	0,675	0,828	0,811	

2010:

First DEA Model

Bank no.	crste	vrste	scale	Rs		Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	-		2	0.395	0.405	0.975	irs
5	0.694	0.695	0.998	Irs		3	0.626	0.733	0.853	drs
6	0.875	0.876	0.999	-		4	1.000	1.000	1.000	-
7	1.000	1.000	1.000	-		10	0.734	0.769	0.956	drs
8	0.650	0.824	0.789	Drs		11	1.000	1.000	1.000	-
9	0.608	0.615	0.987	Drs		13	1.000	1.000	1.000	-
12	0.454	0.636	0.714	Drs		14	1.000	1.000	1.000	-
15	1.000	1.000	1.000	-		16	1.000	1.000	1.000	-
18	0.531	0.559	0.950	Drs		17	1.000	1.000	1.000	-
19	0.608	0.627	0.970	Drs		26	0.639	0.683	0.937	drs
20	0.133	0.180	0.735	Irs		31	0.723	0.728	0.993	drs
21	0.925	0.984	0.941	Drs		33	0.743	0.914	0.812	drs
22	0.746	0.774	0.964	Drs		34	0.777	0.812	0.957	drs
23	0.405	0.409	0.989	Drs		36	1.000	1.000	1.000	-
24	0.844	0.891	0.946	Drs		43	1.000	1.000	1.000	-
25	0.305	0.316	0.965	Drs		mean	0.842	0.870	0.965	
28	0.193	0.193	1.000	-						
29	0.810	1.000	0.810	Drs						
30	0.803	1.000	0.803	Drs						
32	0.545	0.679	0.803	Drs						
35	1.000	1.000	1.000	-						
37	0.454	0.479	0.949	Drs						
38	1.000	1.000	1.000	-						
42	0.060	0.092	0.655	Irs						
44	1.000	1.000	1.000	-						
45	0.559	1.000	0.559	Irs						
46	1.000	1.000	1.000	-						
47	1.000	1.000	1.000	-						
48	1.000	1.000	1.000	-						
49	1.000	1.000	1.000	-						
50	1.000	1.000	1.000	-						
Mean	0.716	0.769	0.920							

Second DEA Model

Bank no.	crste	vrste	scale	Rs		Bank no.	crste	vrste	scale	rs
1	0.908	1.000	0.908	Drs		2	1.000	1.000	1.000	-
5	0.484	0.705	0.686	Irs		3	0.210	0.252	0.833	irs
6	0.445	0.555	0.803	Irs		4	0.642	1.000	0.642	drs
7	0.538	0.552	0.975	Irs		10	0.485	0.529	0.918	irs
8	0.683	0.837	0.815	Drs		11	0.431	0.490	0.879	irs
9	0.292	0.455	0.641	Irs		13	0.835	1.000	0.835	drs
12	0.152	0.203	0.751	Irs		14	1.000	1.000	1.000	-
15	0.575	0.908	0.633	Irs		16	0.643	0.743	0.865	drs
18	0.655	0.761	0.861	Drs		17	0.610	0.621	0.982	irs
19	0.338	0.425	0.794	Irs		26	0.576	0.578	0.997	drs
20	0.367	0.370	0.992	Drs		31	0.532	0.548	0.971	irs
21	0.466	0.491	0.949	Irs		33	0.895	1.000	0.895	drs
22	0.411	0.412	1.000	-		34	0.347	0.375	0.925	irs
23	0.334	0.414	0.807	Drs		36	0.469	0.741	0.633	drs
24	1.000	1.000	1.000	-		43	1.000	1.000	1.000	-
25	0.277	0.305	0.909	Irs		mean	0.645	0.725	0.892	
28	0.519	0.544	0.954	Irs						

29	0.977	1.000	0.977	Drs
30	0.556	1.000	0.556	Drs
32	0.348	0.384	0.907	Irs
35	0.253	0.610	0.415	Irs
37	0.504	0.533	0.946	Irs
38	0.933	1.000	0.933	Drs
42	0.847	1.000	0.847	Drs
44	0.973	1.000	0.973	Drs
45	0.629	1.000	0.629	Irs
46	0.695	1.000	0.695	Irs
47	1.000	1.000	1.000	-
48	1.000	1.000	1.000	-
49	1.000	1.000	1.000	-
50	1.000	1.000	1.000	-
51	1.000	1.000	1.000	-
mean	0.630	0.733	0.855	

