APPENDIX 1

Taxonomy Study on Banking Articles

Author(s)	Year	Inputs	Outputs	Model / Orientation
Aly et al.	1990	Labour (employees), capital, loanable funds	Loans (real estate, comm., ind, consumer, others), demand deposit	Intermediate Approach
Charnes et al.	1990	Total operating expenses, total non-interest expenses, provision for loan losses, actual loan losses	Total operating income, total interest income, total non-interest income, total net loans	DEA
Ferrier and Lovell	1990	Labour (employees), expenditure on materials	Occupancy cost and expenditure on furniture and equipments	Production Approach
Berger and Humphrey	1991	Labour, purchased funds, capital	Deposits (demand, retail, saving), loans (real estate, comm., ind. instalment)	Intermediate Approach
Bukh, Forsund, Jansen	1991	Labour, real estate	Deposits, loans, other services	DEA
Berger & Forsund	1992	Labour, operating expenses	2 asset categories (short term and long term loans) and one liability (deposit)	Value Added Approach Constant Return to Scale
Elyasiani and Mehdian	1992	CD, time and saving deposits, demand deposits capital (fixed and premises), labour	Investments, loans (real estate, ind. Comm., other loans)	Asset Approach

Author(s)	Year	Inputs	Outputs	Model / Orientation
Olivei	1992	Labour (employees), non interest expense, depreciations (fixed assets and premise), interest expense	Loans, deposits, non interest income	Variable Asset Approach
Yue	1992	Interest expenses, non-interest expenses, deposits	Interest income, non-interest income, total loans	Intermediate Approach
Berg et al.	1993	Man hours per year, capital	Loans, deposits, services (number of branches)	Variable Asset Approach
Berger, Hancock & Humphrey	1993	Labour, capital deposits, physical capital	Business loans, consumer loans	DFA
English et al.	1993	Deposits, labour, purchased funds (borrowing)	Loans (real estate, consumer, commercial), investment income	Asset Approach
Fukuyama	1993	Labour, capital, funds from customers	Revenue from loans, revenue from other business activities	Intermediate Approach
Humphrey	1993	Labour, physical capital, interest on deposits, interest on purchased funds	Deposits, loans (all types of loans)	SFA
Parson, Gotlieb & Denny	1993	Labour, capital	Debit and credit loans, deposits	SFA
Resti	1993	Capital (number of branches), labour (employees), purchase funds	Loans, deposits (current and savings), net loans to other banks	Variable Asset Approach
Tulkens	1993	Labour, automatic teller machines	Deposit, Stocks and bonds, credit operations	FDH

Author(s)	Year	Inputs	Outputs	Model / Orientation
Bukh, Forsund & Berg	1995	Capital (real estate)	Deposits, loans, no. of branches, guarantees given to customers	SFA
Favero and Papi	1995	Labour, capital, loanable funds	Loans (other banks, non-financial institutions), investment (securities and bonds), non interest income	Intermediate Approach
Bhattacharyya & Kumbhakar	1996	Labour, physical capital	Loan and advances, fixed deposits, current deposits, investment	SFA
Lang & Welzel	1996	Labour, capital, deposits	Loans, investments, revenue	DFA
Brockett, Charnes, Cooper, Huang & Sun	1997	Interest expenses on deposit, salaries, real estate, total deposits	Income on federal funds sold, allowances for loan losses, loans, net of unearned income	DEA
Chaffai M. E.	1997	Labour, capital, time deposit	Loans, interest and fees on loans	SFA
De Young Robert	1997	Labour, borrowed funds, physical capital	Loans, deposits, fee based income	SFA
Mester	1997	Labour, physical capital, funding	Loans (all kind of loans)	SFA
Kumbhakar, Hjalmarsson & Heshimati	1998	Labour, real estate, labour capital	Deposits, loans, guarantees, No of branches	SFA
Rangan et al .	1998	Labour (employees), capital, purchased funds	Loans, deposit (demand & time)	Intermediate Approach
Laurent	2002	Labour, financial capital (interest paid / all funding)	Loans, investment assets	Intermediate Approach

Author(s)	Year	Inputs	Outputs	Model / Orientation
Leong & Dollery	2002	Deposits, fixed asset	Loans, risk weighted asset	Intermediate Approach
Yildirim	2002	Total demand deposits, total time deposits, total interest expense, total non-interest expenses	Total loans, interest income, non interest income	Intermediate Approach
Laurent	2003	Labour, physical capital, borrowed funds	Loans, investment assets	Intermediate Approach

APPENDIX 2

Summary of Input and Output Variable Used

Input Variables	Frequency	Output Variables	Frequency
Labour	24	Loans	28
Capital	20	Demand/savings Deposits	15
Deposits	6	Non-interest income	4
Purchased funds	4	Interest income	4
Real estate	3	Investments	3
Borrowed funds	2	Allowances for loan losses	1
Interest expenses	2	Bonds	1
Loanable funds	2	Federal funds	1
Non-interest expense	2	Fee based income	1
Automatic teller machines	1	Fees on loans	1
Depreciations	1	Fixed deposits	1
Expenditure on materials	1	Guarantees	1
Fixed asset	1	Investment asset	1
Funding	1	Long term asset	1
Operating expenses	1	No. of branches	1
Provision for loan losses	1	Occupancy cost	1
Salaries	1	Other business activities	1
Time and saving deposits	1	Other services	1
Total demand deposits	1	Revenue	1
Total interest expense	1	Risk weighted asset	1
Total non-interest expenses	1	Services	1
Total operating expenses	1	Short term asset	1
Total time deposits	1	Stocks	1
Demand deposits	1	Total non-interest income	1
Interest on deposits	1	Total operating income	1
Time deposits	1		
Total	82	**Total**	74

Input and Output Approaches	Frequency	Estimation Techniques	Frequency
Intermediate Approach	10	SFA	8
Variable Asset Approach	3	DEA	3
Asset Approach	2	DFA	2
Production Approach	1	FDH	1
Value Added	1		
Total	**17**	**Total**	**14**

APPENDIX 3

List of Banks Segregated by Country

Country	Bank Code	Bank Name
MALAYSIA	AFFIN	Affin Bank
	ALBM	Alliance Bank
	AMBANK	AmBank
	BBM	Bangkok Bank Berhad
	BOAM	Bank of America Malaysia Berhad
	BOTMM	Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad
	BPMB	Bank Pembangunan Malaysia Berhad (BPMB)
	BSN	Bank Simpanan Nasional Berhad
	CIMB	CIMB Bank Berhad
	CITIBM	Citibank Berhad
	DBM	Deutsche Bank (Malaysia) Berhad
	EON	EON Bank Berhad
	EXIMM	Export-Import Bank of Malaysia Berhad (Exim Bank)
	HLBB	Hong Leong Bank
	HSBCM	HSBC Bank Malaysia Berhad
	MBB	Malayan Banking Berhad (Maybank)
	MIDF	Malaysian Industrial Development Finance Berhad (MIDF)
	OCBCM	OCBC Bank (Malaysia) Berhad
	PBB	Public Bank
	RBSM	The Royal Bank of Scotland Berhad
	RHB	RHB Bank
	SCBM	Standard Chartered Bank Malaysia Berhad
	SDBM	Sabah Development Bank Berhad (SDB)
	UOBM	United Overseas Bank (Malaysia) Bhd.
PHILIPPINES	ABP	Allied Banking Corporation
	AUBP	Asia United Bank
	BCP	Bank of Commerce
	BOUB	Banco de Oro Universal Bank
	BPI	Bank of the Philippine Islands
	CBP	Chinabank
	LBOP	Land Bank of the Philippines
	MBBP	Maybank Philippines
	MBTCP	Metropolitan Bank and Trust Company
	PBCP	Philippine Bank of Communications
	PDB	Planters Development Bank
	PNBP	Philippine National Bank
	PTBP	Philtrust Bank
	PVBP	Philippine Veterans Bank
	RCBCP	Rizal Commercial Banking Corporation
	SBP	Security Bank
	UBP	Union Bank of the Philippines

Country	Bank Code	Bank Name
	UCPB	United Coconut Planters Bank
	UOBP	United Overseas Bank
THAILAND	BB	Bangkok Bank
	BOA	Bank of Ayudhya
	CIMBT	CIMB Bank Thai
	EIBOT	Export Import Bank of Thailand
	GHB	Government Housing Bank
	ICBCT	Industrial and Commercial Bank of China (Thai)
	KB	Kasikorn Bank
	KNB	Kiatnakin Bank
	KTB	Krung Thai Bank
	SCB	Siam City Bank
	SCBT	Standard Chartered Bank (Thai)
	SCOMB	Siam Commercial Bank
	SMEDB	Small and Medium Enterprise Development Bank of Thailand (SME Bank)
	TISCOB	Tisco Bank
	TMBB	TMB Bank
	TRB	Thaicredit Retail Bank
	UOBT	United Overseas Bank (Thai)
VIETNAM	ABBKV	An Binh Commercial Joint Stock Bank (ABBank)
	ACB	ACB (Asia Commercial Bank)
	AGRIBV	Vietnam Bank for Agriculture and Rural Development (Agribank)
	DONGA	DongA Commercial Joint Stock Bank
	HABU	Habubank
	MHB	Mekong Delta Housing Development Bank (MHB)
	MPV	MP (Military Bank)
	NAMAV	Nam A Commercial Joint Stock Bank (NamABank)
	NAVIB	Nam Viet Commercial Joint Stock Bank (Navibank)
	OCB	OCB (Orient Commercial Bank)
	OCV	Ocean Commercial Joint Stock Bank (Ocean Bank)
	SACOM	Sacombank (Saigon Thuong Tin Bank)
	SAIGON	Saigon Bank (Saigon Cong Thuong Ngan Hang)
	THCOMV	Techcombank (Vietnam Technological and Commercial Bank)
	VEXIMB	Eximbank (Vietnam Export-Import Commercial Bank)
	VIBB	VIB Bank (Vietnam International Commercial Bank)
	VIDPB	VID Public Bank
	VIETCB	Bank for Foreign Trade of Vietnam (Vietcombank)
	VIETIN	Industrial and Commercial Bank of Vietnam (Incombank)Vietinbank
	VPB	VietNam Commercial Joint Stock Bank for Private Enterprises Bank (VPBank)

APPENDIX 4

Summary of Banks Categorized by Bank Size

Bank Size	Country	Bank	Total Asset - mil (USD)	Logarithm Total Asset
Large	Malaysia	AmBank	27,480.11	10.22
		CIMB Bank Berhad	57,239.60	10.96
		Citibank Berhad	11,504.69	9.35
		EON Bank Berhad	13,609.55	9.52
		Hong Leong Bank	26,162.28	10.17
		HSBC Bank Malaysia Berhad	16,100.83	9.69
		Malayan Banking Berhad (Maybank)	103,993.48	11.55
		OCBC Bank (Malaysia) Berhad	15,466.02	9.65
		Public Bank	63,406.69	11.06
		RHB Bank	30,981.02	10.34
		Standard Chartered Bank Malaysia Berhad	12,484.45	9.43
		United Overseas Bank (Malaysia) Bhd.	12,485.03	9.43
		Total	**390,913.75**	
	Philippines	Banco de Oro Universal Bank	18,596.28	9.83
		Bank of the Philippine Islands	15,627.32	9.66
		Metropolitan Bank and Trust Company	18,429.26	9.82
		Total	**52,652.86**	
	Thailand	Bangkok Bank	53,179.71	10.88
		Bank of Ayudhya	23,413.54	10.06
		Government Housing Bank	20,748.96	9.94
		Kasikorn Bank	40,772.63	10.62
		Krung Thai Bank	46,333.85	10.74
		Siam City Bank	12,728.51	9.45
		Siam Commercial Bank	38,837.29	10.57
		TMB Bank	16,316.26	9.70
		Total	**252,330.75**	
	Vietnam	Bank for Foreign Trade of Vietnam (Vietcombank)	13,826.28	9.53
		Industrial and Commercial Bank of Vietnam (Incombank)Vietinbank	13,192.55	9.49
		Vietnam Bank for Agriculture and Rural Development (Agribank)	23,384.17	10.06
		Total	**50,403.00**	
		Large Total	**746,300.36**	
Medium	Malaysia	Affin Bank	10,395.27	9.25
		Alliance Bank	9,664.86	9.18
		Deutsche Bank (Malaysia) Berhad	3,276.36	8.09
		Total	**23,336.49**	
	Philippines	Allied Banking Corporation	4,057.79	8.31
		Bank of Commerce	2,258.65	7.72
		Chinabank	5,048.67	8.53
		Land Bank of the Philippines	11,123.54	9.32
		Philippine National Bank	6,111.40	8.72
		Rizal Commercial Banking Corporation	6,223.92	8.74

Bank Size	Country	Bank	Total Asset - mil (USD)	Logarithm Total Asset
		Security Bank	3,154.93	8.06
		Union Bank of the Philippines	5,271.41	8.57
		United Coconut Planters Bank	2,528.59	7.84
		Total	**45,778.90**	
	Thailand	CIMB Bank Thai	4,211.98	8.35
		Kiatnakin Bank	3,822.18	8.25
		Standard Chartered Bank (Thai)	7,960.13	8.98
		Tisco Bank	3,615.51	8.19
		United Overseas Bank (Thai)	6,823.05	8.83
		Total	**26,432.85**	
	Vietnam	ACB (Asia Commercial Bank)	9,084.96	9.11
		DongA Commercial Joint Stock Bank	2,301.01	7.74
		Eximbank (Vietnam Export-Import Commercial Bank)	3,541.77	8.17
		MP (Military Bank)	3,734.42	8.23
		Sacombank (Saigon Thuong Tin Bank)	5,629.04	8.64
		Saigon Bank (Saigon Cong Thuong Ngan Hang)	2,948.89	7.99
		Techcombank (Vietnam Technological and Commercial Bank)	5,008.32	8.52
		VIB Bank (Vietnam International Commercial Bank)	3,065.04	8.03
		Total	**35,313.45**	
		Medium Total	**130,861.69**	
Small	Malaysia	Bangkok Bank Berhad	605.43	6.41
		Bank of America Malaysia Berhad	442.05	6.09
		Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad	2,138.39	7.67
		The Royal Bank of Scotland Berhad	1,935.35	7.57
		Total	**5,121.22**	
	Philippines	Asia United Bank	1,070.80	6.98
		Maybank Philippines	593.34	6.39
		Philippine Bank of Communications	942.75	6.85
		Philippine Veterans Bank	1,117.22	7.02
		Philtrust Bank	1,848.65	7.52
		Planters Development Bank	1,087.14	6.99
		United Overseas Bank	65.11	4.18
		Total	**6,725.01**	
	Thailand	Industrial and Commercial Bank of China (Thai)	1,979.52	7.59
		Small and Medium Enterprise Development Bank of Thailand (SME Bank)	1,907.55	7.55
		Thaicredit Retail Bank	229.00	5.43
		Total	**4,116.07**	
	Vietnam	An Binh Commercial Joint Stock Bank (ABBank)	1,435.04	7.27
		Habubank	1,582.36	7.37
		Mekong Delta Housing Development Bank (MHB)	1,708.55	7.44
		Nam A Commercial Joint Stock Bank	591.92	6.38

