



# APPENDICES

## APPENDIX 1

### RESULT OF DEAP VERSION 2.1 CONVENTIONAL BANK

Results from DEAP Version 2.1

Instruction file = eg2-ins.txt

Data file = eg2-dta.txt

Input orientated DEA

Scale assumption: VRS

Slacks calculated using multi-stage method

EFFICIENCY SUMMARY:

firm crste vrste scale

1	0.904	1.000	0.904	irs
2	0.831	0.985	0.843	irs
3	0.822	0.979	0.840	irs
4	1.000	1.000	1.000	-
5	0.941	0.999	0.942	irs
6	0.960	0.992	0.968	irs
7	1.000	1.000	1.000	-
8	1.000	1.000	1.000	-
9	0.883	0.929	0.950	irs
10	0.894	0.925	0.967	irs
11	0.871	0.924	0.943	irs
12	0.887	0.904	0.982	irs

13	0.824	0.908	0.907	irs
14	0.808	0.918	0.881	irs
15	0.826	0.929	0.889	irs
16	0.816	0.895	0.912	irs
17	0.827	0.909	0.910	irs
18	0.876	0.929	0.943	irs
19	0.911	0.938	0.971	irs
20	0.938	1.000	0.938	drs
21	0.862	0.912	0.945	irs
22	0.892	0.932	0.958	irs
23	0.901	0.945	0.953	irs
24	0.902	0.934	0.967	irs
25	0.918	0.944	0.972	irs
26	0.944	0.974	0.969	irs
27	0.962	0.973	0.989	irs
28	0.968	0.975	0.993	irs
29	1.000	1.000	1.000	-
30	1.000	1.000	1.000	-
31	0.985	1.000	0.985	drs
32	0.976	1.000	0.976	drs

mean 0.910 0.958 0.950

Note: crste = technical efficiency from CRS DEA

vrste = technical efficiency from VRS DEA

scale = scale efficiency = crste/vrste

Note also that all subsequent tables refer to VRS results

SUMMARY OF OUTPUT SLACKS:

firm output:	1	2
1	0.000	0.000
2	0.000	0.000
3	0.000	0.000
4	0.000	0.000
5	3129797.986	0.000
6	1996054.819	0.000
7	0.000	0.000
8	0.000	0.000
9	21807500.617	0.000
10	32783682.955	0.000
11	44667242.272	0.000
12	73157606.287	0.000
13	79589345.247	0.000
14	*****	0.000
15	*****	0.000
16	*****	0.000
17	*****	0.000
18	*****	0.000
19	*****	0.000
20	0.000	0.000
21	*****	0.000
22	*****	0.000
23	0.000	0.000
24	0.000	0.000
25	0.000	0.000
26	0.00038639273.743	

27	0.000	8467361.590
28	0.000	17290439.316
29	0.000	0.000
30	0.000	0.000
31	0.000	0.000
32	0.000	0.000

mean 71432538.493 2012408.583

SUMMARY OF INPUT SLACKS:

firm input:	1	2	3
1	0.000	0.000	0.000
2	38641.265	4190884.036	0.000
3	128757.565	16125463.029	0.000
4	0.000	0.000	0.000
5	0.000	0.000	0.000
6	0.000	7045966.311	0.000
7	0.000	0.000	0.000
8	0.000	0.000	0.000
9	242061.297	57402161.590	0.000
10	161991.674	39904645.419	0.000
11	294141.150	61090419.865	0.000
12	96082.163	64454945.030	0.000
13	532394.928	73359955.505	0.000
14	798809.490	62632080.762	0.000
15	885371.016	68867382.210	0.000
16	604153.366	36502540.891	0.000
17	639310.374	32380231.682	0.000

18	419566.61519388843.583	0.000
19	220036.01440727473.698	0.000
20	0.000 0.000 0.000	
21	527875.01580469587.381	0.000
22	528734.272*****	0.000
23	398968.465*****	0.000
24	281616.743*****	0.000
25	439243.163*****	0.000
26	267871.928*****	0.000
27	38322.617*****	0.000
28	23344.913*****	0.000
29	0.000 0.000 0.000	
30	0.000 0.000 0.000	
31	0.000 0.000 0.000	
32	0.000 0.000 0.000	
mean	236477.93851554848.011	0.000

SUMMARY OF PEERS:

firm peers:

- 1 1
- 2 29 1 7
- 3 29 7 1
- 4 4
- 5 8 1 7 4
- 6 1 7 8
- 7 7
- 8 8

9 29 7  
 10 29 7  
 11 29 7  
 12 29 7  
 13 29 7  
 14 29 7  
 15 29 7  
 16 7 29  
 17 7 29  
 18 29 7  
 19 29 7  
 20 20  
 21 29 7  
 22 29 7  
 23 1 29 7  
 24 1 29 7  
 25 29 7 1  
 26 29 1  
 27 29 1  
 28 29 1  
 29 29  
 30 30  
 31 31  
 32 32

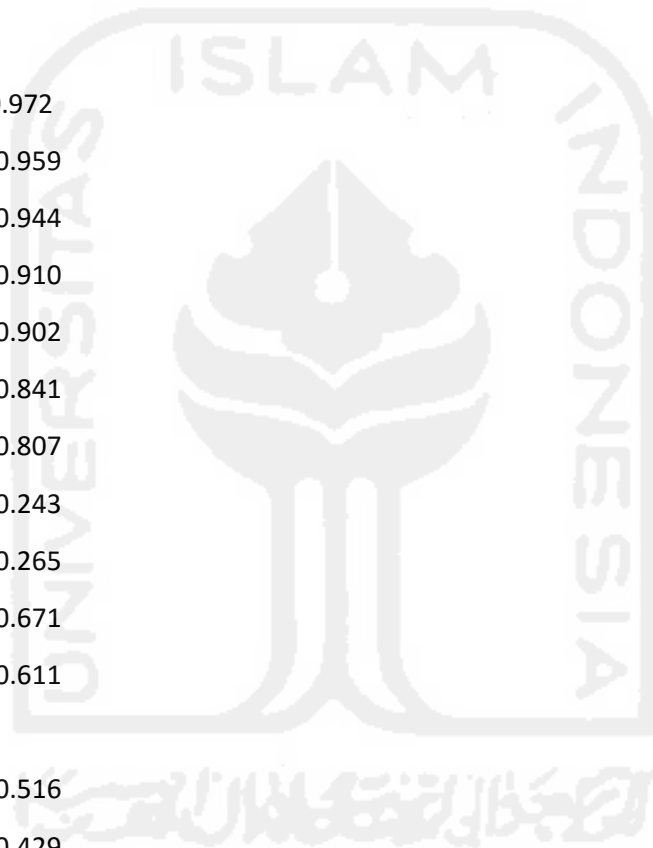


SUMMARY OF PEER WEIGHTS:

(in same order as above)

firm peer weights:

1 1.000  
2 0.001 0.866 0.134  
3 0.000 0.253 0.747  
4 1.000  
5 0.045 0.453 0.456 0.045  
6 0.228 0.713 0.060  
7 1.000  
8 1.000  
9 0.028 0.972  
10 0.041 0.959  
11 0.056 0.944  
12 0.090 0.910  
13 0.098 0.902  
14 0.159 0.841  
15 0.193 0.807  
16 0.757 0.243  
17 0.735 0.265  
18 0.329 0.671  
19 0.389 0.611  
20 1.000  
21 0.484 0.516  
22 0.571 0.429  
23 0.300 0.682 0.019  
24 0.151 0.722 0.127  
25 0.739 0.168 0.093  
26 0.858 0.142  
27 0.919 0.081  
28 0.980 0.020  
29 1.000  
30 1.000





31 1.000

32 1.000

PEER COUNT SUMMARY:

(i.e., no. times each firm is a peer for another)

firm peer count:

1 10

2 0

3 0

4 1

5 0

6 0

7 20

8 2

9 0

10 0

11 0

12 0

13 0

14 0

15 0

16 0

17 0

18 0

19 0

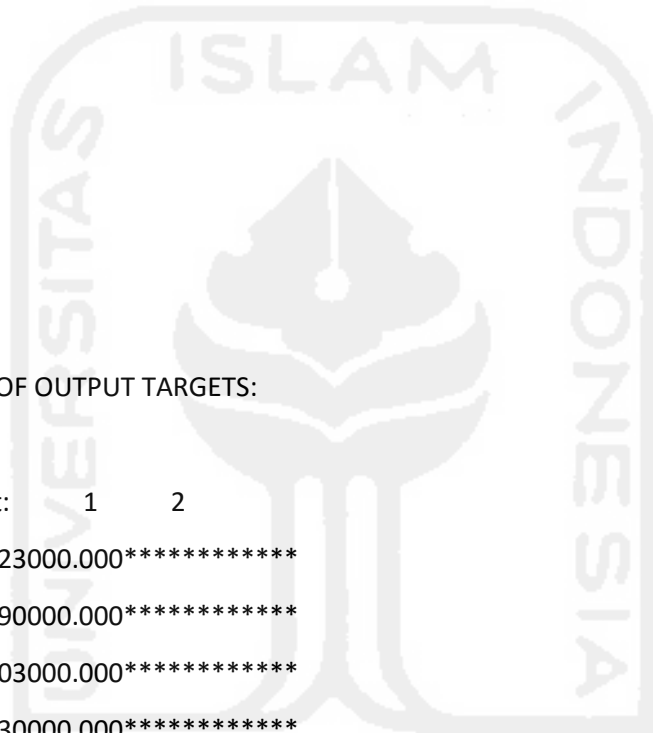
20 0

21 0

22 0



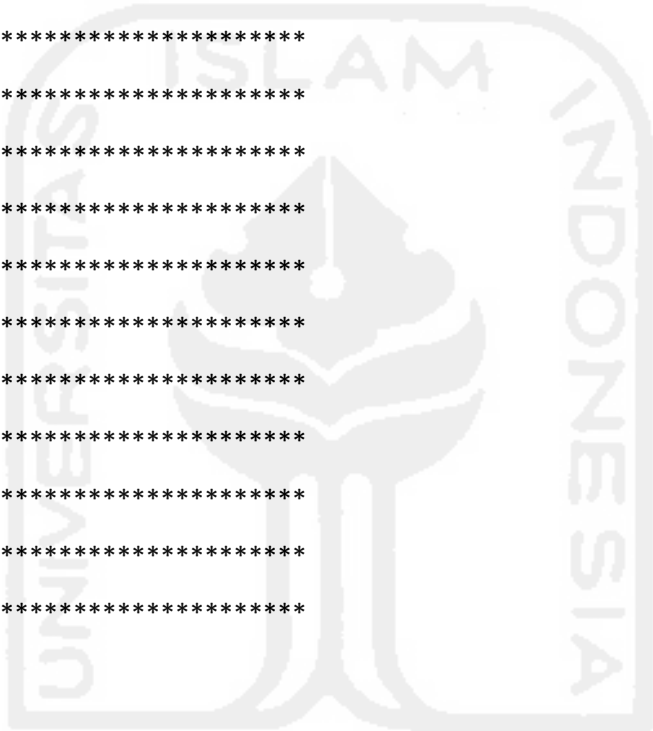
23 0  
 24 0  
 25 0  
 26 0  
 27 0  
 28 0  
 29 21  
 30 0  
 31 0  
 32 0



SUMMARY OF OUTPUT TARGETS:

firm output:	1	2
1	15323000.000	*****
2	15190000.000	*****
3	14503000.000	*****
4	12230000.000	*****
5	12945797.986	*****
6	11895054.819	*****
7	10992000.000	*****
8	9607000.000	*****
9	33197500.617	*****
10	44311682.955	*****
11	55944242.272	*****
12	82876606.287	*****
13	89692345.247	*****
14	*****	*****

15 \*\*\*\*\*  
 16 \*\*\*\*\*  
 17 \*\*\*\*\*  
 18 \*\*\*\*\*  
 19 \*\*\*\*\*  
 20 8918000.000\*\*\*\*\*  
 21 \*\*\*\*\*  
 22 \*\*\*\*\*  
 23 \*\*\*\*\*  
 24 \*\*\*\*\*  
 25 \*\*\*\*\*  
 26 \*\*\*\*\*  
 27 \*\*\*\*\*  
 28 \*\*\*\*\*  
 29 \*\*\*\*\*  
 30 \*\*\*\*\*  
 31 \*\*\*\*\*  
 32 \*\*\*\*\*



SUMMARY OF INPUT TARGETS:

firm input:	1	2	3
1	225000.000	*****	*****
2	244954.049	*****	*****
3	260794.904	*****	*****
4	263000.000	*****	*****
5	292713.674	*****	*****
6	327284.453	*****	*****
7	363000.000	*****	*****

8 291000.000\*\*\*\*\*  
9 432317.708\*\*\*\*\*  
10 467012.249\*\*\*\*\*  
11 503324.979\*\*\*\*\*  
12 587398.281\*\*\*\*\*  
13 608674.604\*\*\*\*\*  
14 761224.342\*\*\*\*\*  
15 846232.519\*\*\*\*\*  
16 971077.640\*\*\*\*\*  
17 1028411.620\*\*\*\*\*  
18 1187400.184\*\*\*\*\*  
19 1337792.337\*\*\*\*\*  
20 1276000.000\*\*\*\*\*  
21 1575855.718\*\*\*\*\*  
22 1795424.001\*\*\*\*\*  
23 2030482.489\*\*\*\*\*  
24 2152034.240\*\*\*\*\*  
25 2202018.061\*\*\*\*\*  
26 2494259.275\*\*\*\*\*  
27 2655915.438\*\*\*\*\*  
28 2817227.222\*\*\*\*\*  
29 2870000.000\*\*\*\*\*  
30 3022000.000\*\*\*\*\*  
31 3121000.000\*\*\*\*\*  
32 3305000.000\*\*\*\*\*

FIRM BY FIRM RESULTS:

Results for firm: 1

Technical efficiency = 1.000

Scale efficiency = 0.904 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	15323000.000	0.000	0.000	15323000.000
output 2	800373000.000	0.000	0.000	800373000.000
input 1	225000.000	0.000	0.000	225000.000
input 2	181741000.000	0.000	0.000	181741000.000
input 3	1291379000.000	0.000	0.000	1291379000.000

LISTING OF PEERS:

peer	lambda	weight
1	1.000	

Results for firm: 2

Technical efficiency = 0.985

Scale efficiency = 0.843 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	15190000.000	0.000	0.000	15190000.000
output 2	861498000.000	0.000	0.000	861498000.000
input 1	288000.000	-4404.686	-38641.265	244954.049
input 2	192475000.000	-2943722.118	-4190884.036	185340393.846
input 3	1355185000.000	-20726266.049	0.000	1334458733.951

LISTING OF PEERS:

peer	lambda	weight
------	--------	--------

29 0.001  
 1 0.866  
 7 0.134

Results for firm: 3

Technical efficiency = 0.979

Scale efficiency = 0.840 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	14503000.000	0.000	0.000	14503000.000
output 2	913950000.000	0.000	0.000	913950000.000
input 1	398000.000	-8447.530	-128757.565	260794.904
input 2	209086000.000	-4437840.038	-16125463.029	188522696.933
input 3	1400800000.000	-29731910.913	0.000	1371068089.087

LISTING OF PEERS:

peer	lambda	weight
29	0.000	
7	0.253	
1	0.747	

Results for firm: 4

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	12230000.000	0.000	0.000	12230000.000

output	2	1002012000.000	0.000	0.0001002012000.000
input	1	263000.000	0.000	0.000 263000.000
input	2	168612000.000	0.000	0.000 168612000.000
input	3	1510834000.000	0.000	0.0001510834000.000