2011:

First DEA Model

Bank no.	crste	vrste	scale	Rs	Bank no.	crste	vrste	scale	rs
1	0.850	1.000	0.850	Drs	2	1.000	1.000	1.000	-
5	0.790	1.000	0.790	Drs	3	0.386	0.390	0.989	irs
6	0.783	0.832	0.942	Drs	4	1.000	1.000	1.000	-
7	0.332	0.352	0.943	Drs	10	0.321	0.357	0.899	irs
8	0.509	1.000	0.509	Drs	11	0.633	0.673	0.940	irs
9	0.333	0.394	0.845	Irs	13	0.950	1.000	0.950	drs
12	0.596	0.646	0.922	Drs	14	1.000	1.000	1.000	-
15	0.900	0.967	0.930	Drs	16	0.722	0.759	0.952	drs
18	1.000	1.000	1.000	-	17	0.527	0.555	0.950	irs
19	0.389	0.460	0.846	Irs	26	0.317	0.323	0.984	irs
20	0.450	0.486	0.927	Drs	27	0.819	1.000	0.819	irs
21	0.467	0.471	0.993	Drs	29	0.682	0.768	0.888	drs
22	0.358	0.361	0.993	Irs	31	0.704	0.705	0.998	irs
23	0.541	0.718	0.753	Drs	33	1.000	1.000	1.000	-
24	1.000	1.000	1.000	-	34	0.082	0.156	0.525	irs
25	0.328	0.417	0.787	Drs	36	1.000	1.000	1.000	-
28	0.153	0.174	0.881	Irs	39	1.000	1.000	1.000	-
32	0.401	0.416	0.965	Irs	43	1.000	1.000	1.000	-
35	0.414	0.495	0.836	Irs	mean	0.730	0.760	0.939	
38	0.552	0.672	0.823	Drs					
40	0.304	0.497	0.611	Irs					
41	0.577	1.000	0.577	Irs					
42	0.053	0.095	0.564	Irs					
44	0.535	1.000	0.535	Drs					
45	0.514	1.000	0.514	Irs					
46	0.999	1.000	0.999	Irs					
47	1.000	1.000	1.000	-					
48	1.000	1.000	1.000	-					
49	1.000	1.000	1.000	-					
50	1.000	1.000	1.000	-					
51	1.000	1.000	1.000	-					
mean	0.617	0.724	0.849						

Second DEA Model

Bank no.	crste	vrste	scale	Rs	Bank no.	crste	vrste	scale	rs
1	0.776	1.000	0.776	Drs	2	0.429	0.574	0.748	drs
5	0.814	0.825	0.986	Drs	3	0.124	0.201	0.617	irs
6	0.670	0.725	0.924	Irs	4	0.704	0.706	0.997	irs
7	0.634	0.635	0.999	Irs	10	0.320	0.327	0.980	drs
8	0.571	1.000	0.571	Drs	11	0.610	0.759	0.804	drs
9	0.322	0.439	0.733	Irs	13	0.599	0.640	0.936	drs
12	0.221	0.298	0.742	Irs	14	0.965	0.977	0.988	drs
15	1.000	1.000	1.000	-	16	0.642	0.771	0.832	drs
18	1.000	1.000	1.000	-	17	0.200	0.217	0.922	drs
19	0.252	0.339	0.743	Irs	26	0.086	0.113	0.761	irs
20	0.249	0.315	0.791	Irs	27	1.000	1.000	1.000	-
21	0.231	0.325	0.711	Irs	29	0.774	1.000	0.774	drs
22	0.257	0.332	0.774	Irs	31	0.400	0.459	0.872	drs
23	0.363	0.557	0.652	Drs	33	1.000	1.000	1.000	-
24	1.000	1.000	1.000	-	34	0.463	0.600	0.772	drs
25	0.542	0.551	0.984	Irs	36	1.000	1.000	1.000	-
28	0.502	0.532	0.945	Irs	39	1.000	1.000	1.000	-