Bank Size	Country	Bank	Total Asset - mil (USD)	Logarithm Total Asset
		(NamABank)		
		Nam Viet Commercial Joint Stock Bank (Navibank)	642.36	6.47
		OCB (Orient Commercial Bank)	686.52	6.53
		Ocean Commercial Joint Stock Bank (Ocean Bank)	1,828.29	7.51
		VID Public Bank	344.59	5.84
		VietNam Commercial Joint Stock Bank for Private Enterprises Bank (VPBank)	1,490.50	7.31
		Total	**10,310.13**	
		Small Total	**26,272.43**	
Grand Total			**903,434.48**	

APPENDIX 5

Reliability Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.684	.989	6

Item Statistics

	Mean	Std. Deviation	N
DEPO	26083.6939	53732.47568	370
INTEXP	1155.0014	3058.10680	370
NINTEXP	475.0439	1142.89671	370
NLOAN	18003.9742	40705.81683	370
INTINC	1940.4979	4749.12922	370
NINTINC	311.9946	684.37008	370

Inter-Item Correlation Matrix

	DEPO	INTEXP	NINTEXP	NLOAN	INTINC	NINTINC
DEPO	1.000	.894	.955	.984	.940	.943
INTEXP	.894	1.000	.936	.916	.989	.855
NINTEXP	.955	.936	1.000	.979	.969	.929
NLOAN	.984	.916	.979	1.000	.956	.929
INTINC	.940	.989	.969	.956	1.000	.894
NINTINC	.943	.855	.929	.929	.894	1.000

DEA Outputs:

CRS Approach Result Segregated by Country

MALAYSIA

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	AFFIN	84.50%	0.48	0.52	0	0.41	0.36	0.23	23 (15.70) 31 (0.02) 84 (0.04) 88 (0.07)	0	0	52.66	0	0	0
2	ALBM	85.96%	0.55	0.45	0	0	0.88	0.12	23 (17.88) 73 (0.21) 84 (0.07)	0	0	27.94	1952.2	0	0
3	AMBANK	85.12%	0.74	0.26	0	0.05	0.95	0	23 (42.98) 43 (0.69) 73 (0.35)	0	0	136.71	0	0	28.62
4	BBM	95.55%	0.46	0.54	0	0	1	0	23 (0.73) 84 (0.00)	0	0	0.42	31	0	0.89
5	BOAM	87.32%	0	0.73	0.27	0.05	0.9	0.06	23 (0.02) 24 (0.68) 82 (0.00) 84 (0.00)	195.16	0	0	0	0	0
6	BOTMM	84.55%	0.45	0.4	0.15	0.05	0.59	0.36	23 (1.14) 69 (0.01) 73 (0.02) 82 (0.25) 84 (0.01)	0	0	0	0	0	0
7	CIMB	85.31%	0.54	0.46	0	0	0.89	0.11	23 (81.01) 73 (0.77) 84 (0.10)	0	0	240.89	13440.7	0	0
8	CITIBM	84.33%	0.58	0.42	0	0	0.87	0.13	23 (22.16) 73 (0.33) 84 (0.29)	0	0	17.5	5347.73	0	0
9	DBM	87.13%	0.32	0.48	0.2	0	0.61	0.39	23 (0.35) 25 (0.44) 62 (0.94) 73 (0.19)	0	0	0	949.97	0	0
10	EON	82.10%	0.58	0.42	0	0	1	0	23 (32.57) 43 (1.92)	0	0	105.94	1812.38	0	87.85
11	HLBB	75.61%	0	0.5	0.5	0	0.9	0.1	23 (22.95) 24 (8.73) 25 (0.55) 44 (1.42)	3783.59	0	0	0	0	0
12	HSBCM	95.27%	0.53	0.47	0	0.33	0.31	0.37	23 (5.08) 31 (0.40) 84 (0.03) 88 (0.24)	0	0	74.22	0	0	0

13	MBB	91.43%	0.46	0.49	0.05	0.34	0.35	0.31	23 (83.84) 69 (0.16) 82 (2.11) 84 (0.32) 88 (1.12)	0	0	0	0	0	0
14	OCBCM	77.20%	0.38	0.48	0.14	0.04	0.73	0.23	23 (23.35) 62 (0.16) 73 (0.08) 82 (0.34) 84 (0.01)	0	0	0	0	0	0
15	PBB	85.77%	0	0.82	0.18	0.15	0.85	0	23 (72.77) 24 (19.72) 84 (0.13)	5992.85	0	0	0	0	161.23
16	RBSM	74.04%	0.33	0.46	0.22	0	0.61	0.39	25 (0.25) 62 (0.98) 73 (0.12) 82 (0.02)	0	0	0	401.41	0	0
17	RHB	73.48%	0.42	0.56	0.02	0	1	0	23 (56.46) 24 (6.39) 84 (0.16)	0	0	0	3980	0	158.57
18	SCBM	78.64%	0.39	0.45	0.16	0.03	0.71	0.25	23 (20.42) 62 (5.35) 73 (0.15) 82 (0.00) 84 (0.08)	0	0	0	0	0	0
19	UOBM	83.91%	0.4	0.27	0.33	0	0.76	0.24	23 (15.65) 25 (0.52) 63 (1.50) 73 (0.08)	0	0	0	1647.85	0	0
20	AFFIN	77.29%	0.74	0.26	0	0.04	0.96	0	23 (19.07) 43 (6.28) 73 (0.04)	0	0	8.85	0	0	76.42
21	ALBM	78.10%	0.57	0.43	0	0	0.87	0.13	23 (13.51) 73 (0.22) 84 (0.14)	0	0	57.18	596.96	0	0
22	AMBANK	93.13%	0.62	0	0.38	0.05	0.95	0	23 (36.03) 43 (8.44) 60 (0.18)	0	37.62	0	0	0	434.97
23	BBM	100.00%	0.32	0.17	0.51	0.93	0	0.07	74						
24	BOAM	100.00%	0	0.71	0.29	0	1	0	7						
25	BOTMM	100.00%	0.4	0.33	0.27	0	0.62	0.38	9						
26	CIMB	80.46%	0.56	0.44	0	0	0.9	0.1	23 (105.25) 73 (0.53) 84 (0.23)	0	0	311.45	16361.3	0	0
27	CITIBM	89.26%	0.56	0.44	0	0	0.88	0.12	23 (27.37) 73 (0.45) 84 (0.23)	0	0	113.22	7264.76	0	0
28	DBM	75.88%	0.37	0.27	0.36	0	0.68	0.32	23 (2.07) 25 (0.70) 63 (0.05) 73 (0.15)	0	0	0	3047.11	0	0
29	EON	83.13%	0.76	0	0.24	0.07	0.93	0	23 (31.11) 43 (6.29) 73 (0.12)	0	42.26	0	0	0	160.6
30	HLBB	80.90%	0	0.48	0.52	0	1	0	23 (33.99) 44 (3.77)	471.6	0	0	9775.04	0	192.93
31	HSBCM	100.00%	0.51	0.49	0	0.3	0.31	0.39	2						

32	MBB	85.07%	0.38	0.45	0.17	0.03	0.7	0.27	23 (126.66) 62 (20.18) 73 (1.80) 82 (1.28) 84 (0.90)	0	0	0	0	0	0
33	OCBCM	76.85%	0.01	0.49	0.49	0	0.91	0.09	23 (27.68) 24 (0.30) 25 (0.30) 44 (0.31)	0.02	0	0	1801.71	0	0
34	PBB	84.74%	0	0.45	0.55	0	1	0	23 (106.32) 44 (4.90)	7674.82	0	0	19551.2	0	397.57
35	RBSM	75.90%	0.35	0.54	0.11	0	0.68	0.32	23 (0.02) 62 (0.61) 73 (0.28) 84 (0.03)	0	0	0	360.46	0	0
36	RHB	75.96%	0.38	0.07	0.55	0	1	0	23 (75.39) 43 (5.98) 60 (0.03)	0	0	0	13319.7	0	168.36
37	SCBM	77.93%	0.55	0.45	0	0	0.89	0.11	23 (31.38) 73 (0.30) 84 (0.06)	0	0	6.03	8374.36	0	0
38	UOBM	86.49%	0.53	0	0.47	0.04	0.83	0.14	23 (21.03) 43 (2.91) 44 (0.76) 73 (0.19)	0	41.37	0	0	0	0
39	AFFIN	80.11%	0.74	0	0.26	0.06	0.94	0	23 (18.21) 43 (9.47) 73 (0.28)	0	3.06	0	0	0	184.46
40	ALBM	85.83%	0.45	0.55	0	0	1	0	23 (23.59) 84 (0.05)	0	0	132.47	7343.97	0	49.16
41	AMBANK	93.03%	0.37	0.09	0.54	0	1	0	23 (21.58) 44 (0.73) 60 (0.48)	0	0	0	1971.47	0	221.68
42	BBM	92.91%	0	0.16	0.84	0.59	0.41	0	23 (0.56) 44 (0.16) 61 (0.11)	342.85	0	0	0	0	8.08
43	BOAM	100.00%	0.67	0.04	0.29	0	1	0	20						
44	BOTMM	100.00%	0	0	1	0	1	0	15						
45	CIMB	85.43%	0.54	0.46	0	0	0.86	0.14	23 (96.68) 73 (2.87) 84 (0.94)	0	0	288.13	20159.6	0	0
46	CITIBM	85.29%	0.46	0.46	0.08	0	0.82	0.18	23 (32.79) 62 (8.26) 73 (0.61) 84 (0.00)	0	0	0	8875.51	0	0
47	DBM	87.83%	0.41	0.18	0.41	0	0.72	0.28	43 (1.46) 63 (0.90) 73 (0.22)	0	0	0	2276.93	0	0
48	EON	82.48%	0.75	0	0.25	0.07	0.93	0	23 (32.24) 43 (5.79) 73 (0.38)	0	28.23	0	0	0	161.97
49	HLBB	78.75%	0.41	0.08	0.51	0	1	0	23 (36.33) 44 (3.51) 60 (0.09)	0	0	0	12788	0	225.17

50	HSBCM	98.60%	0.61	0.39	0	0.14	0.48	0.38	23 (0.11) 69 (0.75) 73 (0.08) 84 (0.20)	0	0	22.91	0	0	0
51	MBB	82.74%	0.53	0.47	0	0	0.89	0.11	23 (209.27) 73 (2.72) 84 (0.25)	0	0	340.99	42000.3	0	0
52	OCBCM	76.60%	0.35	0.47	0.19	0	0.77	0.23	23 (32.44) 25 (0.26) 62 (1.46) 73 (0.24)	0	0	0	1727.94	0	0
53	PBB	87.32%	0.42	0.08	0.5	0	1	0	23 (85.94) 44 (11.98) 60 (0.17)	0	0	0	12798.2	0	553.26
54	RBSM	56.45%	0.4	0.21	0.38	0	0.79	0.21	23 (3.61) 43 (1.01) 63 (0.28) 73 (0.04)	0	0	0	3422.08	0	0
55	RHB	80.26%	0.73	0.27	0	0.04	0.96	0	23 (59.44) 43 (25.38) 73 (0.06)	0	0	7.51	0	0	191.55
56	SCBM	81.32%	0.34	0.45	0.21	0	0.72	0.28	23 (23.96) 25 (0.04) 62 (9.31) 73 (0.65)	0	0	0	2624.79	0	0
57	UOBM	86.71%	0.51	0	0.49	0.04	0.83	0.13	23 (28.25) 43 (2.87) 44 (0.23) 73 (0.28)	0	38.43	0	0	0	0
58	AFFIN	80.35%	0.73	0.27	0	0.04	0.96	0	23 (21.70) 43 (8.18) 73 (0.12)	0	0	24.25	0	0	155.01
59	ALBM	85.22%	0.56	0.44	0	0	0.92	0.08	23 (23.23) 43 (2.81) 73 (0.02)	0	0	105.84	4376.6	0	0
60	AMBANK	100.00%	0.44	0	0.56	0.01	0.99	0	7						
61	BBM	100.00%	0	0	1	0.85	0.15	0	2						
62	BOAM	100.00%	0.39	0.36	0.25	0	0.7	0.3	11						
63	BOTMM	100.00%	0.61	0	0.39	0.31	0.2	0.49	4						
64	CIMB	80.86%	0.58	0.42	0	0	1	0	23 (139.23) 43 (11.38)	0	0	541.12	23337.2	0	135.04
65	CITIBM	90.28%	0.38	0.43	0.19	0.02	0.66	0.31	23 (15.38) 62 (14.97) 73 (0.70) 82 (0.11) 84 (0.20)	0	0	0	0	0	0
66	DBM	92.22%	0.52	0	0.48	0	0.83	0.17	43 (3.87) 44 (0.60) 73 (0.05)	0	25.85	0	1145.56	0	0
67	EON	81.79%	0.74	0.26	0	0.05	0.95	0	23 (33.90) 43 (7.25) 73 (0.06)	0	0	128.5	0	0	169.75
68	HLBB	77.54%	0	0.45	0.55	0	1	0	23 (55.26) 44 (2.07)	2768.32	0	0	17431.2	0	243.09
69	HSBCM	100.00%	0.63	0.28	0.09	0.37	0	0.63	6						