LISTING OF PEERS:

peer	lambda	weight
4	1.000	

Results for firm: 5

Technical efficiency = 0.999

Scale efficiency = 0.942 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	9816000.000	0.000	3129797.986	12945797.986
output 2	1036065000.000	0.000	0.0001036065000.000	
input 1	293000.000	-286.326	0.000	292713.674
input 2	197344000.000	-192848.823	0.000	197151151.177
input 3	1466224000.000	-1432825.789	0.0001464791174.211	

LISTING OF PEERS:

peer	lambda	weight
8	0.045	
1	0.453	
7	0.456	
4	0.045	

Results for firm: 6

Technical efficiency = 0.992

Scale efficiency = 0.968 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	9899000.000	0.000	1996054.819	11895054.819
output 2	1148356000.000	0.000	0.000	1148356000.000
input 1	330000.000	-2715.547	0.000	327284.453
input 2	214610000.000	-1766010.503	-7045966.311	205798023.186
input 3	1554162000.000	-12789089.120	0.000	1541372910.880

LISTING OF PEERS:

peer	lambda	weight
1	0.228	
7	0.713	
8	0.060	

Results for firm: 7

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	10992000.000	0.000	0.000	10992000.000
output 2	1246146000.000	0.000	0.000	1246146000.000
input 1	363000.000	0.000	0.000	363000.000
input 2	208540000.000	0.000	0.000	208540000.000
input 3	1603452000.000	0.000	0.000	1603452000.000

LISTING OF PEERS:

peer	lambda	weight
7	1.000	



Results for firm: 8

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	9607000.000	0.000	0.000	9607000.000
output 2	1307688000.000	0.000	0.000	1307688000.000
input 1	291000.000	0.000	0.000	291000.000
input 2	264723000.000	0.000	0.000	264723000.000
input 3	1753292000.000	0.000	0.000	1753292000.000

LISTING OF PEERS:

peer	lambda	weight
8	1.000	

Results for firm: 9

Technical efficiency = 0.929

Scale efficiency = 0.950 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	11390000.000	0.000	21807500.617	33197500.617
output 2	1305389000.000	0.000	0.000	1305389000.000
input 1	726000.000	-51620.995	-242061.297	432317.708
input 2	286125000.000	-20344431.343	-57402161.590	208378407.068
input 3	1786157000.000	-127001654.711	0.000	1659155345.289

LISTING OF PEERS:

peer lambda weight

29 0.028

7 0.972

Results for firm: 10

Technical efficiency = 0.925

Scale efficiency = 0.967 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	11528000.000	0.000	32783682.955	44311682.955
output 2	1335041000.000	0.000	0.000	1335041000.000
input 1	680000.000	-50996.077	-161991.674	467012.249
input 2	268325000.000	-20122827.173	-39904645.419	208297527.409
input 3	1823811000.000	-136775304.383	0.000	1687035695.617

LISTING OF PEERS:

peer lambda weight

29 0.041

7 0.959

Results for firm: 11

Technical efficiency = 0.924

Scale efficiency = 0.943 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	11277000.000	0.000	44667242.272	55944242.272
output 2	1366076000.000	0.000	0.000	1366076000.000

input 1 863000.000 -65533.871 -294141.150 503324.979  
input 2 291434000.000 -22130704.697 -61090419.865 208212875.439  
input 3 1857251000.000-141034585.631 0.0001716216414.369

LISTING OF PEERS:

peer lambda weight  
29 0.056  
7 0.944

Results for firm: 12

Technical efficiency = 0.904

Scale efficiency = 0.982 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	9719000.000	0.000	73157606.287	82876606.287
output 2	1437930000.000	0.000	0.0001437930000.000	
input 1	756000.000	-72519.556	-96082.163	587398.281
input 2	301382000.000	-28910170.595	-64454945.030	208016884.375
input 3	1973042000.000	-189264723.210	0.0001783777276.790	

LISTING OF PEERS:

peer lambda weight  
29 0.090  
7 0.910

Results for firm: 13

Technical efficiency = 0.908

Scale efficiency = 0.907 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	10103000.000	0.000	79589345.247	89692345.247
output 2	1456114000.000	0.000	0.0001456114000.000	
input 1	1256000.000	-114930.469	-532394.928	608674.604
input 2	309663000.000	-28335759.328	-73359955.505	207967285.167
input 3	1982262000.000	-181387182.054	0.0001800874817.946	

LISTING OF PEERS:

peer	lambda	weight
29	0.098	
7	0.902	

Results for firm: 14

Technical efficiency = 0.918

Scale efficiency = 0.881 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	10204000.000	0.000	128356713.820	138560713.820
output 2	1586492000.000	0.000	0.0001586492000.000	
input 1	1700000.000	-139966.168	-798809.490	761224.342
input 2	294490000.000	-24246256.901	-62632080.762	207611662.337
input 3	2096036000.000	-172573015.485	0.0001923462984.515	

LISTING OF PEERS:

peer	lambda	weight
29	0.159	
7	0.841	

Results for firm: 15

Technical efficiency = 0.929

Scale efficiency = 0.889 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	9325000.000	0.000	156467559.545	165792559.545
output 2	1659145000.000	0.000	0.000	1659145000.000
input 1	1864000.000	-132396.465	-885371.016	846232.519
input 2	297405000.000	-21124125.892	-68867382.210	207413491.897
input 3	2144064000.000	-152288891.769	0.000	1991775108.231

LISTING OF PEERS:

peer	lambda	weight
29	0.193	
7	0.807	

Results for firm: 16

Technical efficiency = 0.895

Scale efficiency = 0.912 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	8436000.000	0.000	197349924.428	205785924.428
output 2	1765845000.000	0.000	0.000	1765845000.000
input 1	1761000.000	-185768.994	-604153.366	971077.640
input 2	272356000.000	-28731005.239	-36502540.891	207122453.869
input 3	2338824000.000	-246724010.479	0.000	2092099989.521

LISTING OF PEERS:

peer	lambda	weight
------	--------	--------

7 0.757  
 29 0.243

Results for firm: 17

Technical efficiency = 0.909

Scale efficiency = 0.910 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	10057000.000	0.000	214095511.801	224152511.801
output 2	1814846000.000	0.000	0.000	1814846000.000
input 1	1834000.000	-166278.006	-639310.374	1028411.620
input 2	263235000.000	-23865971.003	-32380231.682	206988797.315
input 3	2351357000.000	-213183725.492	0.000	2138173274.508

LISTING OF PEERS:

peer	lambda	weight
7	0.735	
29	0.265	

Results for firm: 18

Technical efficiency = 0.929

Scale efficiency = 0.943 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	10050000.000	0.000	265033518.490	275083518.490
output 2	1950727000.000	0.000	0.000	1950727000.000
input 1	1729000.000	-122033.200	-419566.615	1187400.184

input 2 243170000.000 -17162992.077 -19388843.583 206618164.341

input 3 2438011000.000-172075352.533 0.0002265935647.467

LISTING OF PEERS:

peer lambda weight

29 0.329

7 0.671

Results for firm: 19

Technical efficiency = 0.938

Scale efficiency = 0.971 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	10597000.000	0.000	312663717.758	323260717.758
output 2	2079261000.000	0.000	0.000	2079261000.000
input 1	1661000.000	-103171.649	-220036.014	1337792.337
input 2	263353000.000	-16357955.044	-40727473.698	206267571.258
input 3	2544862000.000	-158072010.529	0.000	2386789989.471

LISTING OF PEERS:

peer lambda weight

29 0.389

7 0.611

Results for firm: 20

Technical efficiency = 1.000

Scale efficiency = 0.938 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
----------	----------	--------	-------	-----------

		value	movement	movement	value
output	1	8918000.000	0.000	0.000	8918000.000
output	2	2200094000.000	0.000	0.000	2200094000.000
input	1	1276000.000	0.000	0.000	1276000.000
input	2	290390000.000	0.000	0.000	290390000.000
input	3	2784912000.000	0.000	0.000	2784912000.000

