

## APPENDIX 7

### Estimated Efficiency Scores for State-Owned vs. Non-State-Owned Banks

2002

Bank no.	crste	vrste	scale	Rs
1	0.727	1.000	0.727	Decreasing
2	0.187	1.000	0.187	Increasing
3	1.000	1.000	1.000	Constant
	<b>0.638</b>	<b>1.000</b>	<b>0.638</b>	

Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	Constant
2	0.163	0.804	0.203	Constant
3	1.000	1.000	1.000	Constant
4	0.710	0.749	0.949	Increasing
5	1.000	1.000	1.000	Constant
6	1.000	1.000	1.000	Constant
8	0.521	1.000	0.521	Increasing
	<b>0.771</b>	<b>0.936</b>	<b>0.810</b>	

2003

Bank no.	crste	vrste	scale	Rs
1	1.000	1.000	1.000	Constant
2	0.353	1.000	0.353	Increasing
3	1.000	1.000	1.000	Constant
	<b>0.784</b>	<b>1.000</b>	<b>0.784</b>	

Bank no.	crste	vrste	scale	rs
1	1.000	1.000	1.000	Constant
2	0.616	1.000	0.616	Increasing
3	0.669	0.707	0.946	Increasing
4	0.611	0.676	0.904	Increasing
5	1.000	1.000	1.000	Constant
6	0.680	0.681	0.999	Increasing
8	0.947	1.000	0.947	Increasing
9	0.003	0.004	0.861	Increasing
10	0.765	0.786	0.974	Increasing
11	0.121	0.897	0.135	Constant
12	0.810	0.906	0.894	Increasing
13	1.000	1.000	1.000	Constant
15	0.927	1.000	0.927	Increasing
16	0.567	0.582	0.974	Increasing
17	0.178	0.196	0.909	Increasing
18	0.618	0.620	0.996	Increasing
19	0.408	0.568	0.718	Increasing
20	0.714	0.837	0.853	Constant
21	0.984	0.986	0.998	Increasing
22	0.721	0.803	0.898	Increasing
23	1.000	1.000	1.000	Constant
24	0.505	0.506	0.998	Increasing
25	0.703	0.705	0.997	Increasing
26	0.856	0.856	0.999	Increasing
27	0.937	0.964	0.972	Increasing
29	0.762	1.000	0.762	Increasing
	<b>0.696</b>	<b>0.780</b>	<b>0.895</b>	

2004

Bank no.	crste	vrste	scale	rs
1	0.449	1.000	0.449	Increasing
2	1.000	1.000	1.000	Constant
	<b>0.725</b>	<b>1.000</b>	<b>0.725</b>	

Bank no.	crste	vrste	scale	rs
1	0.885	1.000	0.885	Decreasing
2	0.677	1.000	0.677	Increasing
3	0.735	0.773	0.950	Increasing
4	0.658	0.821	0.802	Increasing
5	1.000	1.000	1.000	Constant
6	0.599	0.601	0.996	Increasing
7	0.111	0.138	0.806	Constant
8	0.466	1.000	0.466	Increasing
9	0.844	0.902	0.936	Constant
10	0.085	1.000	0.085	Increasing
11	0.247	0.319	0.774	Constant
12	0.600	0.622	0.964	Constant

13	0.222	1.000	0.222	Decreasing
14	1.000	1.000	1.000	Constant
15	1.000	1.000	1.000	Constant
16	0.929	0.930	0.999	Increasing
17	0.543	0.545	0.997	Constant
18	0.739	1.000	0.739	Increasing
19	0.384	0.414	0.929	Constant
20	0.363	0.373	0.971	Constant
21	0.337	0.460	0.734	Constant
22	0.337	1.000	0.337	Increasing
23	0.649	0.954	0.680	Decreasing
24	0.783	0.802	0.977	Constant
25	0.391	0.397	0.985	Increasing
26	0.708	0.728	0.972	Increasing
27	1.000	1.000	1.000	Constant
28	0.442	0.462	0.958	Constant
29	1.000	1.000	1.000	Constant
30	0.516	0.749	0.689	Constant
31	0.514	0.530	0.970	Increasing
32	0.686	0.704	0.975	Constant
33	0.645	1.000	0.645	Increasing
	<b>0.609</b>	<b>0.764</b>	<b>0.822</b>	