70	MBB	83.92%	0.53	0.47	0	0	0.88	0.12	23 (202.51) 73 (4.11) 84 (0.59)	0	0	388.99	19771.7	0	0
71	OCBCM	79.11%	0.35	0.46	0.18	0	0.75	0.25	23 (32.61) 25 (1.26) 62 (1.71) 73 (0.27)	0	0	0	597.33	0	0
72	PBB	89.80%	0	0.5	0.5	0	1	0	23 (96.92) 44 (16.65)	31.05	0	0	6372.68	0	1110.31
73	RBSM	100.00%	1	0	0	0	0	1	41						
74	RHB	83.32%	0.58	0.42	0	0	1	0	23 (87.82) 43 (4.70)	0	0	101.92	14600.4	0	164.66
75	SCBM	94.00%	0.39	0.44	0.17	0.04	0.53	0.44	23 (2.77) 69 (0.24) 73 (1.07) 82 (2.43) 84 (0.19)	0	0	0	0	0	0
76	UOBM	80.06%	0.38	0.07	0.55	0	1	0	23 (33.29) 43 (2.74) 60 (0.01)	0	0	0	1279.1	0	96.67
77	AFFIN	82.74%	0	0.79	0.21	0.15	0.85	0	23 (21.01) 24 (2.62) 84 (0.21)	948.9	0	0	0	0	143.77
78	ALBM	81.70%	0.47	0.53	0	0	1	0	23 (21.87) 84 (0.19)	0	0	83.3	3181.13	0	72.49
79	AMBANK	91.94%	0.38	0.08	0.54	0	1	0	23 (38.83) 44 (1.39) 60 (0.49)	0	0	0	5299.1	0	495.72
80	BBM	87.25%	0	0.04	0.96	1	0	0	23 (1.65) 61 (0.00)	235.32	0	0	0	12.42	7.34
81	BOAM	100.00%	0	1	0	0.1	0	0.9	2						
82	BOTMM	100.00%	0	0.58	0.42	0.44	0	0.56	18						
83	CIMB	92.56%	0.03	0.97	0	0.85	0.15	0	23 (63.70) 82 (8.63) 84 (1.87)	0	0	914.39	0	0	750.6
84	CITIBM	100.00%	0.28	0.72	0	0.11	0.89	0	37						
85	DBM	87.50%	0	0.5	0.5	0	0.67	0.33	24 (0.03) 81 (4.43) 82 (0.45)	570.56	0	0	1138.41	0	0
86	EON	83.35%	0.02	0.98	0	0.86	0.14	0	23 (30.55) 82 (0.78) 84 (0.22)	0	0	169.51	0	0	224.78
87	HLBB	75.23%	0	0.43	0.57	0	1	0	23 (60.43) 44 (0.54)	5566.26	0	0	17579.5	0	67.91
88	HSBCM	100.00%	0.55	0.45	0	0.11	0	0.89	4						
89	MBB	83.19%	0.57	0.43	0	0.18	0.58	0.24	23 (171.16) 69 (0.30) 73 (2.17) 84 (1.69)	0	0	906.02	0	0	0
90	OCBCM	84.09%	0.03	0.97	0	0.87	0.13	0	23 (22.18) 82 (3.83) 84 (0.10)	0	0	9.78	0	0	157.16

91	PBB	91.61%	0	0.96	0.04	0.75	0.25	0	23 (129.88) 82 (7.00) 84 (0.29)	36828.12	0	0	0	0	945.45
92	RBSM	68.94%	0.4	0.48	0.11	0	0.42	0.58	69 (0.05) 81 (0.11) 82 (0.16) 84 (0.00)	0	0	0	1664.53	0	0
93	RHB	99.55%	0.03	0.97	0	0.86	0.14	0	23 (35.53) 82 (8.62) 84 (0.65)	0	0	104.91	0	0	1014.73
94	SCBM	89.90%	0.44	0.56	0	0.73	0	0.27	23 (9.73) 82 (4.60) 88 (0.05)	0	0	268.04	0	37.45	0
95	UOBM	93.83%	0.03	0.97	0	0.87	0.13	0	23 (20.43) 82 (3.55) 84 (0.01)	0	0	82.44	0	0	208.41

THAILAND

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	BB	87.75%	0	0.32	0.68	0.21	0.58	0.2	4 (0.25) 6 (0.76) 7 (2.45) 11 (0.29)	108.55	0	0	0	0	0
2	BOA	92.41%	0	0.36	0.64	0.24	0.55	0.21	4 (0.29) 6 (0.18) 7 (0.42) 11 (0.32)	65.46	0	0	0	0	0
3	CIMBT	79.42%	0	0	1	0.06	0	0.94	20 (0.02) 69 (2.36)	72.18	1.17	0	0	0.47	0
4	GHB	100.00%	0	0.52	0.48	0.81	0	0.19	40						
5	ICBCT	85.50%	0.25	0.31	0.44	0.41	0.44	0.15	4 (0.00) 6 (0.00) 7 (0.09) 11 (0.01) 13 (0.13)	0	0	0	0	0	0
6	KB	100.00%	0	0.72	0.28	0.32	0.68	0	20						
7	KNB	100.00%	0.27	0.57	0.16	0	0.94	0.06	51						
8	KTB	100.00%	0	0.46	0.54	0.69	0.31	0	18						
9	SCB	79.64%	0	0.37	0.63	0.23	0.59	0.18	4 (0.17) 6 (0.25) 7 (0.71) 11 (0.05)	15.71	0	0	0	0	0
10	SCBT	100.00%	0.25	0.55	0.2	0	1	0	0						
11	SCOMB	100.00%	0	1	0	0	0	1	15						
12	SMEDB	88.17%	0.51	0.2	0.29	0.52	0.48	0	4 (0.03) 7 (0.06) 13 (0.34) 52 (0.00)	0	0	0	0	0	0.48
13	TISCOB	100.00%	0.73	0.23	0.04	0.56	0	0.44	41						
14	TMBB	86.83%	0.44	0.39	0.16	0.82	0.15	0.03	4 (0.55) 6 (0.22) 11 (0.08) 13 (0.45) 16	0	0	0	0	0	0

									(0.44)						
15	TRB	73.85%	0	1	0	0.81	0.19	0	16 (0.00) 31 (0.25)	0.02	0	0.01	0	0	0
16	UOBT	100.00%	0	0.68	0.32	1	0	0	8						
17	BB	85.31%	0.05	0.11	0.84	0	0.4	0.6	4 (0.17) 7 (4.04) 20 (0.20) 69 (14.79)	0	0	0	159.23	0	0
18	BOA	79.53%	0.06	0.13	0.82	0	0.47	0.53	4 (0.39) 7 (3.42) 20 (0.03) 69 (2.70)	0	0	0	39.42	0	0
19	CIMBT	56.28%	0.84	0	0.16	0	1	0	7 (2.40) 31 (6.46)	0	0.88	0	9.23	0	1.73
20	GHB	100.00%	0	0	1	0.8	0.2	0	4						
21	ICBCT	80.09%	0.68	0	0.32	0.38	0.57	0.04	7 (0.15) 13 (0.14) 23 (0.12) 36 (0.01)	0	0.23	0	0	0	0
22	KB	86.45%	0.32	0.37	0.31	0.45	0.52	0.02	4 (0.27) 6 (0.26) 7 (4.79) 8 (0.14) 13 (0.65)	0	0	0	0	0	0
23	KNB	100.00%	0.47	0	0.53	0	1	0	4						
24	KTB	93.44%	0.09	0.42	0.5	0.21	0.79	0	4 (0.09) 7 (5.35) 8 (0.55) 68 (0.24)	0	0	0	0	0	1.34
25	SCB	70.09%	0.05	0.18	0.77	0	0.65	0.35	4 (0.08) 7 (3.57) 52 (0.08) 68 (0.03)	0	0	0	28.54	0	0
26	SCBT	94.34%	0.1	0.31	0.59	0	1	0	7 (2.05) 52 (0.02) 68 (0.03)	0	0	0	35.96	0	0.38
27	SCOMB	86.62%	0.33	0.14	0.52	0.31	0.26	0.43	4 (0.05) 7 (2.36) 13 (0.27) 45 (0.41) 69 (11.15)	0	0	0	0	0	0
28	SMEDB	85.32%	0.77	0	0.23	0.48	0.52	0	13 (0.20) 23 (0.23) 36 (0.03)	0	0.07	0	0	0	0.36
29	TISCOB	98.59%	0.61	0	0.39	0.39	0.44	0.17	7 (0.09) 13 (0.39) 36 (0.02) 45 (0.41)	0	0.32	0	0	0	0
30	TMBB	65.86%	0.52	0.2	0.28	0.5	0.5	0	4 (0.43) 7 (2.14) 13 (3.24) 52 (0.04)	0	0	0	0	0	2.88
31	TRB	100.00%	1	0	0	0	1	0	10						
32	UOBT	81.91%	0.31	0.38	0.31	0.49	0.51	0	4 (0.05) 7 (0.35) 8 (0.04) 13 (1.19)	0	0	0	0	0	0.84
33	BB	83.10%	0	0.19	0.81	0	0.51	0.49	4 (0.73) 7 (8.64) 69 (5.95)	153.1	0	0	8.82	0	0
34	BOA	73.29%	0.29	0.42	0.29	0.45	0.55	0	4 (0.23) 7 (3.57) 8 (0.05) 13 (1.75)	0	0	0	0	0	1.73
35	CIMBT	76.13%	0.4	0.12	0.48	0	1	0	7 (0.25) 23 (1.77) 52 (0.07)	0	0	0	48.45	0	6.46
36	GHB	100.00%	0.69	0	0.31	0	0.92	0.08	6						
37	ICBCT	68.96%	0.47	0.1	0.43	0.38	0.41	0.22	4 (0.02) 7 (0.36) 13 (0.06) 36 (0.00) 45	0	0	0	0	0	0

								(0.05)							
38	KB	90.05%	0.27	0.34	0.39	0.43	0.44	0.13	4 (0.33) 6 (0.22) 7 (4.18) 11 (0.30) 13 (1.78)	0	0	0	0	0	0
39	KNB	97.25%	0.61	0	0.39	0.34	0.49	0.17	7 (0.72) 13 (0.05) 36 (0.01) 45 (0.27)	0	0.15	0	0	0	0
40	KTB	90.64%	0.36	0.37	0.28	0.49	0.51	0	4 (0.42) 7 (4.52) 8 (0.48) 13 (1.95)	0	0	0	0	0	2.56
41	SCB	67.97%	0	0.49	0.51	0.1	0.9	0	7 (3.12) 8 (0.03) 68 (0.13)	0.67	0	0	0	0	1.02
42	SCBT	92.61%	0	0.42	0.58	0	1	0	7 (2.11) 68 (0.06)	25.79	0	0	49.42	0	0.22
43	SCOMB	87.73%	0.27	0.26	0.47	0.37	0.34	0.29	4 (0.11) 7 (2.73) 11 (0.24) 13 (2.04) 69 (8.41)	0	0	0	0	0	0
44	SMEDB	78.38%	0.78	0	0.22	0.52	0.48	0	13 (0.29) 23 (0.03) 36 (0.03)	0	0.16	0	0	0	0.41
45	TISCOB	100.00%	0.38	0	0.62	0.12	0.1	0.78	7						
46	TMBB	57.49%	0.28	0.53	0.19	0.38	0.62	0	6 (0.02) 7 (0.77) 13 (5.75) 31 (42.80)	0	0	0	0	0	4.31
47	TRB	69.20%	0.42	0.38	0.2	1	0	0	13 (0.02) 16 (0.00) 31 (1.19)	0	0	0	0	0.06	0.03
48	UOBT	73.52%	0.29	0.41	0.3	0.46	0.54	0	4 (0.06) 7 (1.02) 8 (0.02) 13 (0.80)	0	0	0	0	0	1.02
49	BB	87.39%	0	0.43	0.57	0.21	0.68	0.11	4 (0.75) 6 (0.79) 7 (6.01) 8 (0.06)	53.6	0	0	0	0	0
50	BOA	87.26%	0.31	0.39	0.3	0.47	0.53	0	4 (0.19) 7 (3.02) 8 (0.15) 13 (2.84)	0	0	0	0	0	4.14
51	CIMBT	64.14%	0	0.41	0.59	0	1	0	7 (1.77) 68 (0.04)	6.6	0	0	18.69	0	2.26
52	GHB	100.00%	0.36	0.43	0.21	0	1	0	6						
53	ICBCT	76.58%	0.32	0.45	0.23	0.48	0.52	0	4 (0.05) 7 (0.36) 8 (0.01) 13 (0.05)	0	0	0	0	0	0.02
54	KB	89.36%	0.3	0.29	0.4	0.45	0.42	0.14	4 (0.29) 6 (0.44) 7 (3.10) 11 (0.56) 13 (0.64)	0	0	0	0	0	0
55	KNB	86.36%	0.49	0.21	0.3	0.41	0.59	0	4 (0.01) 7 (1.00) 13 (0.16) 52 (0.04)	0	0	0	0	0	0.38
56	KTB	93.32%	0.38	0.32	0.29	0.51	0.49	0	4 (0.22) 7 (1.62) 8 (0.74) 13 (3.30)	0	0	0	0	0	2.47
57	SCB	78.31%	0	0.46	0.54	0.15	0.82	0.04	4 (0.15) 7 (2.46) 8 (0.09) 68 (0.02)	7.8	0	0	0	0	0
58	SCBT	98.79%	0.05	0.1	0.85	0	0.37	0.63	4 (0.02) 7 (0.21) 20 (0.02) 69 (2.99)	0	0	0	79.58	0	0
59	SCOMB	94.03%	0.28	0.32	0.4	0.43	0.43	0.14	4 (0.34) 6 (0.09) 7	0	0	0	0	0	0

									(4.49) 11 (0.71) 13 (1.23)						
60	SMEDB	62.04%	0.85	0	0.15	1	0	0	4 (0.03) 13 (0.35)	0	0.61	0	0	0.02	0.53
61	TISCOB	87.57%	0.33	0.19	0.48	0.36	0.29	0.35	4 (0.08) 7 (0.54) 13 (0.20) 45 (0.20) 69 (0.24)	0	0	0	0	0	0
62	TMBB	70.74%	0.31	0.4	0.29	0.47	0.53	0	4 (0.19) 7 (2.12) 8 (0.09) 13 (2.06)	0	0	0	0	0	0.92
63	TRB	67.25%	0.57	0.35	0.09	1	0	0	13 (0.05) 16 (0.02) 31 (0.46)	0	0	0	0	0.06	0.06
64	UOBT	83.06%	0.32	0.35	0.33	0.48	0.52	0	4 (0.01) 7 (0.51) 8 (0.07) 13 (1.11)	0	0	0	0	0	0.83
65	BB	96.28%	0	0.28	0.72	0.22	0.54	0.23	4 (0.25) 6 (0.76) 7 (0.66) 11 (0.87)	204.49	0	0	0	0	0
66	BOA	92.56%	0.35	0.33	0.32	0.49	0.51	0	6 (0.34) 7 (0.50) 8 (0.13) 13 (3.73)	0	0	0	0	0	0.06
67	CIMBT	68.65%	0.32	0.52	0.16	0.33	0.67	0	6 (0.03) 7 (0.82) 13 (0.41) 31 (5.13)	0	0	0	0	0	0.27
68	GHB	100.00%	0	0.75	0.25	0.07	0.93	0	8						
69	ICBCT	100.00%	0	0.07	0.93	0.06	0.1	0.84	9						
70	KB	95.98%	0.55	0.35	0.11	0.73	0.23	0.04	6 (0.48) 11 (0.82) 13 (2.25) 16 (0.18) 31 (9.17)	0	0	0	0	0	0
71	KNB	86.54%	0.07	0.46	0.47	0.17	0.83	0	4 (0.03) 7 (1.23) 8 (0.01) 68 (0.02)	0	0	0	0	0	0.19
72	KTB	90.73%	0.39	0.32	0.3	0.81	0.16	0.04	4 (0.21) 6 (0.57) 8 (0.41) 11 (0.16) 16 (1.04)	0	0	0	0	0	0
73	SCB	83.49%	0.37	0.3	0.33	0.49	0.49	0.02	4 (0.08) 6 (0.31) 7 (0.76) 8 (0.00) 13 (0.11)	0	0	0	0	0	0
74	SCBT	93.49%	0	0.48	0.52	0	0.79	0.21	6 (0.09) 7 (0.80) 11 (0.04)	23.32	0	0	34.31	0	0
75	SCOMB	98.57%	0.32	0.23	0.45	0.46	0.38	0.16	4 (0.07) 6 (0.29) 7 (0.35) 11 (1.07) 13 (1.32)	0	0	0	0	0	0
76	SMEDB	79.97%	0.53	0.38	0.08	1	0	0	13 (0.57) 16 (0.10) 31 (3.07)	0	0	0	0	1.21	0.58
77	TISCOB	93.27%	0.3	0.21	0.49	0.34	0.28	0.38	4 (0.04) 7 (0.28) 13 (0.09) 45 (0.58) 69 (0.15)	0	0	0	0	0	0
78	TMBB	74.02%	0.4	0.06	0.54	0	0	1	11 (0.33) 13 (2.36) 45 (0.10)	0	0	0	0.88	1.5	0