LISTING OF PEERS:

peer	lambda	weight
20	1.000	

Results for firm: 21

Technical efficiency = 0.912

Scale efficiency = 0.945 (irs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	64262000.000	0.000	335260854.583	399522854.583
output	2	2282724000.000	0.000	0.000	2282724000.000
input	1	2306000.000	-202269.268	-527875.015	1575855.718
input	2	313698000.000	-27515812.966	-80469587.381	205712599.653
input	3	2825975000.000	-247878531.410	0.000	2578096468.590

LISTING OF PEERS:

peer	lambda	weight
29	0.484	
7	0.516	

Results for firm: 22

Technical efficiency = 0.932



Scale efficiency = 0.958 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	50378000.000	0.000	419482201.168	469860201.168
output 2	2470380000.000	0.000	0.000	2470380000.000
input 1	2494000.000	-169841.727	-528734.272	1795424.001
input 2	342484000.000	-23323205.275	-113960051.043	205200743.681
input 3	2955833000.000	-201292614.601	0.000	2754540385.399

LISTING OF PEERS:

peer	lambda	weight
29	0.571	
7	0.429	

Results for firm: 23

Technical efficiency = 0.945

Scale efficiency = 0.953 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	559702000.000	0.000	0.000	559702000.000
output 2	2573056000.000	0.000	0.000	2573056000.000
input 1	2570000.000	-140549.045	-398968.465	2030482.489
input 2	352138000.000	-19257844.229	-136352820.768	196527335.003
input 3	3049956000.000	-166797044.210	0.000	2883158955.790

LISTING OF PEERS:

peer	lambda	weight
1	0.300	
29	0.682	

7 0.019

Results for firm: 24

Technical efficiency = 0.934

Scale efficiency = 0.967 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	591425000.000	0.000	0.000	591425000.000
output 2	2725674000.000	0.000	0.000	2725674000.000
input 1	2607000.000	-173349.017	-281616.743	2152034.240
input 2	343130000.000	-22815975.531	-120038493.699	200275530.771
input 3	3225198000.000	-214455275.407	0.000	3010742724.593

LISTING OF PEERS:

peer	lambda	weight
1	0.151	
29	0.722	
7	0.127	

Results for firm: 25

Technical efficiency = 0.944

Scale efficiency = 0.972 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	604627000.000	0.000	0.000	604627000.000
output 2	2787372000.000	0.000	0.000	2787372000.000
input 1	2797000.000	-155738.776	-439243.163	2202018.061

input 2 394329000.000 -21956494.790-170643412.784 201729092.426

input 3 3243136000.000-180579918.510 0.0003062556081.490

LISTING OF PEERS:

peer lambda weight

29 0.739

7 0.168

1 0.093

Results for firm: 26

Technical efficiency = 0.974

Scale efficiency = 0.969 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	700623000.000	0.000	0.000	700623000.000
output 2	2982436000.000	0.000	38639273.7433021075273.743	
input 1	2835000.000	-72868.797	-267871.928	2494259.275
input 2	334626000.000	-8600985.598-126306075.906		199718938.496
input 3	3374272000.000	-86729856.245		0.0003287542143.755

LISTING OF PEERS:

peer lambda weight

29 0.858

1 0.142

Results for firm: 27

Technical efficiency = 0.973

Scale efficiency = 0.989 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	749442000.000	0.000	0.000	749442000.000
output 2	3170805000.000	0.000	8467361.5903179272361.590	
input 1	2770000.000	-75761.946	-38322.617	2655915.438
input 2	385625000.000	-10547184.257	-174078175.396	200999640.348
input 3	3526188000.000	-96444355.421	0.0003429743644.579	

LISTING OF PEERS:

peer	lambda	weight
29	0.919	
1	0.081	

Results for firm: 28

Technical efficiency = 0.975

Scale efficiency = 0.993 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	798157000.000	0.000	0.000	798157000.000
output 2	3319842000.000	0.000	17290439.3163337132439.316	
input 1	2914000.000	-73427.865	-23344.913	2817227.222
input 2	355058000.000	-8946860.344	-143833525.758	202277613.898
input 3	3663968000.000	-92325789.030	0.0003571642210.970	

LISTING OF PEERS:

peer	lambda	weight
29	0.980	
1	0.020	

Results for firm: 29

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	814094000.000	0.000	0.000	814094000.000
output 2	3388776000.000	0.000	0.000	3388776000.000
input 1	2870000.000	0.000	0.000	2870000.000
input 2	202695700.000	0.000	0.000	202695700.000
input 3	3618064000.000	0.000	0.000	3618064000.000

LISTING OF PEERS:

peer	lambda	weight
29	1.000	

Results for firm: 30

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	857965000.000	0.000	0.000	857965000.000
output 2	3494968000.000	0.000	0.000	3494968000.000
input 1	3022000.000	0.000	0.000	3022000.000
input 2	402927000.000	0.000	0.000	402927000.000
input 3	3834503000.000	0.000	0.000	3834503000.000

LISTING OF PEERS:

peer	lambda	weight
30	1.000	

Results for firm: 31

Technical efficiency = 1.000

Scale efficiency = 0.985 (drs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	872348000.000	0.000	0.000	872348000.000
output	2	3592087000.000	0.000	0.000	3592087000.000
input	1	3121000.000	0.000	0.000	3121000.000
input	2	453073000.000	0.000	0.000	453073000.000
input	3	3995803000.000	0.000	0.000	3995803000.000

LISTING OF PEERS:

peer lambda weight

31 1.000

Results for firm: 32

Technical efficiency = 1.000

Scale efficiency = 0.976 (drs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	903194000.000	0.000	0.000	903194000.000
output	2	3706501000.000	0.000	0.000	3706501000.000
input	1	3305000.000	0.000	0.000	3305000.000
input	2	427782000.000	0.000	0.000	427782000.000
input	3	4114420000.000	0.000	0.000	4114420000.000

LISTING OF PEERS:

peer lambda weight

32 1.000

## APPENDIX 2

### RESULT OF DEAP VERSION 2.1 SHARIA BANK

Results from DEAP Version 2.1

Instruction file = eg2-ins.txt

Data file = eg2-dta.txt

Input orientated DEA

Scale assumption: VRS

Slacks calculated using multi-stage method

EFFICIENCY SUMMARY:

firm crste vrste scale

1	0.990	1.000	0.990	irs
2	0.994	1.000	0.994	irs
3	1.000	1.000	1.000	-
4	1.000	1.000	1.000	-
5	0.932	0.966	0.965	irs
6	1.000	1.000	1.000	-
7	1.000	1.000	1.000	-
8	0.941	0.941	0.999	irs
9	0.897	0.953	0.942	irs
10	0.841	0.858	0.980	irs
11	0.891	0.893	0.997	irs
12	0.745	0.762	0.978	irs
13	0.823	0.843	0.976	irs