2005

Bank no.	crste	vrste	scale	rs
1	0.472	1.000	0.472	Increasing
2	1.000	1.000	1.000	Constant
	<b>0.736</b>	<b>1.000</b>	<b>0.736</b>	

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	0.928	1.000	0.928	Decreasing
5	0.415	0.448	0.925	Decreasing
6	0.721	0.778	0.926	Constant
7	1.000	1.000	1.000	Constant
8	0.364	0.367	0.993	Increasing
9	0.958	1.000	0.958	Decreasing
10	0.787	0.793	0.992	Decreasing
11	0.649	0.659	0.985	Increasing
12	0.948	0.993	0.954	Increasing
13	0.493	0.681	0.723	Decreasing
14	0.756	0.895	0.845	Decreasing
15	0.544	0.669	0.813	Decreasing
16	0.587	0.615	0.954	Decreasing
17	1.000	1.000	1.000	Constant
	<b>0.735</b>	<b>0.798</b>	<b>0.920</b>	

2006:

<i>First DEA Model</i>										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	1.000	1.000	1.000	-		1	1.000	1.000	1.000	-
12	0.378	1.000	0.378	drs		2	0.334	0.525	0.635	irs
13	0.887	0.953	0.930	drs		3	0.688	0.718	0.959	drs
33	0.445	0.682	0.652	drs		5	0.389	0.790	0.492	irs
36	0.830	1.000	0.830	drs		8	1.000	1.000	1.000	-
43	0.339	1.000	0.339	irs		9	0.417	1.000	0.417	irs
52	1.000	1.000	1.000	-		10	0.898	1.000	0.898	drs
53	1.000	1.000	1.000	-		11	0.340	1.000	0.340	irs
54	0.916	0.920	0.996	drs		14	0.623	1.000	0.623	irs
59	0.706	1.000	0.706	drs		16	0.216	0.250	0.864	irs
61	1.000	1.000	1.000	-		17	0.247	0.340	0.726	irs
62	0.609	1.000	0.609	irs		19	0.274	0.489	0.560	irs
63	1.000	1.000	1.000	-		23	1.000	1.000	1.000	-

64	0.836	1.000	0.836	drs	24	0.168	0.211	0.796	irs
<b>mean</b>	<b>0.782</b>	<b>0.968</b>	<b>0.805</b>		25	1.000	1.000	1.000	-
					26	1.000	1.000	1.000	-
					27	0.158	0.255	0.620	irs
					29	1.000	1.000	1.000	-
					31	0.696	0.742	0.938	irs
					32	0.208	1.000	0.208	irs
					34	1.000	1.000	1.000	-
					39	0.177	0.481	0.369	irs
					41	0.656	0.875	0.750	irs
					55	1.000	1.000	1.000	-
					56	0.401	1.000	0.401	irs
					57	1.000	1.000	1.000	-
					71	0.441	1.000	0.441	irs
					72	0.782	0.872	0.897	irs
					73	0.896	0.953	0.941	irs
					74	1.000	1.000	1.000	-
					75	0.585	0.770	0.759	irs
					79	0.432	0.510	0.846	irs
					82	1.000	1.000	1.000	-
					87	0.566	0.663	0.853	irs
					88	0.611	0.684	0.894	irs
					90	0.990	1.000	0.990	drs
					94	0.507	1.000	0.507	irs
					95	0.674	0.841	0.801	irs
					<b>mean</b>	<b>0.641</b>	<b>0.815</b>	<b>0.777</b>	

<i>Second DEA Model</i>										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	1.000	1.000	1.000	-		1	0.763	1.000	0.763	irs
12	1.000	1.000	1.000	-		2	0.562	0.669	0.839	irs
13	1.000	1.000	1.000	-		3	0.752	0.775	0.971	irs
33	0.533	0.536	0.994	irs		5	0.579	0.757	0.766	irs
36	1.000	1.000	1.000	-		7	0.491	0.494	0.995	irs
43	1.000	1.000	1.000	-		8	0.636	0.667	0.954	irs
52	0.693	1.000	0.693	irs		9	0.466	0.871	0.535	irs
53	0.740	1.000	0.740	irs		10	0.036	0.040	0.912	irs
54	0.996	1.000	0.996	irs		11	1.000	1.000	1.000	-
59	0.595	0.728	0.818	irs		14	1.000	1.000	1.000	-
61	1.000	1.000	1.000	-		16	0.885	0.891	0.993	drs
63	1.000	1.000	1.000	-		17	0.868	0.875	0.992	irs
64	0.732	0.732	1.000	-		19	0.221	0.383	0.578	irs
<b>mean</b>	<b>0.868</b>	<b>0.923</b>	<b>0.942</b>			23	0.488	0.547	0.892	drs
						24	1.000	1.000	1.000	-
						25	0.504	0.584	0.862	irs
						26	0.524	0.558	0.939	irs
						27	0.538	0.598	0.900	irs
						29	1.000	1.000	1.000	-
						30	0.236	0.272	0.867	irs
						32	1.000	1.000	1.000	-
						34	0.604	0.617	0.978	irs
						39	0.517	0.671	0.770	irs
						41	0.547	0.658	0.832	irs
						55	0.168	1.000	0.168	irs