79	TRB	67.74%	0.53	0.35	0.12	1	0	0	13 (0.03) 16 (0.01) 31 (0.81)	0	0	0	0	0.06	0.04
80	UOBT	81.92%	0.47	0.37	0.16	0.42	0.58	0	6 (0.18) 7 (0.14) 13 (0.36) 31 (2.63)	0	0	0	0	0	0.81

VIETNAM

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	ABBKV	100.00%	0.32	0.52	0.16	0.31	0.69	0	18						
2	ACB	80.43%	0	0.86	0.14	0	1	0	14 (1.23) 18 (0.01) 29 (8.10)	0.02	0	0	659.92	0	161.33
3	AGRIBV	99.75%	0.33	0.46	0.21	0.36	0.59	0.05	1 (65.94) 14 (0.21) 29 (46.87) 90 (9.00) 97 (4.71)	0	0	0	0	0	0
4	DONGA	96.47%	0.45	0.26	0.28	0.45	0.3	0.25	14 (0.02) 44 (0.57) 64 (0.00) 77 (0.33) 84 (0.05)	0	0	0	0	0	0
5	HABU	91.30%	0.49	0.35	0.16	0.2	0.8	0	14 (0.23) 73 (0.02) 77 (0.09) 90 (0.14)	0	0	0	0	0	20.26
6	MHB	81.96%	0.26	0.62	0.11	0.14	0.86	0	1 (4.00) 14 (0.06) 29 (0.84) 90 (0.60)	0	0	0	0	0	62.28
7	MPV	86.33%	0.48	0.23	0.29	0.29	0.34	0.37	14 (0.96) 29 (8.02) 52 (0.00) 64 (0.01) 74 (0.01)	0	0	0	0	0	0
8	NAMAV	96.59%	0.69	0.29	0.02	0.45	0.5	0.04	64 (0.01) 70 (0.04) 77 (0.06) 84 (0.00) 90 (0.06)	0	0	0	0	0	0
9	NAVIB	91.87%	0	0.58	0.42	0.51	0	0.49	29 (0.61) 31 (0.05) 52 (0.06)	833.76	0	0	0	23.89	0
10	OCB	93.63%	0.31	0.54	0.16	0.34	0.66	0	1 (0.08) 14 (0.08) 31 (0.39) 90 (0.21)	0	0	0	0	0	11.5
11	OCV	92.14%	0	0.66	0.34	0.82	0	0.18	14 (0.16) 31 (2.73) 52 (0.00)	2192.36	0	0	0	13.36	0
12	SACOM	90.02%	0.29	0.58	0.12	0.13	0.87	0	1 (1.27) 14 (0.34) 29 (4.88) 90 (0.43)	0	0	0	0	0	8.58
13	SAIGON	99.91%	0.69	0.31	0	1	0	0	31 (2.15) 84 (0.06)	0	0	1.56	0	0.04	14.94
14	THCOMV	100.00%	0	0.95	0.05	0	0.91	0.09	62						
15	VEXIMB	84.05%	0.42	0.45	0.13	0.42	0.52	0.06	14 (0.33) 29 (0.61) 31 (3.63) 84 (0.04) 97 (0.21)	0	0	0	0	0	0

16	VIBB	83.91%	0.39	0.47	0.15	0.38	0.62	0	1 (4.81) 14 (0.21) 31 (1.89) 90 (0.09)	0	0	0	0	0	18.85
17	VIDPB	91.73%	0.06	0.71	0.23	0.1	0.9	0	1 (0.08) 14 (0.04) 18 (0.01) 29 (0.99)	0	0	0	0	0	14.32
18	VIETCB	100.00%	0	0.81	0.19	0.19	0.79	0.02	4						
19	VIETIN	93.05%	0.34	0.48	0.18	0.38	0.59	0.03	1 (58.26) 14 (0.47) 29 (2.59) 90 (4.01) 97 (1.75)	0	0	0	0	0	0
20	VPB	88.57%	0.36	0.46	0.18	0.4	0.54	0.06	14 (0.09) 31 (1.25) 84 (0.05) 90 (0.19) 97 (1.09)	0	0	0	0	0	0
21	ABBKV	96.74%	0.44	0.2	0.36	0.28	0.31	0.42	14 (0.09) 29 (1.40) 52 (0.00) 64 (0.00) 74 (0.00)	0	0	0	0	0	0
22	ACB	77.50%	0.31	0.6	0.09	0	1	0	14 (1.82) 29 (12.59) 77 (1.14)	0	0	0	348.46	0	115.29
23	AGRIBV	96.66%	0.49	0.51	0	0.18	0.82	0	29 (47.83) 77 (5.44) 90 (14.70)	0	0	16.44	0	0	415.48
24	DONGA	90.28%	0.39	0.34	0.27	0.4	0.39	0.22	14 (0.11) 29 (0.49) 44 (0.08) 77 (0.49) 84 (0.13)	0	0	0	0	0	0
25	HABU	93.04%	0.5	0.35	0.15	0.18	0.82	0	14 (0.55) 73 (0.01) 77 (0.89) 90 (0.02)	0	0	0	0	0	84.83
26	MHB	81.26%	0.27	0.65	0.08	0.08	0.92	0	14 (0.52) 29 (1.24) 77 (1.52) 90 (0.24)	0	0	0	0	0	208.86
27	MPV	90.23%	0.32	0.59	0.09	0	1	0	14 (0.68) 29 (5.01) 77 (0.31)	0	0	0	378.91	0	25.76
28	NAMAV	86.34%	0.3	0.62	0.09	0.09	0.91	0	14 (0.12) 29 (0.58) 77 (0.02) 90 (0.11)	0	0	0	0	0	14.88
29	NAVIB	100.00%	0	1	0	0	0	1	51						
30	OCB	96.07%	0.35	0.49	0.16	0.37	0.57	0.06	14 (0.13) 29 (0.45) 84 (0.06) 90 (0.15) 97 (0.04)	0	0	0	0	0	0
31	OCV	100.00%	0.1	0.57	0.33	1	0	0	16						
32	SACOM	91.66%	0.37	0.43	0.2	0.37	0.52	0.11	14 (0.75) 29 (8.38) 31 (0.27) 44 (0.00) 84 (0.19) 97 (0.16)	0	0	0	0	0	0
33	SAIGON	100.00%	0.53	0.21	0.26	0.65	0.35	0	1						
34	THCOMV	100.00%	0	0	1	1	0	0	1						
35	VEXIMB	95.58%	0	0.67	0.33	0.45	0.22	0.33	14 (0.24) 29 (0.48) 31 (3.56) 52 (0.18)	236.76	0	0	0	0	0
36	VIBB	83.47%	0.33	0.57	0.09	0.14	0.86	0	1 (10.45) 14 (0.52) 29 (1.24) 90 (0.17)	0	0	0	0	0	15.46

37	VIDPB	90.37%	0.33	0.55	0.12	0.13	0.87	0	1 (0.55) 14 (0.10) 29 (1.02) 90 (0.04)	0	0	0	0	0	12.36
38	VIETCB	87.73%	0	0.89	0.11	0	1	0	14 (7.30) 18 (0.38) 29 (21.87)	0	0	0	2454.19	0	59.32
39	VIETIN	90.80%	0.32	0.5	0.18	0.34	0.61	0.05	14 (0.95) 29 (8.17) 77 (3.99) 84 (0.20) 90 (5.34)	0	0	0	0	0	0
40	VPB	81.31%	0.3	0.61	0.08	0.08	0.92	0	14 (0.40) 29 (1.79) 77 (0.36) 90 (0.12)	0	0	0	0	0	42
41	ABBKV	78.72%	0.28	0.65	0.07	0	1	0	14 (0.69) 29 (2.16) 77 (0.95)	0	0	0	335.21	0	94.39
42	ACB	100.00%	0.19	0.15	0.66	0	0	1	1						
43	AGRIBV	93.99%	0.33	0.46	0.21	0.36	0.58	0.07	14 (1.72) 29 (102.59) 84 (0.75) 90 (16.73) 97 (1.96)	0	0	0	0	0	0
44	DONGA	100.00%	0.46	0.28	0.26	0.76	0	0.24	6						
45	HABU	93.99%	0.37	0.53	0.1	0	1	0	14 (0.69) 65 (0.60) 77 (0.10)	0	0	0	800.3	0	15.1
46	MHB	85.44%	0.41	0.35	0.24	0.19	0.81	0	14 (0.11) 73 (0.01) 77 (2.40) 90 (0.60)	0	0	0	0	0	195.7
47	MPV	87.26%	0.47	0.23	0.29	0.28	0.32	0.39	14 (1.02) 29 (9.31) 42 (0.03) 52 (0.04) 74 (0.02)	0	0	0	0	0	0
48	NAMAV	89.47%	0.33	0.5	0.16	0	1	0	14 (0.06) 65 (0.06) 77 (0.63)	0	0	0	57.93	0	16.55
49	NAVIB	90.97%	0	0.62	0.38	0.53	0	0.47	29 (0.30) 31 (0.15) 52 (0.12)	1640.36	0	0	0	47.4	0
50	OCB	94.15%	0.29	0.63	0.09	0.13	0.87	0	1 (3.25) 14 (0.33) 29 (0.42) 90 (0.43)	0	0	0	0	0	26.2
51	OCV	91.25%	0	0.68	0.32	0.81	0	0.19	14 (0.32) 31 (4.48) 52 (0.00)	4347.33	0	0	0	25.61	0
52	SACOM	100.00%	0	0.58	0.42	0.47	0	0.53	8						
53	SAIGON	100.00%	0.59	0.04	0.38	0.85	0	0.15	0						
54	THCOMV	86.12%	0.41	0.45	0.14	0.36	0.59	0.05	1 (19.04) 14 (1.20) 29 (1.43) 90 (0.04) 97 (1.39)	0	0	0	0	0	0
55	VEXIMB	96.08%	0.4	0.44	0.16	0.42	0.49	0.09	14 (0.62) 29 (3.01) 31 (4.36) 44 (0.40) 84 (0.12)	0	0	0	0	0	0
56	VIBB	81.42%	0.4	0.44	0.15	0.36	0.56	0.07	1 (5.55) 14 (1.03) 29 (3.42) 31 (1.56) 97 (1.69)	0	0	0	0	0	0
57	VIDPB	87.99%	0.35	0.54	0.1	0.14	0.86	0	1 (3.65) 14 (0.13) 29	0	0	0	0	0	4.69

									(0.48) 90 (0.01)						
58	VIETCB	84.65%	0.42	0.44	0.13	0.37	0.54	0.1	14 (9.17) 29 (36.37) 31 (4.32) 44 (1.48) 84 (0.15)	0	0	0	0	0	0
59	VIETIN	93.60%	0.32	0.49	0.18	0.33	0.59	0.07	14 (1.36) 29 (18.50) 77 (8.05) 84 (0.80) 90 (3.60)	0	0	0	0	0	0
60	VPB	94.34%	0.36	0.45	0.19	0.44	0.5	0.06	1 (7.40) 29 (1.41) 31 (1.82) 84 (0.23) 97 (0.23)	0	0	0	0	0	0
61	ABBKV	100.00%	0.74	0.26	0	0	0.96	0.04	0						
62	ACB	96.50%	0.43	0.29	0.28	0	0.91	0.09	14 (0.06) 65 (1.23) 73 (0.17) 74 (1.06)	0	0	0	10919.5	0	0
63	AGRIBV	92.42%	0.62	0.38	0	0.23	0.77	0	70 (4.10) 77 (56.93) 90 (9.48)	0	0	880.77	0	0	374.28
64	DONGA	100.00%	0.57	0	0.43	0.44	0.36	0.21	7						
65	HABU	100.00%	0.38	0.48	0.14	0	1	0	7						
66	MHB	88.75%	0.52	0.29	0.19	0	1	0	68 (0.62) 73 (0.54) 80 (0.27)	0	0	0	2159.52	0	108.15
67	MPV	95.57%	0.25	0.67	0.07	0	1	0	14 (1.60) 29 (3.14) 77 (4.76)	0	0	0	7790.81	0	202.22
68	NAMAV	100.00%	0.67	0	0.33	0.07	0.93	0	1						
69	NAVIB	81.70%	0.39	0.41	0.2	0.1	0.9	0	14 (0.05) 65 (0.12) 73 (0.03) 77 (1.18)	0	0	0	0	0	59.71
70	OCB	100.00%	1	0	0	0.63	0.37	0	3						
71	OCV	100.00%	0.67	0	0.33	0	1	0	0						
72	SACOM	91.81%	0.88	0.12	0	0	0.75	0.25	64 (1.42) 74 (0.27) 77 (0.29)	0	0	76.9	9398.59	0	0
73	SAIGON	100.00%	0.6	0	0.4	0.26	0.74	0	9						
74	THCOMV	100.00%	0.7	0	0.3	0	0.28	0.72	8						
75	VEXIMB	96.06%	0.43	0.32	0.25	0.02	0.91	0.07	14 (0.31) 65 (0.48) 73 (0.04) 74 (0.16) 77 (3.15)	0	0	0	0	0	0
76	VIBB	87.51%	0.41	0.44	0.15	0	1	0	65 (0.57) 77 (1.80) 80 (0.66)	0	0	0	84.59	0	41.73
77	VIDPB	100.00%	0.49	0.45	0.06	0.07	0.86	0.07	36						
78	VIETCB	93.53%	0.28	0.65	0.07	0	1	0	14 (11.78) 29 (32.81) 77 (14.58)	0.01	0	0	7101.65	0	1559.07
79	VIETIN	92.94%	0.55	0.45	0	0	1	0	77 (41.31) 80 (0.29)	0	0	828.66	4871.7	0	2076.57
80	VPB	100.00%	0.55	0.45	0	0.01	0.99	0	3						