14	0.692	0.762	0.907	drs
15	0.778	0.779	0.999	drs
16	0.745	0.776	0.960	drs
17	0.898	0.915	0.981	drs
18	0.982	1.000	0.982	drs
19	0.960	0.988	0.971	drs
20	0.893	0.937	0.953	drs
21	0.962	1.000	0.962	drs
22	0.911	1.000	0.911	drs
23	0.909	0.944	0.963	drs
24	0.817	1.000	0.817	drs
25	0.988	0.988	0.999	irs
26	0.967	1.000	0.967	drs
27	1.000	1.000	1.000	-
28	0.949	1.000	0.949	drs
29	1.000	1.000	1.000	-
30	1.000	1.000	1.000	-
31	0.975	1.000	0.975	drs
32	1.000	1.000	1.000	-

mean 0.921 0.947 0.973

Note: crste = technical efficiency from CRS DEA

vrste = technical efficiency from VRS DEA

scale = scale efficiency = crste/vrste

Note also that all subsequent tables refer to VRS results



SUMMARY OF OUTPUT SLACKS:

firm output:	1	2	3
1	0.000	0.000	0.000
2	0.000	0.000	0.000
3	0.000	0.000	0.000
4	0.000	0.000	0.000
5	305867.483	0.000	176996.409
6	0.000	0.000	0.000
7	0.000	0.000	0.000
8	0.000	0.000	11895.041
9	74408.261	0.000	2550018.501
10	0.000	0.000	2109333.342
11	58573.734	0.000	1871836.212
12	0.000	0.000	2404516.791
13	0.000	2452523.898	2394846.573
14	0.000	0.000	2410645.680
15	0.000	0.000	2207211.615
16	0.000	0.000	2180137.551
17	0.000	0.000	1504299.250
18	0.000	0.000	0.000
19	1195686.354	0.000	2118991.632
20	805691.634	0.000	2000814.857
21	0.000	0.000	0.000
22	0.000	0.000	0.000
23	1484687.529	0.000	239900.123
24	0.000	0.000	0.000
25	742977.029	0.000	356828.385
26	0.000	0.000	0.000
27	0.000	0.000	0.000

28	0.000	0.000	0.000
29	0.000	0.000	0.000
30	0.000	0.000	0.000
31	0.000	0.000	0.000
32	0.000	0.000	0.000

mean 145871.626 76641.372 766820.999

SUMMARY OF INPUT SLACKS:

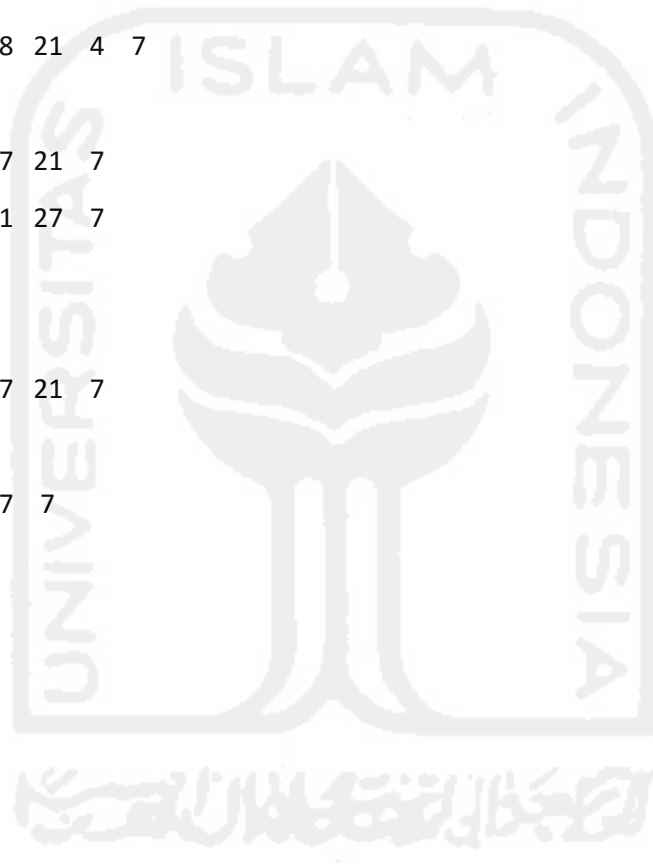
firm input:	1	2	3
1	0.000	0.000	0.000
2	0.000	0.000	0.000
3	0.000	0.000	0.000
4	0.000	0.000	0.000
5	0.000	0.000	0.000
6	0.000	0.000	0.000
7	0.000	0.000	0.000
8	0.000	47596.221	0.000
9	242795.040	88386.011	0.000
10	0.000	20200.358	0.000
11	0.000	0.000	0.000
12	0.000	35478.067	0.000
13	0.000	22290.049	0.000
14	0.000	0.000	1384457.806
15	23920.149	0.000	0.000
16	0.000	0.000	94218.844
17	0.000	0.000	0.000
18	0.000	0.000	0.000

19	0.000	0.000	0.000
20	0.000	0.000	0.000
21	0.000	0.000	0.000
22	0.000	0.000	0.000
23	0.000	0.000	0.000
24	0.000	0.000	0.000
25	53164.269	0.000	0.000
26	0.000	0.000	0.000
27	0.000	0.000	0.000
28	0.000	0.000	0.000
29	0.000	0.000	0.000
30	0.000	0.000	0.000
31	0.000	0.000	0.000
32	0.000	0.000	0.000
mean	9996.233	6685.960	46208.645

SUMMARY OF PEERS:

- firm peers:
- 1 1
  - 2 2
  - 3 3
  - 4 4
  - 5 3 4 7 2
  - 6 6
  - 7 7
  - 8 30 32 7 3
  - 9 29 7

10 4 32 7 29  
 11 30 29 7 4  
 12 3 30 7 32  
 13 30 7 29  
 14 30 21 6 7  
 15 30 27 7 29  
 16 30 21 26 7  
 17 30 18 21 4 7  
 18 18  
 19 30 27 21 7  
 20 26 21 27 7  
 21 21  
 22 22  
 23 30 27 21 7  
 24 24  
 25 29 27 7  
 26 26  
 27 27  
 28 28  
 29 29  
 30 30  
 31 31  
 32 32



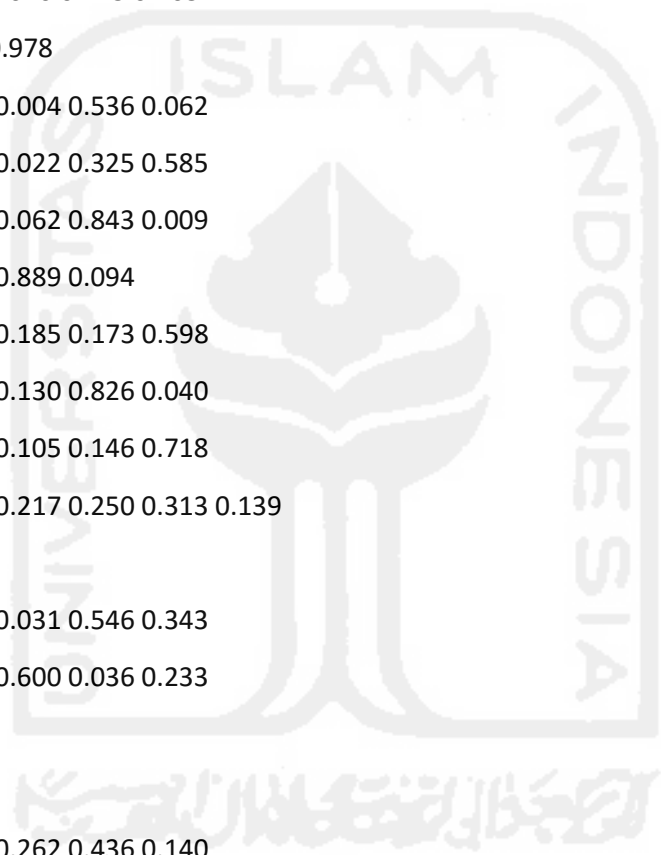
SUMMARY OF PEER WEIGHTS:

(in same order as above)

firm peer weights:

1 1.000

2 1.000  
3 1.000  
4 1.000  
5 0.078 0.117 0.411 0.395  
6 1.000  
7 1.000  
8 0.004 0.016 0.775 0.205  
9 0.022 0.978  
10 0.398 0.004 0.536 0.062  
11 0.069 0.022 0.325 0.585  
12 0.085 0.062 0.843 0.009  
13 0.017 0.889 0.094  
14 0.044 0.185 0.173 0.598  
15 0.004 0.130 0.826 0.040  
16 0.030 0.105 0.146 0.718  
17 0.082 0.217 0.250 0.313 0.139  
18 1.000  
19 0.080 0.031 0.546 0.343  
20 0.131 0.600 0.036 0.233  
21 1.000  
22 1.000  
23 0.162 0.262 0.436 0.140  
24 1.000  
25 0.117 0.762 0.121  
26 1.000  
27 1.000  
28 1.000  
29 1.000  
30 1.000  
31 1.000