56	0.186	1.000	0.186	irs
57	0.365	0.983	0.371	irs
71	0.591	0.967	0.612	irs
72	0.117	0.361	0.325	irs
73	0.932	0.987	0.945	irs
74	0.884	1.000	0.884	irs
75	0.626	0.630	0.995	drs
79	0.356	0.417	0.855	irs
80	1.000	1.000	1.000	-
82	0.577	0.582	0.992	drs
87	0.100	0.282	0.355	irs
88	0.416	0.584	0.712	irs
90	1.000	1.000	1.000	-
94	0.131	0.837	0.156	irs
95	0.276	0.488	0.565	irs
<b>mean</b>	<b>0.574</b>	<b>0.726</b>	<b>0.786</b>	

2010:

<i>First DEA Model</i>										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	1.000	1.000	1.000	-		1	0.952	1.000	0.952	drs
12	0.875	0.957	0.914	drs		2	0.350	0.357	0.980	irs
13	1.000	1.000	1.000	-		3	0.403	0.421	0.959	drs
33	0.952	1.000	0.952	drs		5	0.692	0.695	0.995	irs
36	1.000	1.000	1.000	-		6	0.839	0.840	1.000	-
43	1.000	1.000	1.000	-		7	1.000	1.000	1.000	-
<b>mean</b>	<b>0.971</b>	<b>0.993</b>	<b>0.978</b>			8	0.618	0.717	0.863	drs
						9	0.599	0.599	0.999	drs
						10	0.444	0.519	0.856	drs
						11	1.000	1.000	1.000	-
						14	0.712	0.768	0.927	drs
						15	1.000	1.000	1.000	-
						16	1.000	1.000	1.000	-
						17	1.000	1.000	1.000	-
						18	0.531	0.559	0.950	drs
						19	0.583	0.602	0.969	drs
						20	0.133	0.180	0.735	irs
						21	0.898	0.980	0.916	drs
						22	0.713	0.765	0.933	drs
						23	0.382	0.387	0.986	drs
						24	0.836	0.836	1.000	-
						25	0.301	0.302	0.994	irs
						26	0.437	0.550	0.794	drs
						28	0.191	0.193	0.992	irs
						29	0.776	0.885	0.877	drs
						30	0.803	1.000	0.803	drs
						31	0.561	0.676	0.830	drs
						32	0.541	0.585	0.924	drs
						34	0.613	0.695	0.882	drs
						35	0.992	0.998	0.994	irs
						37	0.453	0.465	0.973	drs
						38	1.000	1.000	1.000	-
						42	0.060	0.092	0.655	irs
						44	1.000	1.000	1.000	-

45	0.558	1.000	0.558	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	-
<b>mean</b>	<b>0.699</b>	<b>0.742</b>	<b>0.932</b>	