81	ABBKV	88.16%	0.32	0.57	0.1	0.12	0.88	0	1 (2.43) 14 (1.01) 29 (7.54) 90 (0.38)	0	0	0	0	0	142.22
82	ACB	79.06%	0.35	0.47	0.18	0	0.8	0.2	14 (6.27) 29 (27.56) 74 (0.16) 77 (5.35)	0	0	0	565.04	0	0
83	AGRIBV	87.25%	0.41	0.33	0.26	0.41	0.54	0.05	14 (0.62) 64 (1.53) 77 (9.79) 84 (3.47) 90 (17.13)	0	0	0	0	0	0
84	DONGA	100.00%	0.87	0.13	0	0.89	0	0.11	16						
85	HABU	86.21%	0.36	0.5	0.14	0	1	0	14 (0.66) 65 (0.30) 77 (2.29)	0	0	0	73.42	0	38.69
86	MHB	83.49%	0.46	0.35	0.19	0.2	0.8	0	70 (0.13) 73 (0.29) 77 (3.22) 90 (0.30)	0	0	0	0	0	312.5
87	MPV	90.00%	0.36	0.54	0.09	0.08	0.92	0	14 (3.74) 29 (25.98) 77 (0.06) 90 (0.01)	0	0	0	0	0	243.44
88	NAMAV	81.73%	0.27	0.65	0.08	0.08	0.92	0	14 (0.25) 29 (0.47) 77 (0.42) 90 (0.22)	0	0	0	0	0	66.78
89	NAVIB	72.63%	0.36	0.5	0.14	0.31	0.62	0.07	14 (0.31) 29 (0.70) 77 (0.50) 84 (0.01) 90 (0.12)	0	0	0	0	0	0
90	OCB	100.00%	0.41	0.44	0.15	0.37	0.63	0	35						
91	OCV	71.15%	0	0.93	0.07	0	1	0	14 (1.91) 18 (0.01) 29 (3.38)	0.02	0	0	1956.96	0	169.85
92	SACOM	89.19%	0.42	0.29	0.3	0.36	0.34	0.3	14 (1.50) 29 (16.58) 44 (1.38) 64 (0.30) 77 (4.60)	0	0	0	0	0	0
93	SAIGON	96.87%	0.67	0	0.33	0.62	0.38	0	33 (1.41) 34 (0.69) 73 (0.57)	0	311.68	0	0	0	24.76
94	THCOMV	87.79%	0.33	0.47	0.19	0	0.79	0.21	14 (3.41) 29 (18.24) 74 (0.13) 77 (5.24)	0	0	0	1253.1	0	0
95	VEXIMB	96.98%	0.38	0.46	0.17	0.35	0.59	0.06	1 (17.66) 14 (1.26) 29 (5.46) 90 (0.79) 97 (3.62)	0	0	0	0	0	0
96	VIBB	76.41%	0.31	0.59	0.1	0.09	0.91	0	14 (1.81) 29 (15.24) 77 (1.39) 90 (0.81)	0	0	0	0	0	157.33
97	VIDPB	100.00%	0.37	0.43	0.2	0.38	0.54	0.08	12						
98	VIETCB	86.30%	0.41	0.41	0.17	0.37	0.56	0.07	1 (134.12) 14 (8.26) 29 (50.53) 31 (6.86) 97 (4.26)	0	0	0	0	0	0
99	VIETIN	96.18%	0.53	0.47	0	0.53	0.47	0	1 (54.97) 29 (68.44) 90 (11.39)	0	0	272.13	0	0	1476.76
100	VPB	86.20%	0.28	0.62	0.1	0.08	0.92	0	14 (0.72) 29 (6.30) 77 (1.29) 90 (0.59)	0	0	0	0	0	210.88

PHILIPPINES

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	ABP	75.71%	0	0.59	0.41	0	1	0	2 (5.12) 95 (4.50)	19.31	0	0	2.65	0	1.02
2	AUBP	100.00%	0.76	0.16	0.09	0.73	0	0.27	66						
3	BCP	75.89%	0.47	0	0.53	0	1	0	2 (2.33) 13 (0.07)	0	0.25	0	2.09	0	0.2
4	BOUB	77.84%	0	0.36	0.64	0	0.93	0.07	2 (6.25) 13 (0.76) 32 (0.29)	22.77	0	0	9.27	0	0
5	BPI	90.57%	0	0.72	0.28	0.35	0.65	0	2 (10.85) 40 (1.31) 81 (0.25)	73.42	0	0	0	0	1.23
6	CBP	90.48%	0	0.4	0.6	0	1	0	2 (5.09) 13 (0.37)	14.69	0	0	8.76	0	0.01
7	LBOP	80.36%	0	0.54	0.46	0	1	0	2 (9.50) 95 (25.98)	21.17	0	0	1.13	0	2.4
8	MBBP	88.58%	0.25	0.75	0	0.88	0.11	0.01	38 (0.13) 57 (0.21) 65 (0.39) 76 (1.99) 80 (0.00)	0	0	0.03	0	0	0
9	MBTCP	77.98%	0	0.73	0.27	0.33	0.67	0	2 (19.15) 40 (0.82) 81 (0.06)	79.63	0	0	0	0	3.63
10	PBCP	77.52%	0.24	0	0.76	0	0.78	0.22	2 (1.30) 13 (0.33) 51 (0.06)	0	0.46	0	8.09	0	0
11	PDB	99.15%	0.49	0	0.51	0	1	0	2 (1.59) 13 (0.11)	0	0.67	0	0.75	0	0.53
12	PNBP	77.24%	0.25	0.47	0.28	0	0.33	0.67	2 (2.44) 50 (0.40) 71 (0.96) 76 (0.52)	0	0	0	14.31	0	0
13	PTBP	100.00%	0.56	0	0.44	0	1	0	12						
14	PVBP	96.26%	0.07	0.66	0.28	0.42	0.58	0	2 (0.05) 40 (0.36) 76 (3.63) 81 (0.01)	0	0	0	0	0	0.13
15	RCBCP	72.62%	0.47	0	0.53	0	1	0	2 (8.22) 13 (0.14)	0	0.13	0	22.49	0	1.06
16	SBP	84.77%	0	0.45	0.55	0	1	0	2 (3.11) 13 (0.80)	3.07	0	0	16.61	0	0.1
17	UBP	100.00%	0.23	0	0.77	0	0.17	0.83	9						
18	UCPB	55.80%	0.72	0.02	0.26	1	0	0	2 (2.42) 30 (0.44) 65 (0.10)	0	0	0	0	0.03	0.05
19	UOBP	100.00%	1	0	0	0	0	1	0						
20	ABP	71.28%	0	0.63	0.37	0	0.82	0.18	2 (5.24) 76 (6.39) 95 (2.10)	21.48	0	0	6.08	0	0
21	AUBP	98.67%	0	0.24	0.76	0.01	0.54	0.45	2 (0.94) 17 (0.03) 51 (0.04) 78 (0.02)	0.41	0	0	0	0	0
22	BCP	71.51%	0.51	0	0.49	0	1	0	2 (2.21) 13 (0.30)	0	0.15	0	0.68	0	0.06
23	BOUB	81.97%	0.32	0	0.68	0.06	0.01	0.93	2 (13.66) 17 (0.35) 50	0	1.09	0	0	0	0

									(0.57) 71 (2.82)							
24	BPI	84.32%	0	0.73	0.27	0.34	0.66	0	2 (13.08) 40 (2.32) (0.16)	81	84.98	0	0	0	0	0.6
25	CBP	91.13%	0	0.28	0.72	0	0.83	0.17	2 (4.83) 51 (0.17) (0.44)	89	8.84	0	0	6.57	0	0
26	LBOP	79.19%	0	0.67	0.33	0.26	0.74	0	2 (9.45) 81 (0.00) (37.35)	95	13.61	0	0	0	0	1.86
27	MBBP	97.34%	0.33	0.65	0.02	0.96	0	0.04	2 (0.14) 38 (0.21) (0.62) 80 (0.00)	65	0	0	0	0	0.04	0
28	MBTCP	74.90%	0	0.23	0.77	0.32	0.5	0.18	2 (17.59) 40 (0.55) (0.39) 78 (2.21)	51	57.82	0	0	0	0	0
29	PBCP	97.39%	0.45	0	0.55	0	0.07	0.93	2 (0.74) 17 (0.31) (0.06)	50	0	0.88	0	7.28	0	0
30	PDB	100.00%	0.31	0	0.69	0.59	0.41	0		6						
31	PNBP	92.62%	0.32	0	0.68	0.03	0.01	0.96	2 (0.27) 17 (0.49) (0.69) 71 (0.34)	50	0	0.66	0	0	0	0
32	PTBP	100.00%	0.22	0	0.78	0.67	0.31	0.02		9						
33	PVBP	82.91%	0	0.7	0.3	0.28	0.72	0	2 (0.98) 81 (0.00) (2.26)	95	1.06	0	0	0	0	0.22
34	RCBCP	70.98%	0	0.39	0.61	0	1	0	2 (8.16) 13 (0.33)		12.25	0	0	16.29	0	0.03
35	SBP	77.90%	0	0.26	0.74	0	0.82	0.18	2 (4.08) 51 (0.03) (0.17)	89	11.18	0	0	19.37	0	0
36	UBP	78.81%	0	0.24	0.76	0	0.55	0.45	2 (3.60) 17 (0.30) (0.14)	51	33.86	0	0	6.3	0	0
37	UCPB	54.05%	0.51	0.09	0.4	1	0	0	2 (2.50) 30 (0.28) (0.20)	40	0	0	0	0	0.37	0.15
38	UOBP	100.00%	0	1	0	0	0	1		5						
39	ABP	76.24%	0.01	0.68	0.31	0.28	0.72	0	2 (4.33) 76 (1.12) (0.01) 95 (14.53)	81	0	0	0	0	0	0.02
40	AUBP	100.00%	0.2	0.29	0.51	1	0	0		27						
41	BCP	80.34%	0	0.37	0.63	0.19	0.81	0	2 (2.03) 32 (0.22) (0.35)	40	3.4	0	0	0	0	0.58
42	BOUB	87.90%	0.32	0.63	0.04	0.72	0	0.28	2 (11.99) 38 (8.34) (6.25) 80 (0.06)	71	0	0	0	0	1.93	0
43	BPI	90.22%	0.28	0.47	0.24	0.79	0	0.21	2 (2.64) 40 (1.80) (4.63) 81 (0.36)	71	0	0	0	0	0.12	0
44	CBP	87.32%	0	0.34	0.66	0.2	0.8	0	2 (4.03) 32 (0.11) (1.60)	40	25	0	0	0	0	0.8
45	LBOP	88.20%	0.01	0.64	0.35	0.29	0.71	0	2 (6.13) 76 (5.99) (0.15) 95 (38.28)	81	0	0	0	0	0	1.57
46	MBBP	73.73%	0.83	0	0.17	0.64	0.36	0	2 (0.67) 65 (0.11) (1.28)	76	0	0.01	0	0	0	0.44
47	MBTCP	81.32%	0	0.73	0.27	0.28	0.59	0.12	2 (12.37) 71 (2.85)	76	42.57	0	0	0	0	0

									(7.37) 81 (0.28)						
48	PBCP	85.70%	0.2	0	0.8	0	0.43	0.57	2 (1.68) 17 (0.08) 51 (0.12)	0	0.28	0	14.34	0	0
49	PDB	96.15%	0.51	0.09	0.39	1	0	0	2 (1.31) 30 (0.45) 40 (0.06)	0	0	0	0	0.49	0.55
50	PNBP	100.00%	0.47	0.36	0.17	0	0	1	5						
51	PTBP	100.00%	0	0	1	0.02	0.49	0.49	8						
52	PVBP	96.10%	0.01	0.65	0.34	0.32	0.68	0	2 (0.47) 76 (0.40) 81 (0.03) 95 (3.08)	0	0	0	0	0	0.33
53	RCBCP	80.82%	0	0.72	0.28	0.31	0.69	0	2 (7.39) 81 (0.05) 95 (6.42)	14.92	0	0	0	0	1.07
54	SBP	90.33%	0	0.27	0.73	0	0.53	0.47	2 (2.47) 17 (0.31) 51 (0.47) 78 (0.37)	0.13	0	0	0	0	0
55	UBP	72.32%	0	0.27	0.73	0	0.54	0.46	2 (5.17) 17 (0.12) 71 (0.03)	30.97	0	0	17.03	0	0
56	UCPB	49.12%	0.25	0.65	0.1	0.78	0	0.22	2 (2.12) 71 (0.10) 80 (0.01) 81 (0.00)	0	0	0	0	0.42	0
57	UOBP	100.00%	0.09	0.14	0.77	0.05	0.01	0.94	3						
58	ABP	82.88%	0.01	0.67	0.32	0.34	0.66	0	2 (1.89) 76 (4.54) 81 (0.13) 95 (6.02)	0	0	0	0	0	1.17
59	AUBP	98.89%	0.14	0	0.86	1	0	0	32 (0.21) 40 (0.86)	0	0.01	0	0	0.11	0.31
60	BCP	86.95%	0.21	0	0.79	0.87	0.13	0	30 (0.07) 32 (0.27) 40 (1.98)	0	0.26	0	0	0	2.65
61	BOUB	84.76%	0.32	0.53	0.15	0.88	0	0.12	2 (2.89) 40 (4.86) 80 (0.42) 81 (0.17)	0	0	0	0	1.21	0
62	BPI	97.74%	0	0.44	0.56	1	0	0	40 (6.08) 81 (0.60)	10.19	0	0	0	2.5	1.61
63	CBP	88.72%	0	0.08	0.92	1	0	0	32 (0.45) 40 (4.21)	22	0	0	0	0.01	0.86
64	LBOP	98.11%	0.01	0.64	0.34	0.33	0.67	0	2 (3.88) 76 (12.87) 81 (0.36) 95 (25.73)	0	0	0	0	0	4.28
65	MBBP	100.00%	0.83	0	0.17	1	0	0	6						
66	MBTCP	81.46%	0	0.7	0.3	0.36	0.64	0	2 (12.62) 40 (0.67) 81 (0.54)	8.54	0	0	0	0	3.56
67	PBCP	75.49%	0	0.45	0.55	0	1	0	2 (1.30) 13 (0.31)	1.02	0	0	6.3	0	0.22
68	PDB	96.22%	0.52	0.09	0.39	1	0	0	2 (1.32) 30 (0.32) 40 (0.27)	0	0	0	0	0.65	0.75
69	PNBP	76.65%	0	0.94	0.06	0.48	0.13	0.39	38 (0.29) 57 (0.45) 71 (3.54) 76 (15.87) 81 (0.04)	5.88	0	0	0	0	0
70	PTBP	98.65%	0	0.57	0.43	0.07	0.93	0	2 (0.20) 13 (0.18) 32 (0.87)	7.75	0	0	0	0	0.11
71	PVBP	100.00%	0	0.65	0.35	0.33	0	0.67	12						