32 1.000

PEER COUNT SUMMARY:

(i.e., no. times each firm is a peer for another)

firm peer count:

1	0
2	1
3	3
4	4
5	0
6	1
7	15
8	0
9	0
10	0
11	0
12	0
13	0
14	0
15	0
16	0
17	0
18	1
19	0
20	0
21	6
22	0
23	0



24 0  
 25 0  
 26 2  
 27 5  
 28 0  
 29 6  
 30 10  
 31 0  
 32 3

SUMMARY OF OUTPUT TARGETS:

firm output:	1	2	3
1	5260000.00019662159.000	1389760.000	
2	4900000.00021651826.000	1685708.000	
3	5410000.00023198703.000	1685990.000	
4	5640000.00026624905.000	1904390.000	
5	6175867.48328230729.000	2142147.409	
6	6930000.00032719386.000	2361650.000	
7	7700000.00035967011.000	2735069.000	
8	7910000.00036584973.000	2475120.041	
9	8303408.26139308000.000	2680018.501	
10	8696000.00042195000.000	2243333.342	
11	9429573.73444522000.000	2017836.212	
12	9955000.00046186000.000	2463516.791	
13	10814000.00052659523.898	2459846.573	
14	11233000.00055801000.000	2483645.680	
15	12120000.00060969000.000	2290211.615	

16	13416000.00068181000.000	2235137.551
17	14370000.00074252000.000	1594299.250
18	15038000.00082617000.000	106000.000
19	17598686.35492839000.000	2231991.632
20	18708691.634*****	2064814.857
21	19426000.000*****	2340000.000
22	20719000.000*****	3010000.000
23	24806687.529*****	1464900.123
24	26585000.000*****	3025000.000
25	29585977.029*****	480828.385
26	31281000.000*****	137000.000
27	32297000.000*****	153000.000
28	33839000.000*****	205000.000
29	34610000.000*****	280000.000
30	41959000.000*****	135000.000
31	39197000.000*****	631000.000
32	41718000.000*****	585000.000

SUMMARY OF INPUT TARGETS:

firm input:	1	2	3
1	942061.000	266578.000	3615077.000
2	943156.000	274288.000	3187509.000
3	943921.000	273354.000	3366363.000
4	944497.000	295959.000	3750376.000
5	1555571.520	286161.697	3511822.353
6	1652017.000	295531.000	5045965.000
7	2433921.000	297229.000	3783541.000
8	2281742.158	362836.328	3989613.915



9	2675869.079	348842.067	4009352.897
10	2542820.320	455774.440	4458726.085
11	2413045.941	507445.426	4906496.966
12	2934667.532	476488.854	4725028.045
13	3602022.565	553729.949	4959844.229
14	3372535.062	570349.588	6269511.661
15	4445509.824	615345.012	5769443.674
16	4745416.714	697421.878	6931201.094
17	4009386.968	873993.279	8371116.777
18	4227000.000	1012000.000	9460000.000
19	5531200.335	1040434.790	10182032.771
20	6553976.212	1119200.171	11253867.048
21	6121000.000	1221000.000	12864000.000
22	8416000.000	1327000.000	12715000.000
23	8604284.053	1515516.581	12999848.334
24	12082000.000	1803000.000	17708000.000
25	12735111.424	1832403.055	13904124.156
26	13741000.000	1885000.000	16001000.000
27	14299000.000	1959000.000	15522000.000
28	12320000.000	2198000.000	18523000.000
29	13224000.000	2599000.000	13854000.000
30	11404000.000	2644000.000	17253000.000
31	13059000.000	2643000.000	17339000.000
32	9847000.000	4094000.000	18649000.000

FIRM BY FIRM RESULTS:

Results for firm: 1

Technical efficiency = 1.000

Scale efficiency = 0.990 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	5260000.000	0.000	0.000	5260000.000
output 2	19662159.000	0.000	0.000	19662159.000
output 3	1389760.000	0.000	0.000	1389760.000
input 1	942061.000	0.000	0.000	942061.000
input 2	266578.000	0.000	0.000	266578.000
input 3	3615077.000	0.000	0.000	3615077.000

LISTING OF PEERS:

peer	lambda	weight
1	1.000	

Results for firm: 2

Technical efficiency = 1.000

Scale efficiency = 0.994 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	4900000.000	0.000	0.000	4900000.000
output 2	21651826.000	0.000	0.000	21651826.000
output 3	1685708.000	0.000	0.000	1685708.000
input 1	943156.000	0.000	0.000	943156.000
input 2	274288.000	0.000	0.000	274288.000
input 3	3187509.000	0.000	0.000	3187509.000

LISTING OF PEERS:

peer lambda weight

2 1.000

Results for firm: 3

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	5410000.000	0.000	0.000	5410000.000
output	2	23198703.000	0.000	0.000	23198703.000
output	3	1685990.000	0.000	0.000	1685990.000
input	1	943921.000	0.000	0.000	943921.000
input	2	273354.000	0.000	0.000	273354.000
input	3	3366363.000	0.000	0.000	3366363.000

LISTING OF PEERS:

peer lambda weight

3 1.000

Results for firm: 4

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	5640000.000	0.000	0.000	5640000.000
output	2	26624905.000	0.000	0.000	26624905.000
output	3	1904390.000	0.000	0.000	1904390.000

input	1	944497.000	0.000	0.000	944497.000
input	2	295959.000	0.000	0.000	295959.000
input	3	3750376.000	0.000	0.000	3750376.000

LISTING OF PEERS:

peer	lambda	weight
4	1.000	

Results for firm: 5

Technical efficiency = 0.966

Scale efficiency = 0.965 (irs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	5870000.000	0.000	305867.483	6175867.483
output	2	28230729.000	0.000	0.000	28230729.000
output	3	1965151.000	0.000	176996.409	2142147.409
input	1	1610319.000	-54747.480	0.000	1555571.520
input	2	296233.000	-10071.303	0.000	286161.697
input	3	3635419.000	-123596.647	0.000	3511822.353

LISTING OF PEERS:

peer	lambda	weight
3	0.078	
4	0.117	
7	0.411	
2	0.395	

Results for firm: 6

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	6930000.000	0.000	0.000	6930000.000
output	2	32719386.000	0.000	0.000	32719386.000
output	3	2361650.000	0.000	0.000	2361650.000
input	1	1652017.000	0.000	0.000	1652017.000
input	2	295531.000	0.000	0.000	295531.000
input	3	5045965.000	0.000	0.000	5045965.000

LISTING OF PEERS:

peer	lambda	weight
6	1.000	

Results for firm: 7

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	7700000.000	0.000	0.000	7700000.000
output	2	35967011.000	0.000	0.000	35967011.000
output	3	2735069.000	0.000	0.000	2735069.000
input	1	2433921.000	0.000	0.000	2433921.000
input	2	297229.000	0.000	0.000	297229.000
input	3	3783541.000	0.000	0.000	3783541.000

LISTING OF PEERS:

peer	lambda	weight
7	1.000	

Results for firm: 8

Technical efficiency = 0.941

Scale efficiency = 0.999 (irs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	7910000.000	0.000	0.000	7910000.000
output	2	36584973.000	0.000	0.000	36584973.000
output	3	2463225.000	0.000	11895.041	2475120.041
input	1	2423992.000	-142249.842	0.000	2281742.158
input	2	436020.000	-25587.451	-47596.221	362836.328
input	3	4238337.000	-248723.085	0.000	3989613.915