<i>Second DEA Model</i>										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	1.000	1.000	1.000	-		1	0.684	1.000	0.684	drs
12	0.247	0.256	0.964	irs		2	1.000	1.000	1.000	-
13	1.000	1.000	1.000	-		3	0.176	0.238	0.739	irs
33	1.000	1.000	1.000	-		5	0.444	0.705	0.630	irs
36	0.773	0.775	0.997	irs		6	0.340	0.540	0.629	irs
43	1.000	1.000	1.000	-		7	0.526	0.551	0.955	irs
<b>mean</b>	<b>0.837</b>	<b>0.838</b>	<b>0.994</b>			8	0.515	0.744	0.691	drs
						9	0.277	0.455	0.608	irs
						10	0.471	0.499	0.946	irs
						11	0.428	0.478	0.896	irs
						14	0.823	0.849	0.970	drs
						15	0.575	0.908	0.633	irs
						16	0.643	0.842	0.763	drs
						17	0.610	0.617	0.988	irs
						18	0.655	0.761	0.861	drs
						19	0.319	0.410	0.777	irs
						20	0.326	0.326	1.000	-
						21	0.438	0.473	0.925	irs
						22	0.379	0.386	0.981	irs
						23	0.277	0.281	0.986	irs
						24	1.000	1.000	1.000	-
						25	0.209	0.259	0.806	irs
						26	0.545	0.553	0.985	drs
						28	0.391	0.443	0.884	irs
						29	0.736	1.000	0.736	drs
						30	0.556	1.000	0.556	drs
						31	0.532	0.542	0.982	irs
						32	0.343	0.364	0.942	irs
						34	0.338	0.355	0.953	irs
						35	0.234	0.610	0.383	irs
						37	0.496	0.533	0.929	irs
						38	0.895	0.986	0.908	drs
						42	0.847	1.000	0.847	drs
						44	0.973	1.000	0.973	drs
						45	0.615	1.000	0.615	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	-
						<b>mean</b>	<b>0.593</b>	<b>0.700</b>	<b>0.850</b>	

2011:

<i>First DEA Model</i>										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	1.000	1.000	1.000	-		1	0.786	1.000	0.786	drs
12	0.630	0.631	0.998	irs		2	1.000	1.000	1.000	-
13	1.000	1.000	1.000	-		3	0.253	0.270	0.936	irs
33	1.000	1.000	1.000	-		5	0.787	1.000	0.787	drs
36	1.000	1.000	1.000	-		6	0.655	0.676	0.969	irs
43	1.000	1.000	1.000	-		7	0.279	0.288	0.969	irs
<b>mean</b>	<b>0.938</b>	<b>0.938</b>	<b>1.000</b>			8	0.483	0.910	0.531	drs

9	0.315	0.392	0.803	irs	
10	0.280	0.315	0.888	drs	
11	0.650	0.669	0.972	irs	
14	0.749	0.836	0.896	irs	
15	0.843	0.882	0.956	drs	
16	0.879	1.000	0.879	drs	
17	0.541	0.604	0.896	drs	
18	1.000	1.000	1.000	-	
19	0.371	0.456	0.813	irs	
20	0.407	0.409	0.996	drs	
21	0.416	0.435	0.956	irs	
22	0.304	0.346	0.878	irs	
23	0.455	0.494	0.921	drs	
24	1.000	1.000	1.000	-	
25	0.328	0.386	0.850	drs	
26	0.255	0.268	0.952	drs	
27	0.476	0.729	0.653	irs	
28	0.140	0.174	0.805	irs	
29	0.703	1.000	0.703	drs	
31	0.712	0.895	0.796	drs	
32	0.370	0.411	0.901	irs	
34	0.079	0.102	0.771	irs	
35	0.404	0.488	0.827	irs	
38	0.538	0.542	0.993	drs	
39	1.000	1.000	1.000	-	
40	0.298	0.497	0.600	irs	
41	0.564	1.000	0.564	irs	
42	0.053	0.095	0.555	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	-	
<b>mean</b>	<b>0.591</b>	<b>0.688</b>	<b>0.857</b>		

<i>Second DEA Model</i>										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	0.704	0.707	0.995	irs		1	0.645	1.000	0.645	drs
12	0.180	0.244	0.736	irs		2	0.347	0.357	0.974	drs
13	0.602	0.640	0.942	drs		3	0.104	0.197	0.529	irs
33	1.000	1.000	1.000	-		5	0.582	0.789	0.738	drs
36	1.000	1.000	1.000	-		6	0.610	0.622	0.979	drs
43	1.000	1.000	1.000	-		7	0.574	0.633	0.906	drs
<b>mean</b>	<b>0.748</b>	<b>0.765</b>	<b>0.945</b>			8	0.475	1.000	0.475	drs
						9	0.278	0.352	0.790	irs