72	RCBCP	82.97%	0.18	0.7	0.13	0.66	0.34	0	40 (4.32) 76 (1.97) (0.09) 81 (0.00)	80	0	0	0	0	0	0.75
73	SBP	95.74%	0	0.38	0.62	0.21	0.79	0	2 (1.24) 32 (0.41) (2.04)	40	15.64	0	0	0	0	0.64
74	UBP	80.45%	0	0.6	0.4	0	1	0	2 (5.87) 95 (2.10)		53.41	0	0	5.69	0	0.47
75	UCPB	58.17%	0.24	0.6	0.16	1	0	0	40 (1.59) 80 (0.02) (0.00)	81	0	0	0	0	0.5	0.29
76	UOBP	100.00%	0.2	0.07	0.73	0	1	0		18						
77	ABP	93.51%	0.01	0.63	0.35	0.35	0.65	0	2 (0.81) 76 (14.78) (0.20) 95 (2.26)	81	0	0	0	0	0	0.86
78	AUBP	100.00%	0	0.15	0.85	0.63	0	0.37		4						
79	BCP	78.98%	0	0.38	0.62	0.19	0.81	0	2 (2.82) 32 (0.37) (0.15)	40	11.29	0	0	0	0	0.12
80	BOUB	100.00%	0.42	0.57	0.01	0.92	0	0.08		10						
81	BPI	100.00%	0	0.73	0.27	0.89	0	0.11		28						
82	CBP	88.76%	0	0.71	0.29	0.32	0.68	0	2 (5.41) 81 (0.10) (6.62)	95	32.86	0	0	0	0	0.4
83	LBOP	99.09%	0	0.64	0.36	0.31	0.69	0	2 (5.81) 81 (0.32) (47.91)	95	18.41	0	0	0	0	3.56
84	MBBP	93.96%	0.19	0.66	0.15	0.69	0.31	0	40 (0.11) 65 (0.56) (1.55) 80 (0.01)	76	0	0	0	0	0	0.03
85	MBTCP	88.62%	0	0.7	0.3	0.29	0.59	0.12	2 (9.89) 71 (1.30) (27.78) 81 (0.61)	76	75.4	0	0	0	0	0
86	PBCP	78.51%	0	0.48	0.52	0	1	0	2 (0.97) 13 (0.40)		0.31	0	0	5.19	0	0.04
87	PDB	89.25%	0.52	0.08	0.4	1	0	0	2 (1.82) 30 (0.07) (0.38)	40	0	0	0	0	0.38	1.04
88	PNBP	91.32%	0	0.85	0.15	0.08	0.1	0.82	38 (2.22) 50 (0.29) (2.68) 71 (3.25) (12.42)	57 76	27.97	0	0	0	0	0
89	PTBP	100.00%	0	0.43	0.57	0	0.92	0.08		2						
90	PVBP	91.15%	0	0.72	0.28	0.37	0.63	0	2 (0.40) 40 (0.51) (0.02)	81	6.15	0	0	0	0	0.6
91	RCBCP	91.68%	0.21	0.65	0.14	0.65	0.32	0.03	2 (3.38) 40 (0.22) (5.60) 80 (0.09) (0.16)	76 81	0	0	0	0	0	0
92	SBP	97.60%	0	0.73	0.27	0.33	0.67	0	2 (4.39) 40 (0.33) (0.03)	81	30.91	0	0	0	0	1.25
93	UBP	93.14%	0	0.25	0.75	0	0.45	0.55	2 (0.21) 17 (0.84) (2.03) 78 (0.54)	71	20.97	0	0	0	0	0
94	UCPB	53.22%	0.37	0.56	0.07	0.94	0	0.06	2 (0.73) 40 (0.98) (0.11) 80 (0.02)	65	0	0	0	0	0.37	0
95	UOBP	100.00%	0	0.17	0.83	0	1	0		15						

APPENDIX 7

VRS Approach Result Segregated by Country

MALAYSIA

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	AFFIN	98.27%	0.57	0.43	0	0.93	0	0.07	3 (0.18) 13 (0.05) 23 (0.64) 95 (0.13)	0	0	50.53	0	1.01	0
2	ALBM	98.03%	0.57	0.34	0.1	0.13	0.8	0.07	3 (0.10) 22 (0.04) 23 (0.36) 57 (0.26) 73 (0.10) 84 (0.14)	0	0	0	0	0	0
3	AMBANK	100.00%	0.96	0.04	0	0.98	0	0.02	12						
4	BBM	100.00%	0.71	0.29	0	0.64	0.05	0.32	0						
5	BOAM	100.00%	0	0.49	0.51	0	1	0	0						
6	BOTMM	86.81%	0.45	0.33	0.22	0.2	0.57	0.22	23 (0.73) 25 (0.01) 57 (0.01) 69 (0.01) 82 (0.23) 84 (0.01)	0	0	0	0	0	0
7	CIMB	99.83%	0.64	0.36	0	0.12	0.83	0.05	3 (0.16) 22 (0.03) 60 (0.23) 70 (0.19) 84 (0.39)	0	0	51.72	0	0	0
8	CITIBM	93.41%	0.39	0.31	0.29	0	0.82	0.18	57 (0.35) 60 (0.07) 69 (0.00) 73 (0.14) 84 (0.44)	0	0	0	1750.61	0	0
9	DBM	87.79%	0.35	0.44	0.2	0	0.74	0.26	23 (0.02) 25 (0.50) 43 (0.28) 73 (0.18) 84 (0.02)	0	0	0	1087	0	0
10	EON	95.75%	0.44	0.49	0.07	0.32	0.68	0	3 (0.48) 22 (0.13) 23 (0.28) 84 (0.10) 93 (0.01)	0	0	0	0	0	61.75
11	HLBB	91.58%	0	0.46	0.54	0	0.73	0.27	19 (0.84) 53 (0.01) 75 (0.05) 91 (0.10)	2798.98	0	0	4586.25	0	0
12	HSBCM	97.77%	0.53	0.47	0	0.57	0.23	0.2	13 (0.06) 23 (0.38) 31 (0.39) 84 (0.01) 88 (0.17)	0	0	87.79	0	0	0
13	MBB	100.00%	0	0.7	0.3	0	0	1	6						
14	OCBCM	100.00%	0.48	0.13	0.38	1	0	0	1						
15	PBB	100.00%	0.26	0.48	0.26	0	0.94	0.06	12						

16	RBSM	74.27%	0.33	0.48	0.19	0	0.62	0.38	25 (0.28) 62 (0.58) 73 (0.12) 82 (0.01) 84 (0.01)	0	0	0	552.69	0	0
17	RHB	87.40%	0.36	0.42	0.21	0.19	0.75	0.06	13 (0.05) 15 (0.25) 22 (0.33) 57 (0.22) 84 (0.08) 93 (0.08)	0	0	0	0	0	0
18	SCBM	90.22%	0.28	0.43	0.29	0.16	0.75	0.09	15 (0.04) 23 (0.09) 25 (0.17) 57 (0.45) 84 (0.23) 93 (0.01)	0	0	0	0	0	0
19	UOBM	100.00%	0	0	1	0.42	0.02	0.56	8						
20	AFFIN	88.70%	0.32	0.45	0.23	0.07	0.87	0.06	22 (0.10) 23 (0.35) 25 (0.19) 57 (0.08) 60 (0.15) 84 (0.14)	0	0	0	0	0	0
21	ALBM	87.08%	0.67	0.33	0	0.14	0.82	0.04	3 (0.27) 22 (0.01) 23 (0.42) 73 (0.14) 84 (0.17)	0	0	16.35	0	0	0
22	AMBANK	100.00%	0.35	0.44	0.21	0.36	0.64	0	23						
23	BBM	100.00%	0.61	0.08	0.31	0.96	0	0.04	21						
24	BOAM	100.00%	0	0.71	0.29	0	1	0	0						
25	BOTMM	100.00%	0.41	0.41	0.18	0	0.71	0.29	12						
26	CIMB	95.60%	0.49	0.5	0.01	0	0.99	0.01	22 (0.40) 32 (0.03) 70 (0.26) 83 (0.10) 84 (0.22)	0	0	0	170.32	0	0
27	CITIBM	99.04%	0.71	0.29	0	0	0.89	0.11	45 (0.04) 60 (0.16) 73 (0.34) 84 (0.45)	0	0	50.52	220.26	0	0
28	DBM	79.83%	0.37	0.4	0.22	0	0.79	0.21	25 (0.83) 57 (0.01) 60 (0.01) 73 (0.13) 84 (0.01)	0	0	0	2593	0	0
29	EON	94.16%	0.35	0.49	0.16	0.25	0.72	0.03	3 (0.00) 22 (0.34) 23 (0.13) 57 (0.49) 84 (0.04) 93 (0.00)	0	0	0	0	0	0
30	HLBB	92.51%	0.18	0.48	0.34	0	0.86	0.14	15 (0.03) 19 (0.24) 25 (0.41) 57 (0.09) 72 (0.21)	0	0	0	6279.4	0	0
31	HSBCM	100.00%	0.55	0.45	0	0.5	0.25	0.24	1						
32	MBB	100.00%	0.22	0.62	0.16	0	0.94	0.06	8						
33	OCBCM	94.42%	0.35	0.04	0.6	0.93	0	0.07	23 (0.12) 57 (0.61) 61 (0.11) 63 (0.11) 91 (0.05)	0	0	0	0	9.56	0
34	PBB	98.42%	0.08	0.5	0.42	0	0.84	0.16	15 (0.39) 19 (0.03) 69 (0.08) 72 (0.48) 91 (0.02)	0	0	0	5429.3	0	0

35	RBSM	75.93%	0.43	0.57	0	0	0.74	0.26	23 (0.01) 62 (0.68) 73 (0.28) 84 (0.03)	0	0	0.26	330.29	0	0
36	RHB	90.37%	0.26	0.43	0.31	0	0.88	0.12	15 (0.32) 32 (0.04) 57 (0.03) 60 (0.47) 84 (0.14)	0	0	0	1620.24	0	0
37	SCBM	91.11%	0.22	0.44	0.34	0	0.87	0.13	15 (0.02) 25 (0.09) 57 (0.69) 60 (0.04) 84 (0.16)	0	0	0	4454.88	0	0
38	UOBM	99.99%	0.35	0	0.65	0.16	0.54	0.3	19 (0.34) 57 (0.48) 60 (0.04) 63 (0.08) 73 (0.06)	0	14.84	0	0	0	0
39	AFFIN	89.71%	0.5	0.41	0.09	0	0.97	0.03	22 (0.35) 43 (0.19) 60 (0.06) 73 (0.31) 84 (0.09)	0	0	0	2512.36	0	0
40	ALBM	95.53%	0.64	0.36	0	0	0.99	0.01	22 (0.25) 43 (0.38) 73 (0.12) 84 (0.25)	0	0	74.35	1456	0	0
41	AMBANK	99.41%	0.45	0	0.55	0.96	0.04	0	22 (0.56) 57 (0.03) 60 (0.21) 61 (0.13) 72 (0.08)	0	73.65	0	0	0	0
42	BBM	97.12%	0	0	1	0	1	0	23 (0.86) 44 (0.14)	483.78	4.98	0	46.11	0	8.17
43	BOAM	100.00%	0.68	0	0.32	0	1	0	6						
44	BOTMM	100.00%	0	0	1	0	1	0	3						
45	CIMB	100.00%	0.53	0.47	0	0	0.82	0.18	2						
46	CITIBM	99.28%	0.26	0.39	0.34	0	0.81	0.19	32 (0.04) 57 (0.68) 60 (0.05) 69 (0.10) 84 (0.12)	0	0	0	10162.3	0	0
47	DBM	93.80%	0.22	0.08	0.69	0	0.55	0.45	19 (0.07) 44 (0.45) 53 (0.01) 63 (0.19) 73 (0.29)	0	0	0	3010.6	0	0
48	EON	93.77%	0.55	0.38	0.08	0.13	0.82	0.05	3 (0.10) 22 (0.25) 57 (0.42) 60 (0.06) 73 (0.13) 84 (0.05)	0	0	0	0	0	0
49	HLBB	88.21%	0.2	0.48	0.32	0	0.9	0.1	15 (0.07) 25 (0.44) 57 (0.15) 60 (0.14) 72 (0.20)	0	0	0	8405.88	0	0
50	HSBCM	98.80%	0.76	0.24	0	0	0.74	0.26	45 (0.00) 69 (0.75) 73 (0.06) 84 (0.19)	0	0	24.28	66.5	0	0
51	MBB	100.00%	0.2	0.58	0.22	0	1	0	0						
52	OCBCM	91.68%	0.23	0.48	0.29	0.17	0.71	0.12	13 (0.00) 15 (0.03) 57 (0.77) 82 (0.01) 84 (0.03) 95 (0.15)	0	0	0	0	0	0
53	PBB	100.00%	0	0	1	0	0.49	0.51	2						
54	RBSM	62.48%	0.4	0.42	0.18	0	0.89	0.11	25 (0.48) 43 (0.42)	0	0	0	2766.5	0	0

									60 (0.04) 73 (0.04) 84 (0.02)				9		
55	RHB	94.79%	0.33	0.54	0.13	0	0.97	0.03	15 (0.05) 22 (0.12) 32 (0.14) 60 (0.55) 84 (0.13)	0	0	0	5011.68	0	0
56	SCBM	93.06%	0.39	0.35	0.27	0	0.81	0.19	57 (0.56) 60 (0.07) 69 (0.16) 73 (0.06) 84 (0.16)	0	0	0	5435.7	0	0
57	UOBM	100.00%	0.49	0	0.51	0.8	0	0.2	24						
58	AFFIN	90.44%	0.51	0.4	0.09	0	0.97	0.03	22 (0.35) 43 (0.25) 60 (0.06) 73 (0.20) 84 (0.14)	0	0	0	527.94	0	0
59	ALBM	96.09%	0.65	0.35	0	0.12	0.85	0.03	3 (0.01) 22 (0.26) 23 (0.11) 73 (0.38) 84 (0.24)	0	0	16.23	0	0	0
60	AMBANK	100.00%	0.71	0	0.29	0	0.95	0.05	22						
61	BBM	100.00%	0.1	0	0.9	1	0	0	3						
62	BOAM	100.00%	0.62	0.38	0	0	0.68	0.32	3						
63	BOTMM	100.00%	0.7	0	0.3	0.42	0.21	0.36	3						
64	CIMB	98.31%	0.48	0.51	0.01	0	1	0	22 (0.42) 32 (0.02) 70 (0.41) 83 (0.16)	0	0	0	8202.5	0	363.47
65	CITIBM	99.48%	0.27	0.34	0.4	0	0.77	0.23	32 (0.01) 57 (0.25) 60 (0.09) 69 (0.26) 84 (0.39)	0	0	0	6847.51	0	0
66	DBM	95.63%	0.55	0	0.45	0	0.88	0.12	43 (0.14) 44 (0.63) 60 (0.05) 73 (0.18)	0	1.64	0	3144.25	0	0
67	EON	93.31%	0.64	0.36	0	0.14	0.84	0.02	3 (0.27) 22 (0.42) 23 (0.09) 73 (0.08) 84 (0.13)	0	0	67.43	0	0	0
68	HLBB	89.37%	0.14	0.52	0.34	0	0.96	0.04	15 (0.25) 22 (0.15) 25 (0.43) 60 (0.02) 72 (0.16)	0	0	0	8924.57	0	0
69	HSBCM	100.00%	1	0	0	0	0	1	8						
70	MBB	100.00%	0	0	1	0	1	0	3						
71	OCBCM	95.41%	0.21	0.06	0.74	0.64	0	0.36	13 (0.05) 19 (0.30) 57 (0.62) 72 (0.01) 91 (0.02)	0	0	0	0	7.3	0
72	PBB	100.00%	0	0	1	0.23	0.77	0	7						
73	RBSM	100.00%	1	0	0	0	0	1	21						
74	RHB	99.08%	0.35	0.51	0.14	0	0.97	0.03	15 (0.08) 22 (0.62) 32 (0.21) 60 (0.06) 84 (0.03)	0	0	0	2243.45	0	0