LISTING OF PEERS:

peer	lambda	weight
30	0.004	
32	0.016	
7	0.775	
3	0.205	

Results for firm: 9

Technical efficiency = 0.953

Scale efficiency = 0.942 (irs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	8229000.000	0.000	74408.261	8303408.261
output	2	39308000.000	0.000	0.000	39308000.000

output	3	130000.000	0.000	2550018.501	2680018.501
input	1	3064000.000	-145335.881	-242795.040	2675869.079
input	2	459000.000	-21771.922	-88386.011	348842.067
input	3	4209000.000	-199647.103	0.000	4009352.897

LISTING OF PEERS:

peer lambda weight

29 0.022

7 0.978

Results for firm: 10

Technical efficiency = 0.858

Scale efficiency = 0.980 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	8696000.000	0.000	0.000	8696000.000
output 2	42195000.000	0.000	0.000	42195000.000
output 3	134000.000	0.000	2109333.342	2243333.342
input 1	2965000.000	-422179.680	0.000	2542820.320
input 2	555000.000	-79025.202	-20200.358	455774.440
input 3	5199000.000	-740273.915	0.000	4458726.085

LISTING OF PEERS:

peer lambda weight

4 0.398

32 0.004

7 0.536

29 0.062

Results for firm: 11

Technical efficiency = 0.893

Scale efficiency = 0.997 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	9371000.000	0.000	58573.734	9429573.734
output 2	44522000.000	0.000	0.000	44522000.000
output 3	146000.000	0.000	1871836.212	2017836.212
input 1	2701000.000	-287954.059	0.000	2413045.941
input 2	568000.000	-60554.574	0.000	507445.426
input 3	5492000.000	-585503.034	0.000	4906496.966

LISTING OF PEERS:

peer	lambda	weight
30	0.069	
29	0.022	
7	0.325	
4	0.585	

Results for firm: 12

Technical efficiency = 0.762

Scale efficiency = 0.978 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	9955000.000	0.000	0.000	9955000.000
output 2	46186000.000	0.000	0.000	46186000.000
output 3	59000.000	0.000	2404516.791	2463516.791
input 1	3852000.000	-917332.468	0.000	2934667.532



input 2 672000.000 -160033.079 -35478.067 476488.854  
input 3 6202000.000 -1476971.955 0.000 4725028.045

LISTING OF PEERS:

peer lambda weight  
3 0.085  
30 0.062  
7 0.843  
32 0.009

Results for firm: 13

Technical efficiency = 0.843

Scale efficiency = 0.976 (irs)

PROJECTION SUMMARY:

variable	original value	radial movement	slack movement	projected value
output 1	10814000.000	0.000	0.000	10814000.000
output 2	50207000.000	0.000	2452523.898	52659523.898
output 3	65000.000	0.000	2394846.573	2459846.573
input 1	4271000.000	-668977.435	0.000	3602022.565
input 2	683000.000	-106980.002	-22290.049	553729.949
input 3	5881000.000	-921155.771	0.000	4959844.229

LISTING OF PEERS:

peer lambda weight  
30 0.017  
7 0.889  
29 0.094

Results for firm: 14

Technical efficiency = 0.762

Scale efficiency = 0.907 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	11233000.000	0.000	0.000	11233000.000
output 2	55801000.000	0.000	0.000	55801000.000
output 3	73000.000	0.000	2410645.680	2483645.680
input 1	4423000.000	-1050464.938	0.000	3372535.062
input 2	748000.000	-177650.412	0.000	570349.588
input 3	10038000.000	-2384030.534	-1384457.806	6269511.661

LISTING OF PEERS:

peer	lambda	weight
30	0.044	
21	0.185	
6	0.173	
7	0.598	

Results for firm: 15

Technical efficiency = 0.779

Scale efficiency = 0.999 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	12120000.000	0.000	0.000	12120000.000
output 2	60969000.000	0.000	0.000	60969000.000
output 3	83000.000	0.000	2207211.615	2290211.615
input 1	5738000.000	-1268570.028	-23920.149	4445509.824
input 2	790000.000	-174654.988	0.000	615345.012

input 3 7407000.000 -1637556.326 0.000 5769443.674

LISTING OF PEERS:

peer lambda weight

30 0.004

27 0.130

7 0.826

29 0.040

Results for firm: 16

Technical efficiency = 0.776

Scale efficiency = 0.960 (drs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output 1	1	13416000.000	0.000	0.000	13416000.000
output 2	2	68181000.000	0.000	0.000	68181000.000
output 3	3	55000.000	0.000	2180137.551	2235137.551
input 1	1	6117000.000	-1371583.286	0.000	4745416.714
input 2	2	899000.000	-201578.122	0.000	697421.878
input 3	3	9056000.000	-2030580.062	-94218.844	6931201.094

LISTING OF PEERS:

peer lambda weight

30 0.030

21 0.105

26 0.146

7 0.718

Results for firm: 17

Technical efficiency = 0.915

Scale efficiency = 0.981 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	14370000.000	0.000	0.000	14370000.000
output 2	74252000.000	0.000	0.000	74252000.000
output 3	90000.000	0.000	1504299.250	1594299.250
input 1	4381000.000	-371613.032	0.000	4009386.968
input 2	955000.000	-81006.721	0.000	873993.279
input 3	9147000.000	-775883.223	0.000	8371116.777

LISTING OF PEERS:

peer	lambda	weight
30	0.082	
18	0.217	
21	0.250	
4	0.313	
7	0.139	

Results for firm: 18

Technical efficiency = 1.000

Scale efficiency = 0.982 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	15038000.000	0.000	0.000	15038000.000
output 2	82617000.000	0.000	0.000	82617000.000
output 3	106000.000	0.000	0.000	106000.000
input 1	4227000.000	0.000	0.000	4227000.000

input	2	1012000.000	0.000	0.000	1012000.000
input	3	9460000.000	0.000	0.000	9460000.000

LISTING OF PEERS:

peer	lambda	weight
18	1.000	

Results for firm: 19

Technical efficiency = 0.988

Scale efficiency = 0.971 (drs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	16403000.000	0.000	1195686.354	17598686.354
output	2	92839000.000	0.000	0.000	92839000.000
output	3	113000.000	0.000	2118991.632	2231991.632
input	1	5598000.000	-66799.665	0.000	5531200.335
input	2	1053000.000	-12565.210	0.000	1040434.790
input	3	10305000.000	-122967.229	0.000	10182032.771

LISTING OF PEERS:

peer	lambda	weight
30	0.080	
27	0.031	
21	0.546	
7	0.343	

Results for firm: 20

Technical efficiency = 0.937

Scale efficiency = 0.953 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	17903000.000	0.000	805691.634	18708691.634
output 2	102655000.000	0.000	0.000	102655000.000
output 3	64000.000	0.000	2000814.857	2064814.857
input 1	6992000.000	-438023.788	0.000	6553976.212
input 2	1194000.000	-74799.829	0.000	1119200.171
input 3	12006000.000	-752132.952	0.000	11253867.048

LISTING OF PEERS:

peer	lambda	weight
26	0.131	
21	0.600	
27	0.036	
7	0.233	

Results for firm: 21

Technical efficiency = 1.000

Scale efficiency = 0.962 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	19426000.000	0.000	0.000	19426000.000
output 2	109116000.000	0.000	0.000	109116000.000
output 3	2340000.000	0.000	0.000	2340000.000
input 1	6121000.000	0.000	0.000	6121000.000
input 2	1221000.000	0.000	0.000	1221000.000
input 3	12864000.000	0.000	0.000	12864000.000

LISTING OF PEERS:

peer lambda weight

21 1.000

Results for firm: 22

Technical efficiency = 1.000

Scale efficiency = 0.911 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	20719000.000	0.000	0.000	20719000.000
output 2	117592000.000	0.000	0.000	117592000.000
output 3	3010000.000	0.000	0.000	3010000.000
input 1	8416000.000	0.000	0.000	8416000.000
input 2	1327000.000	0.000	0.000	1327000.000
input 3	12715000.000	0.000	0.000	12715000.000