10	0,326	0,357	0,914	drs
11	0,509	0,519	0,981	irs
14	0,718	0,801	0,896	irs
15	1,000	1,000	1,000	-
16	0,680	1,000	0,680	drs
17	0,181	0,198	0,913	drs
18	1,000	1,000	1,000	-
19	0,251	0,332	0,755	irs
20	0,207	0,234	0,882	irs
21	0,222	0,271	0,820	irs
22	0,225	0,262	0,858	irs
23	0,363	0,489	0,743	drs
24	0,854	0,955	0,894	drs
25	0,451	0,532	0,848	drs
26	0,072	0,109	0,662	irs
27	0,695	0,905	0,768	irs
28	0,418	0,468	0,893	drs
29	0,732	1,000	0,732	drs
31	0,408	0,491	0,830	drs
32	0,185	0,262	0,704	irs
34	0,404	0,477	0,845	drs
35	0,382	0,455	0,839	irs
37	0,484	0,519	0,934	irs
38	0,378	0,419	0,902	drs
39	1,000	1,000	1,000	-
41	0,300	1,000	0,300	irs
42	0,229	0,235	0,974	irs
44	0,432	1,000	0,432	drs
45	0,340	1,000	0,340	irs
46	1,000	1,000	1,000	-
47	0,243	1,000	0,243	irs
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	-
<b>mean</b>	<b>0,519</b>	<b>0,657</b>	<b>0,805</b>	

2012:

<i>First DEA Model</i>										
Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	0.594	0.615	0.966	irs		1	0.594	0.872	0.681	drs
12	1.000	1.000	1.000	-		2	0.037	0.044	0.850	irs
13	1.000	1.000	1.000	-		3	0.437	0.600	0.729	irs
33	0.787	0.788	0.999	irs		5	0.380	0.632	0.601	drs
36	1.000	1.000	1.000	-		6	1.000	1.000	1.000	-
<b>mean</b>	<b>0.876</b>	<b>0.880</b>	<b>0.993</b>			7	0.726	0.749	0.970	drs
						8	0.503	1.000	0.503	drs
						9	0.351	0.453	0.773	drs
						11	0.302	0.480	0.629	drs
						15	0.430	0.639	0.674	drs
						16	0.638	1.000	0.638	drs
						17	0.416	0.691	0.602	drs
						18	0.470	0.486	0.966	drs
						19	0.563	0.843	0.668	drs
						21	0.252	0.429	0.587	drs
						23	1.000	1.000	1.000	-
						24	1.000	1.000	1.000	-
						25	0.215	0.323	0.668	drs
						26	0.078	0.097	0.807	drs
						29	0.508	0.848	0.599	drs
						31	0.747	0.951	0.785	drs
						32	0.011	0.109	0.097	irs
						34	0.564	1.000	0.564	drs
						35	0.647	0.923	0.701	drs

38	0.157	0.224	0.703	drs
39	0.230	0.642	0.359	irs
40	0.029	0.299	0.097	irs
46	1.000	1.000	1.000	-
<b>mean</b>	<b>0.475</b>	<b>0.655</b>	<b>0.688</b>	

*Second DEA Model*

Bank no.	crste	vrste	scale	rs		Bank no.	crste	vrste	scale	rs
4	0.261	0.344	0.758	irs		1	0.160	0.249	0.643	drs
12	0.292	1.000	0.292	irs		2	0.110	0.208	0.531	drs
13	1.000	1.000	1.000	-		3	0.046	0.423	0.108	irs
33	0.932	0.954	0.976	irs		5	0.170	0.253	0.673	drs
36	0.540	0.680	0.793	irs		6	1.000	1.000	1.000	-
<b>mean</b>	<b>0.605</b>	<b>0.796</b>	<b>0.764</b>			7	0.236	0.279	0.846	irs
						8	0.160	0.382	0.419	drs
						9	0.231	0.267	0.864	drs
						11	0.175	0.386	0.454	drs
						15	0.252	0.401	0.627	drs
						16	0.141	0.329	0.428	drs
						17	0.235	0.491	0.479	drs
						18	0.467	0.498	0.939	drs
						19	0.128	0.160	0.798	irs
						21	0.111	0.186	0.597	drs
						23	1.000	1.000	1.000	-
						24	0.649	1.000	0.649	irs
						25	0.014	0.021	0.661	irs
						26	0.060	0.081	0.743	drs
						28	0.032	0.036	0.892	irs
						29	0.105	0.241	0.437	drs
						31	0.206	0.285	0.725	drs
						32	0.005	0.109	0.042	irs
						34	0.171	0.373	0.458	drs
						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	-
						<b>mean</b>	<b>0.261</b>	<b>0.378</b>	<b>0.642</b>	