75	SCBM	100.00%	0	0	1	0	0.19	0.81	1						
76	UOBM	97.64%	0.46	0.18	0.36	0.92	0.08	0	14 (0.35) 22 (0.27) 23 (0.04) 57 (0.17) 91 (0.00) 95 (0.16)	0	0	0	0	0	0
77	AFFIN	93.26%	0.41	0.39	0.2	0.26	0.7	0.04	3 (0.01) 22 (0.17) 23 (0.53) 57 (0.00) 84 (0.11) 93 (0.18)	0	0	0	0	0	0
78	ALBM	90.90%	0.61	0.39	0	0.23	0.77	0	3 (0.21) 22 (0.12) 23 (0.36) 84 (0.31)	0	0	17.34	0	0	53.77
79	AMBANK	98.74%	0.35	0.53	0.12	0.15	0.85	0	22 (0.23) 32 (0.00) 60 (0.67) 91 (0.08) 93 (0.01)	0	0	0	0	0	224.6
80	BBM	94.73%	0	0.16	0.84	1	0	0	23 (0.93) 61 (0.07) 91 (0.00)	37.74	0	0	0	13.53	6.06
81	BOAM	100.00%	0	1	0	0	0	1	1						
82	BOTMM	100.00%	0	0.55	0.45	0.53	0	0.47	5						
83	CIMB	100.00%	0	1	0	0	0.97	0.03	2						
84	CITIBM	100.00%	0	1	0	0	0.9	0.1	35						
85	DBM	100.00%	0	1	0	0	0	1	0						
86	EON	96.30%	0.53	0.47	0	0.82	0.18	0	3 (0.42) 23 (0.29) 93 (0.21) 95 (0.07)	0	0	143.09	0	0	91.19
87	HLBB	88.92%	0.19	0.43	0.38	0	0.85	0.15	15 (0.36) 19 (0.29) 25 (0.22) 57 (0.03) 72 (0.11)	0	0	0	7912.85	0	0
88	HSBCM	100.00%	0	1	0	0.44	0	0.56	2						
89	MBB	100.00%	0.01	0.99	0	1	0	0	0						
90	OCBCM	99.61%	0	0.14	0.86	0.56	0	0.44	13 (0.09) 19 (0.24) 82 (0.56) 91 (0.11)	1472.4	0	0	0	80.68	0
91	PBB	100.00%	0	0.51	0.49	1	0	0	8						
92	RBSM	69.31%	0.43	0.45	0.13	0	0.41	0.59	62 (0.24) 69 (0.03) 73 (0.04) 81 (0.54) 82 (0.15)	0	0	0	1291.33	0	0
93	RHB	100.00%	0.01	0.99	0	0.96	0.04	0	8						
94	SCBM	95.23%	0.36	0.64	0	0.9	0	0.1	23 (0.26) 88 (0.46) 93 (0.05) 95 (0.22)	0	0	8.2	0	103.21	0
95	UOBM	100.00%	0.45	0.37	0.19	0.95	0	0.05	5						

THAILAND

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	BB	92.74%	0	0.32	0.68	0	0.83	0.17	6 (0.31) 24 (0.18) 59 (0.24) 65 (0.27)	57.55	0	0	11.93	0	0
2	BOA	92.77%	0	0.32	0.68	0.12	0.64	0.24	4 (0.20) 6 (0.18) 7 (0.22) 11 (0.34) 68 (0.06)	62.39	0	0	0	0	0
3	CIMBT	83.06%	0	0	1	0.06	0	0.94	11 (0.05) 20 (0.02) 45 (0.93)	96.01	0.13	0	0	1.39	0
4	GHB	100.00%	0	0.52	0.48	0.8	0	0.2	12						
5	ICBCT	87.22%	0.24	0.32	0.44	0.41	0.44	0.15	4 (0.00) 6 (0.00) 7 (0.10) 11 (0.01) 13 (0.10) 15 (0.78)	0	0	0	0	0	0
6	KB	100.00%	0	0.97	0.03	0	1	0	10						
7	KNB	100.00%	0.33	0.59	0.08	0	1	0	22						
8	KTB	100.00%	0	0.4	0.6	0.65	0.35	0	2						
9	SCB	80.02%	0	0.33	0.67	0.12	0.68	0.2	4 (0.09) 6 (0.24) 7 (0.54) 11 (0.07) 68 (0.05)	12.96	0	0	0	0	0
10	SCBT	100.00%	0.4	0.6	0	0	1	0	0						
11	SCOMB	100.00%	0	1	0	0	0	1	9						
12	SMEDB	88.80%	0.51	0.19	0.3	0.53	0.47	0	4 (0.03) 7 (0.07) 13 (0.32) 15 (0.57) 52 (0.00)	0	0	0	0	0	0.47
13	TISCOB	100.00%	0.74	0.26	0	0.68	0.04	0.28	23						
14	TMBB	88.23%	0.6	0.35	0.05	0.95	0.05	0	4 (0.56) 6 (0.04) 11 (0.09) 16 (0.12) 75 (0.19)	0	0	0	0	0	1.71
15	TRB	100.00%	0	1	0	3.32	1.47	-3.78	12						
16	UOBT	100.00%	0	0.68	0.32	1	0	0	5						
17	BB	100.00%	0.95	0.01	0.04	0	0.4	0.6	0						
18	BOA	89.98%	0.47	0	0.53	0	0.58	0.42	26 (0.33) 36 (0.27) 45 (0.06) 59 (0.35)	0	0.2	0	55.14	0	0
19	CIMBT	71.90%	1	0	0	0.22	0.78	0	26 (0.97) 36 (0.03) 50 (0.00)	0	0.85	2.38	0	0	0.92
20	GHB	100.00%	0	0	1	1	0	0	2						
21	ICBCT	80.86%	0.68	0	0.32	0.39	0.57	0.04	7 (0.18) 13 (0.13) 15 (0.59) 23 (0.09) 36 (0.01)	0	0.24	0	0	0	0

22	KB	98.08%	0.67	0.21	0.12	0	0.98	0.02	24 (0.27) 26 (0.13) 38 (0.49) 50 (0.11) 59 (0.01)	0	0	0	26.62	0	0
23	KNB	100.00%	0.95	0	0.05	0.25	0.75	0	5						
24	KTB	100.00%	0.06	0.35	0.58	0	1	0	5						
25	SCB	91.04%	0.85	0	0.15	0	0.95	0.05	26 (0.65) 38 (0.18) 50 (0.12) 52 (0.06)	0	2.2	0	54.05	0	0
26	SCBT	100.00%	1	0	0	0	0.94	0.06	13						
27	SCOMB	100.00%	0.26	0	0.74	0	0.35	0.65	0						
28	SMEDB	85.77%	0.77	0	0.23	0.48	0.52	0	13 (0.18) 15 (0.55) 23 (0.24) 36 (0.03)	0	0.06	0	0	0	0.35
29	TISCOB	98.67%	0.6	0	0.4	0.39	0.43	0.17	7 (0.09) 13 (0.39) 15 (0.09) 36 (0.02) 45 (0.41)	0	0.31	0	0	0	0
30	TMBB	80.54%	0.99	0.01	0	0.49	0.46	0.05	13 (0.05) 36 (0.34) 38 (0.19) 45 (0.10) 50 (0.32)	0	0	3.3	0	0	0
31	TRB	100.00%	1	0	0	0	1	0	5						
32	UOBT	86.45%	0.58	0.23	0.19	0.43	0.57	0	7 (0.08) 13 (0.75) 52 (0.02) 66 (0.13) 68 (0.02)	0	0	0	0	0	0.88
33	BB	100.00%	0	0	1	0	0.87	0.13	0						
34	BOA	90.77%	1	0	0	0	0.94	0.06	26 (0.31) 38 (0.18) 50 (0.51)	0	1.97	0.27	9.28	0	0
35	CIMBT	84.31%	0.88	0	0.12	0	1	0	26 (0.95) 50 (0.02) 52 (0.04)	0	1.27	0	19.26	0	7.08
36	GHB	100.00%	0	0	1	0.47	0.43	0.11	10						
37	ICBCT	69.68%	0.46	0.1	0.44	0.38	0.4	0.22	4 (0.02) 7 (0.36) 13 (0.03) 15 (0.52) 36 (0.00) 45 (0.07)	0	0	0	0	0	0
38	KB	100.00%	1	0	0	0	0.89	0.11	7						
39	KNB	98.80%	0.89	0	0.11	0.26	0.68	0.05	7 (0.46) 23 (0.11) 26 (0.03) 36 (0.00) 45 (0.40)	0	0.03	0	0	0	0
40	KTB	100.00%	0.96	0	0.04	0.53	0.47	0	0						
41	SCB	80.35%	0.85	0	0.15	0	0.96	0.04	26 (0.65) 38 (0.04) 50 (0.23) 52 (0.08)	0	0.09	0	15	0	0
42	SCBT	100.00%	0	0.39	0.61	0	0.82	0.18	0						
43	SCOMB	100.00%	1	0	0	0	0.2	0.8	0						
44	SMEDB	78.95%	0.78	0	0.22	0.52	0.48	0	13 (0.28) 15 (0.65) 23 (0.04) 36 (0.03)	0	0.15	0	0	0	0.39

45	TISCOB	100.00%	0.27	0	0.73	0.07	0.19	0.74	10						
46	TMBB	88.43%	1	0	0	0.35	0.58	0.07	26 (0.19) 38 (0.09) 45 (0.10) 50 (0.62)	0	3.43	15.19	0	0	0
47	TRB	71.06%	0.52	0.48	0	1	0	0	13 (0.02) 16 (0.00) 31 (0.98)	0	0	0.02	0	0.05	0.03
48	UOBT	80.23%	0.59	0.24	0.17	0.39	0.61	0	7 (0.44) 13 (0.37) 50 (0.14) 52 (0.02) 66 (0.03)	0	0	0	0	0	0.4
49	BB	100.00%	0.73	0.27	0	0.67	0.33	0	0						
50	BOA	100.00%	1	0	0	0.16	0.84	0	13						
51	CIMBT	67.54%	0.02	0.46	0.52	0	1	0	7 (0.34) 8 (0.01) 26 (0.64) 68 (0.01)	0	0	0	2	0	1.93
52	GHB	100.00%	0	0	1	0	1	0	8						
53	ICBCT	76.95%	0.32	0.45	0.23	0.48	0.52	0	4 (0.05) 7 (0.37) 8 (0.01) 13 (0.03) 15 (0.55)	0	0	0	0	0	0
54	KB	94.47%	0.04	0.37	0.59	0	0.85	0.15	6 (0.04) 24 (0.18) 59 (0.41) 65 (0.03) 75 (0.34)	0	0	0	4.97	0	0
55	KNB	90.72%	0.82	0.12	0.06	0.31	0.69	0	7 (0.51) 13 (0.23) 23 (0.10) 26 (0.11) 50 (0.01) 52 (0.04)	0	0	0	0	0	0.24
56	KTB	100.00%	0.81	0.08	0.11	1	0	0	0						
57	SCB	84.40%	0.26	0.34	0.4	0.15	0.77	0.08	6 (0.03) 7 (0.39) 24 (0.10) 26 (0.33) 59 (0.07) 68 (0.09)	0	0	0	0	0	0
58	SCBT	100.00%	0.02	0.13	0.85	0	0.36	0.64	0						
59	SCOMB	100.00%	0.66	0.34	0	0	0.84	0.16	9						
60	SMEDB	62.37%	0.82	0	0.18	0.93	0.07	0	4 (0.04) 13 (0.33) 15 (0.63) 20 (0.00)	0	0.62	0	0	0	0.51
61	TISCOB	88.58%	0.43	0.21	0.36	0.35	0.39	0.25	4 (0.08) 7 (0.50) 11 (0.01) 13 (0.14) 45 (0.26) 59 (0.01)	0	0	0	0	0	0
62	TMBB	82.41%	1	0	0	0.44	0.48	0.08	36 (0.04) 38 (0.19) 45 (0.42) 50 (0.35)	0	0.11	0.43	0	0	0
63	TRB	68.21%	0.53	0.31	0.16	1	0	0	13 (0.05) 15 (0.87) 16 (0.02) 31 (0.06)	0	0	0	0	0.06	0.06
64	UOBT	87.43%	0.51	0.26	0.23	0.43	0.57	0	4 (0.02) 7 (0.43) 13 (0.37) 66 (0.18) 68 (0.00)	0	0	0	0	0	1.02
65	BB	100.00%	0.02	0.96	0.02	0.53	0	0.47	2						
66	BOA	100.00%	0.82	0.18	0	0.7	0.3	0	5						

67	CIMBT	74.59%	0.76	0.24	0	0.29	0.71	0	7 (0.82) 13 (0.11) 50 (0.03) 66 (0.04)	0	0	0.74	0	0	0.12
68	GHB	100.00%	0	0.47	0.53	0.99	0	0.01	7						
69	ICBCT	100.00%	0	0.09	0.91	0.07	0.13	0.8	0						
70	KB	100.00%	0.41	0.59	0	0	1	0	0						
71	KNB	90.41%	0.54	0.27	0.19	0.26	0.74	0	7 (0.93) 24 (0.02) 26 (0.00) 50 (0.02) 52 (0.03)	0	0	0	0	0	0.02
72	KTB	100.00%	0.56	0.3	0.15	1	0	0	0						
73	SCB	84.57%	0.56	0.2	0.24	0.42	0.55	0.03	4 (0.03) 6 (0.30) 7 (0.60) 59 (0.01) 66 (0.03) 68 (0.03)	0	0	0	0	0	0
74	SCBT	93.53%	0	0.49	0.51	0	0.79	0.21	6 (0.09) 7 (0.81) 11 (0.04) 15 (0.06)	23.47	0	0	34.24	0	0
75	SCOMB	100.00%	0.76	0.24	0	0	0	1	3						
76	SMEDB	80.85%	0.57	0.43	0	1	0	0	13 (0.59) 16 (0.11) 31 (0.31)	0	0	0.27	0	1.13	0.61
77	TISCOB	93.76%	0.39	0.23	0.37	0.33	0.39	0.28	4 (0.04) 7 (0.27) 11 (0.01) 13 (0.06) 45 (0.62) 59 (0.00)	0	0	0	0	0	0
78	TMBB	86.09%	1	0	0	0.54	0.03	0.44	11 (0.32) 13 (0.54) 59 (0.02) 75 (0.12)	0	2.16	2.3	0	0	0
79	TRB	68.17%	0.49	0.31	0.2	1	0	0	13 (0.03) 15 (0.26) 16 (0.01) 31 (0.70)	0	0	0	0	0.06	0.04
80	UOBT	82.57%	0.55	0.45	0	0.35	0.65	0	6 (0.19) 7 (0.17) 13 (0.34) 31 (0.30)	0	0	0.24	0	0	0.83