LISTING OF PEERS:

peer lambda weight

22 1.000

Results for firm: 23

Technical efficiency = 0.944

Scale efficiency = 0.963 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	23322000.000	0.000	1484687.529	24806687.529
output 2	130358000.000	0.000	0.000	130358000.000
output 3	1225000.000	0.000	239900.123	1464900.123

input	1	9118000.000	-513715.947	0.000	8604284.053
input	2	1606000.000	-90483.419	0.000	1515516.581
input	3	13776000.000	-776151.666	0.000	12999848.334

LISTING OF PEERS:

peer lambda weight

30 0.162

27 0.262

21 0.436

7 0.140

Results for firm: 24

Technical efficiency = 1.000

Scale efficiency = 0.817 (drs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	26585000.000	0.000	0.000	26585000.000
output	2	147505000.000	0.000	0.000	147505000.000
output	3	3025000.000	0.000	0.000	3025000.000
input	1	12082000.000	0.000	0.000	12082000.000
input	2	1803000.000	0.000	0.000	1803000.000
input	3	17708000.000	0.000	0.000	17708000.000

LISTING OF PEERS:

peer lambda weight

24 1.000

Results for firm: 25

Technical efficiency = 0.988



Scale efficiency = 0.999 (irs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	28843000.000	0.000	742977.029	29585977.029
output 2	161080000.000	0.000	0.000	161080000.000
output 3	124000.000	0.000	356828.385	480828.385
input 1	12939000.000	-150724.307	-53164.269	12735111.424
input 2	1854000.000	-21596.945	0.000	1832403.055
input 3	14068000.000	-163875.844	0.000	13904124.156

LISTING OF PEERS:

peer	lambda	weight
29	0.117	
27	0.762	
7	0.121	

Results for firm: 26

Technical efficiency = 1.000

Scale efficiency = 0.967 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	31281000.000	0.000	0.000	31281000.000
output 2	171227000.000	0.000	0.000	171227000.000
output 3	137000.000	0.000	0.000	137000.000
input 1	13741000.000	0.000	0.000	13741000.000
input 2	1885000.000	0.000	0.000	1885000.000
input 3	16001000.000	0.000	0.000	16001000.000

LISTING OF PEERS:

peer lambda weight

26 1.000

Results for firm: 27

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	32297000.000	0.000	0.000	32297000.000
output 2	177320000.000	0.000	0.000	177320000.000
output 3	153000.000	0.000	0.000	153000.000
input 1	14299000.000	0.000	0.000	14299000.000
input 2	1959000.000	0.000	0.000	1959000.000
input 3	15522000.000	0.000	0.000	15522000.000

LISTING OF PEERS:

peer lambda weight

27 1.000

Results for firm: 28

Technical efficiency = 1.000

Scale efficiency = 0.949 (drs)

PROJECTION SUMMARY:

variable	original	radial	slack	projected
	value	movement	movement	value
output 1	33839000.000	0.000	0.000	33839000.000
output 2	184120000.000	0.000	0.000	184120000.000
output 3	205000.000	0.000	0.000	205000.000

input	1	12320000.000	0.000	0.000	12320000.000
input	2	2198000.000	0.000	0.000	2198000.000
input	3	18523000.000	0.000	0.000	18523000.000

LISTING OF PEERS:

peer	lambda	weight
28	1.000	

Results for firm: 29

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	34610000.000	0.000	0.000	34610000.000
output	2	184964000.000	0.000	0.000	184964000.000
output	3	280000.000	0.000	0.000	280000.000
input	1	13224000.000	0.000	0.000	13224000.000
input	2	2599000.000	0.000	0.000	2599000.000
input	3	13854000.000	0.000	0.000	13854000.000

LISTING OF PEERS:

peer	lambda	weight
29	1.000	

Results for firm: 30

Technical efficiency = 1.000

Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
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		value	movement	movement	value
output	1	41959000.000	0.000	0.000	41959000.000
output	2	193136000.000	0.000	0.000	193136000.000
output	3	135000.000	0.000	0.000	135000.000
input	1	11404000.000	0.000	0.000	11404000.000
input	2	2644000.000	0.000	0.000	2644000.000
input	3	17253000.000	0.000	0.000	17253000.000

LISTING OF PEERS:

peer lambda weight

30 1.000

Results for firm: 31

Technical efficiency = 1.000

Scale efficiency = 0.975 (drs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	39197000.000	0.000	0.000	39197000.000
output	2	196564000.000	0.000	0.000	196564000.000
output	3	631000.000	0.000	0.000	631000.000
input	1	13059000.000	0.000	0.000	13059000.000
input	2	2643000.000	0.000	0.000	2643000.000
input	3	17339000.000	0.000	0.000	17339000.000

LISTING OF PEERS:

peer lambda weight

31 1.000

Results for firm: 32

Technical efficiency = 1.000

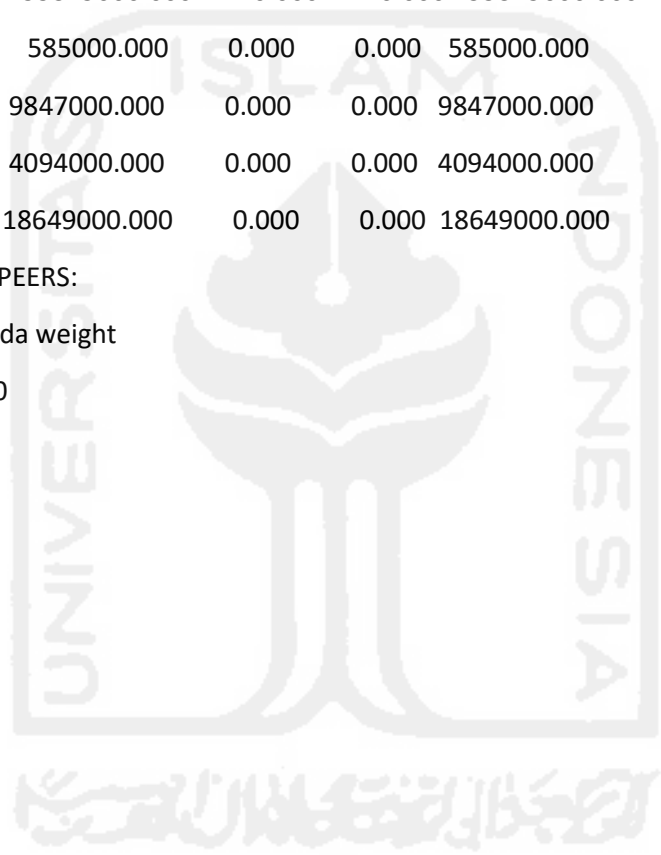
Scale efficiency = 1.000 (crs)

PROJECTION SUMMARY:

variable		original	radial	slack	projected
		value	movement	movement	value
output	1	41718000.000	0.000	0.000	41718000.000
output	2	199329000.000	0.000	0.000	199329000.000
output	3	585000.000	0.000	0.000	585000.000
input	1	9847000.000	0.000	0.000	9847000.000
input	2	4094000.000	0.000	0.000	4094000.000
input	3	18649000.000	0.000	0.000	18649000.000

LISTING OF PEERS:

peer	lambda	weight
32	1.000	



**APPENDIX 3**  
**RESULT FROM T TEST**

**Group Statistics**

	Bank	N	Mean	Std. Deviation	Std. Error Mean
Bank Efficiency	Konvensional	32	,9087	,06444	,01139
	Sharia	32	,9215	,08813	,01558

**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Bank Efficiency	Equal variances assumed	2,264	,137	-.664	62	,509	-.01281	,01930	-.05139	,02577
	Equal variances not assumed			-.664	56,779	,509	-.01281	,01930	-.05146	,02584