32	0.185	0.274	0.674	Irs		43	1.000	1.000	1.000	-
35	0.382	0.461	0.829	Irs		mean	0.629	0.686	0.889	
37	0.526	0.565	0.931	Irs						
38	0.466	0.485	0.962	Irs						
41	0.302	1.000	0.302	Irs						
42	0.258	0.266	0.969	Irs						
44	0.432	1.000	0.432	Drs						
45	0.413	1.000	0.413	Irs						
46	1.000	1.000	1.000	-						
47	0.570	1.000	0.570	Irs						
48	1.000	1.000	1.000	-						
49	1.000	1.000	1.000	-						
50	1.000	1.000	1.000	-						
mean	0.565	0.697	0.814							

2012:

First DEA Model

Bank no.	crste	vrste	scale	Rs		Bank no.	crste	vrste	scale	rs
1	0.594	0.872	0.681	Drs		2	0.066	1.000	0.066	irs
5	0.380	0.632	0.601	Drs		3	1.000	1.000	1.000	-
6	1.000	1.000	1.000	-		4	0.594	0.630	0.942	irs
7	0.726	0.749	0.970	Drs		11	0.531	0.951	0.559	irs
8	0.503	1.000	0.503	Drs		13	1.000	1.000	1.000	-
9	0.351	0.469	0.747	Drs		16	1.000	1.000	1.000	-
12	0.446	0.815	0.547	Drs		17	0.756	0.939	0.805	irs
15	0.430	0.671	0.641	Drs		26	0.122	1.000	0.122	irs
18	0.470	0.488	0.962	Drs		29	0.923	0.954	0.968	drs
19	0.563	0.948	0.594	Drs		31	1.000	1.000	1.000	-
21	0.252	0.429	0.587	Drs		33	0.656	0.693	0.947	drs
23	1.000	1.000	1.000	-		34	1.000	1.000	1.000	-
24	1.000	1.000	1.000	-		36	0.906	1.000	0.906	drs
25	0.215	0.323	0.668	Drs		mean	0.735	0.936	0.793	
32	0.011	0.109	0.097	Irs						
35	0.647	0.965	0.670	Drs						
38	0.157	0.236	0.668	Drs						
39	0.230	0.642	0.359	Irs						
40	0.029	0.299	0.097	Irs						
46	1.000	1.000	1.000	-						
mean	0.500	0.682	0.670							

Second DEA Model

Bank no.	crste	vrste	scale	Rs		Bank no.	crste	vrste	scale	rs
1	0.160	0.249	0.643	Drs		2	0.572	1.000	0.572	irs
5	0.170	0.253	0.673	Drs		3	0.417	1.000	0.417	irs
6	1.000	1.000	1.000	-		4	0.261	0.332	0.785	irs
7	0.236	0.279	0.846	Irs		11	0.919	1.000	0.919	irs
8	0.160	0.382	0.419	Drs		13	1.000	1.000	1.000	-
9	0.231	0.267	0.864	Drs		16	0.732	0.754	0.972	irs
12	0.061	0.079	0.769	Drs		17	1.000	1.000	1.000	-
15	0.252	0.401	0.627	Drs		26	0.300	1.000	0.300	irs
18	0.467	0.498	0.939	Drs		29	0.578	0.623	0.929	irs
19	0.128	0.160	0.798	Irs		31	0.767	1.000	0.767	irs
21	0.111	0.186	0.597	Drs		33	0.912	0.924	0.987	drs
23	1.000	1.000	1.000	-		34	1.000	1.000	1.000	-
24	0.649	1.000	0.649	Irs		36	0.540	0.550	0.981	irs
25	0.014	0.021	0.661	Irs		mean	0.692	0.860	0.818	
28	0.032	0.036	0.892	Irs						
32	0.005	0.109	0.042	Irs						
35	0.145	0.203	0.713	Irs						
38	0.071	0.082	0.867	Drs						
39	0.237	0.642	0.369	Irs						
46	1.000	1.000	1.000	-						
mean	0.306	0.392	0.718							