VIETNAM

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	ABBKV	100.00%	0.77	0	0.23	0.91	0.04	0.05	7						
2	ACB	85.65%	0.16	0.79	0.05	0	1	0	3 (0.03) 14 (0.44) 18 (0.07) 29 (0.46)	0	0	0	2433.48	0	41.32
3	AGRIBV	100.00%	0.22	0.78	0	0.93	0	0.07	33						
4	DONGA	96.47%	0.45	0.26	0.29	0.45	0.3	0.25	14 (0.03) 29 (0.05) 44 (0.56) 64 (0.00) 77 (0.31) 84 (0.05)	0	0	0	0	0	0
5	HABU	92.14%	0.52	0.31	0.17	0.24	0.76	0	1 (0.56) 14 (0.22) 73 (0.02) 77 (0.08) 90	0	0	0	0	0	19.26

									(0.12)						
6	MHB	82.58%	0.24	0.6	0.16	0.37	0.63	0	3 (0.02) 14 (0.05) 31 (0.54) 33 (0.03) 90 (0.36)	0	0	0	0	0	75.36
7	MPV	99.71%	0.2	0.75	0.05	0	0.75	0.25	3 (0.01) 21 (0.54) 42 (0.03) 47 (0.33) 87 (0.09)	0	0	0	408.68	0	0
8	NAMAV	100.00%	0.75	0.1	0.15	0.21	0.73	0.07	0						
9	NAVIB	92.67%	0	0.44	0.56	0.38	0	0.62	29 (0.67) 31 (0.28) 42 (0.00) 52 (0.05)	822.84	0	0	0	26.83	0
10	OCB	94.15%	0.52	0.21	0.27	0.41	0.59	0	1 (0.32) 14 (0.08) 31 (0.40) 73 (0.00) 90 (0.20)	0	0	0	0	0	11.27
11	OCV	100.00%	0.09	0.59	0.32	0.98	0	0.02	31 (0.50) 51 (0.50)	0	0	0	0	0	0
12	SACOM	93.19%	0.21	0.68	0.11	0	0.84	0.16	3 (0.04) 14 (0.06) 21 (0.87) 42 (0.01) 87 (0.02)	0	0	0	336.58	0	0
13	SAIGON	100.00%	0.51	0.47	0.02	0.76	0.24	0	1						
14	THCOMV	100.00%	0	0.72	0.28	0	0.3	0.7	36						
15	VEXIMB	86.01%	0.2	0.68	0.11	0.43	0.57	0	3 (0.01) 14 (0.26) 18 (0.01) 31 (0.45) 33 (0.17) 44 (0.10)	0	0	0	0	0	0
16	VIBB	88.58%	0.2	0.67	0.13	0.43	0.57	0	3 (0.01) 14 (0.09) 18 (0.02) 31 (0.63) 33 (0.25)	0	0	0	0	0	36.02
17	VIDPB	92.17%	0.2	0.72	0.09	0	1	0	3 (0.00) 14 (0.03) 18 (0.01) 29 (0.96)	0	0	0	3.57	0	14.07
18	VIETCB	100.00%	0	0.47	0.53	1	0	0	14						
19	VIETIN	100.00%	0.2	0.16	0.64	1	0	0	0						
20	VPB	88.76%	0.35	0.48	0.18	0.41	0.54	0.05	3 (0.01) 14 (0.13) 44 (0.12) 84 (0.01) 90 (0.22) 97 (0.51)	0	0	0	0	0	0
21	ABBKV	100.00%	0.23	0.64	0.12	0.01	0.72	0.27	7						
22	ACB	84.78%	0.23	0.69	0.09	0	0.83	0.17	3 (0.05) 14 (0.46) 21 (0.19) 42 (0.06) 87 (0.23)	0	0	0	2426.67	0	0
23	AGRIBV	100.00%	1	0	0	0.83	0.17	0	7						
24	DONGA	90.42%	0.31	0.52	0.16	0.3	0.56	0.14	3 (0.00) 14 (0.06) 44 (0.13) 77 (0.65) 84 (0.09) 97 (0.06)	0	0	0	0	0	0
25	HABU	94.39%	0.34	0.59	0.07	0	1	0	14 (0.49) 65 (0.06) 77 (0.20) 90 (0.25)	0	0	0	384.9	0	37.07

26	MHB	83.37%	0.31	0.58	0.11	0.01	0.99	0	3 (0.00) 14 (0.22) 65 (0.01) 67 (0.14) 90 (0.63)	0	0	0	0	0	110.51
27	MPV	99.69%	0.23	0.68	0.09	0	0.81	0.19	3 (0.01) 14 (0.11) 21 (0.76) 42 (0.02) 87 (0.10)	0	0	0	862.33	0	0
28	NAMAV	86.38%	0.3	0.6	0.09	0.1	0.9	0	1 (0.21) 14 (0.12) 29 (0.52) 77 (0.05) 90 (0.10)	0	0	0	0	0	14.83
29	NAVIB	100.00%	0	1	0	0	0	1	12						
30	OCB	96.08%	0.36	0.47	0.17	0.37	0.57	0.06	1 (0.13) 14 (0.14) 29 (0.51) 77 (0.00) 84 (0.06) 90 (0.15)	0	0	0	0	0	0
31	OCV	100.00%	0	0.38	0.62	1	0	0	11						
32	SACOM	99.58%	0.18	0.82	0	0.04	0.69	0.27	3 (0.05) 21 (0.68) 42 (0.06) 47 (0.13) 52 (0.09)	0	0	16.38	0	0	0
33	SAIGON	100.00%	0.3	0.45	0.24	0.73	0.27	0	5						
34	THCOMV	100.00%	0	0	1	0.78	0.06	0.17	4						
35	VEXIMB	96.26%	0	0.69	0.31	0.47	0.23	0.29	14 (0.27) 18 (0.01) 31 (0.40) 44 (0.20) 52 (0.13)	810.51	0	0	0	0	0
36	VIBB	86.91%	0.2	0.67	0.14	0.4	0.6	0	3 (0.03) 14 (0.30) 18 (0.03) 31 (0.53) 33 (0.11)	0	0	0	0	0	33.81
37	VIDPB	90.81%	0.17	0.7	0.13	0.24	0.76	0	1 (0.12) 3 (0.00) 14 (0.09) 18 (0.00) 29 (0.78)	0	0	0	0	0	12.81
38	VIETCB	100.00%	0	0.04	0.96	0.23	0.54	0.23	0						
39	VIETIN	96.77%	0.32	0.2	0.48	0.5	0.46	0.04	3 (0.16) 23 (0.19) 64 (0.29) 78 (0.03) 83 (0.00) 93 (0.33)	0	0	0	0	0	0
40	VPB	81.99%	0.25	0.69	0.06	0	1	0	3 (0.02) 14 (0.34) 29 (0.34) 77 (0.30)	0	0	0	297.11	0	25.58
41	ABBKV	79.97%	0.32	0.6	0.07	0	1	0	3 (0.02) 14 (0.58) 77 (0.19) 90 (0.20)	0	0	0	1574.61	0	20.19
42	ACB	100.00%	0.27	0.73	0	0	0	1	11						
43	AGRIBV	100.00%	0	1	0	0.41	0	0.59	3						
44	DONGA	100.00%	0.21	0.79	0	0.88	0	0.12	8						
45	HABU	96.19%	0.22	0.52	0.26	0	1	0	34 (0.39) 65 (0.60) 73 (0.00) 78 (0.01)	0	0	0	1046.67	0	7.15
46	MHB	88.93%	0.36	0.57	0.07	0	1	0	23 (0.02) 65 (0.16)	0	0	0	750.92	0	54.86

									80 (0.06) 90 (0.76)							
47	MPV	100.00%	0.18	0.82	0	0	0.71	0.29		2						
48	NAMAV	89.99%	0.35	0.46	0.19	0	1	0	1 (0.31) 14 (0.05) 65 (0.07) 77 (0.57)		0	0	0	55.27	0	11.76
49	NAVIB	91.68%	0	0.48	0.52	0.4	0	0.6	29 (0.39) 31 (0.50) 42 (0.01) 52 (0.10)		1625.25	0	0	0	52.06	0
50	OCB	94.88%	0.26	0.61	0.13	0.36	0.64	0	3 (0.02) 14 (0.33) 31 (0.36) 33 (0.05) 90 (0.25)		0	0	0	0	0	39
51	OCV	100.00%	0	0.69	0.31	0.99	0	0.01		1						
52	SACOM	100.00%	0.27	0.43	0.3	0.65	0	0.35		7						
53	SAIGON	100.00%	0.19	0.23	0.58	1	0	0		0						
54	THCOMV	90.19%	0.23	0.53	0.24	0.48	0.52	0	3 (0.06) 14 (0.59) 18 (0.08) 34 (0.13) 44 (0.14)		0	0	0	0	0	28.94
55	VEXIMB	98.00%	0.23	0.52	0.24	0.37	0.51	0.12	3 (0.02) 14 (0.17) 18 (0.01) 34 (0.18) 44 (0.58) 52 (0.04)		0	0	0	0	0	0
56	VIBB	86.16%	0.21	0.7	0.1	0.07	0.76	0.17	3 (0.04) 14 (0.48) 18 (0.05) 21 (0.29) 52 (0.08) 87 (0.05)		0	0	0	0	0	0
57	VIDPB	92.18%	0.19	0.69	0.12	0.29	0.71	0	1 (0.67) 3 (0.01) 14 (0.05) 18 (0.01) 31 (0.26)		0	0	0	0	0	6.02
58	VIETCB	100.00%	0	0	1	0.5	0	0.5		1						
59	VIETIN	100.00%	0.54	0.11	0.35	0.58	0.15	0.27		1						
60	VPB	95.75%	0.52	0.48	0	0.73	0.25	0.01	3 (0.03) 13 (0.63) 29 (0.03) 44 (0.24) 84 (0.07)		0	0	13.19	0	0	0
61	ABBKV	100.00%	0.95	0	0.05	0	0.95	0.05		0						
62	ACB	100.00%	0.19	0	0.81	0	0.6	0.4		0						
63	AGRIBV	100.00%	1	0	0	0	0	1		1						
64	DONGA	100.00%	0.86	0	0.14	0.38	0.49	0.13		3						
65	HABU	100.00%	0.31	0.6	0.09	0	1	0		9						
66	MHB	89.48%	0.75	0	0.25	0	1	0	68 (0.03) 73 (0.56) 80 (0.42)		0	77.64	0	2260.78	0	101.16
67	MPV	100.00%	0.29	0.59	0.12	0	0.99	0.01		2						
68	NAMAV	100.00%	0.64	0	0.36	0.07	0.93	0		1						
69	NAVIB	82.35%	0.34	0.6	0.06	0	1	0	65 (0.19) 77 (0.64) 80 (0.01) 90 (0.16)		0	0	0	125.68	0	19.64

70	OCB	100.00%	1	0	0	0.65	0.35	0	0						
71	OCV	100.00%	0.7	0	0.3	0	1	0	0						
72	SACOM	98.25%	1	0	0	0	0.91	0.09	63 (0.05) 64 (0.39) 74 (0.56)	0	729.89	5.9	5035.05	0	0
73	SAIGON	100.00%	0.54	0	0.46	0.1	0.9	0	8						
74	THCOMV	100.00%	1	0	0	0	0.18	0.82	7						
75	VEXIMB	99.42%	0.3	0.54	0.16	0.08	0.89	0.02	3 (0.03) 14 (0.11) 23 (0.01) 65 (0.47) 73 (0.09) 74 (0.30)	0	0	0	0	0	0
76	VIBB	90.56%	0.34	0.56	0.1	0.01	0.99	0	23 (0.01) 73 (0.15) 74 (0.29) 79 (0.00) 80 (0.56)	0	0	0	0	0	305.06
77	VIDPB	100.00%	0.53	0.47	0	0.08	0.85	0.08	12						
78	VIETCB	100.00%	0	0	1	0.12	0.88	0	4						
79	VIETIN	100.00%	0.49	0.51	0	0	1	0	1						
80	VPB	100.00%	1	0	0	0	1	0	5						
81	ABBKV	91.37%	0.14	0.8	0.06	0	1	0	3 (0.06) 14 (0.47) 18 (0.04) 29 (0.44)	0	0	0	1223.05	0	64.9
82	ACB	92.56%	0.18	0.56	0.25	0	0.69	0.31	42 (0.07) 43 (0.02) 58 (0.43) 74 (0.40) 78 (0.07)	0	0	0	5482.87	0	0
83	AGRIBV	100.00%	0	0.01	0.99	1	0	0	1						
84	DONGA	100.00%	0.85	0.11	0.03	0.94	0	0.06	7						
85	HABU	89.71%	0.33	0.52	0.15	0.09	0.89	0.02	3 (0.02) 14 (0.48) 23 (0.00) 65 (0.41) 73 (0.02) 74 (0.07)	0	0	0	0	0	0
86	MHB	86.03%	0.35	0.53	0.12	0.09	0.91	0	23 (0.04) 65 (0.21) 73 (0.23) 80 (0.29) 90 (0.24)	0	0	0	0	0	115.29
87	MPV	100.00%	0.21	0.66	0.13	0	0.84	0.16	7						
88	NAMAV	81.81%	0.26	0.67	0.07	0.07	0.93	0	3 (0.00) 14 (0.24) 29 (0.13) 77 (0.46) 90 (0.16)	0	0	0	0	0	67.23
89	NAVIB	72.69%	0.35	0.51	0.13	0.3	0.63	0.07	3 (0.01) 14 (0.27) 77 (0.58) 84 (0.01) 90 (0.03) 97 (0.11)	0	0	0	0	0	0
90	OCB	100.00%	0.4	0.39	0.21	0.31	0.69	0	16						
91	OCV	77.04%	0.08	0.76	0.15	0	1	0	14 (0.34) 18 (0.06) 34 (0.58) 78 (0.02)	0	0	0	2643.42	0	104.03
92	SACOM	96.07%	0.71	0.03	0.26	0.59	0	0.41	42 (0.31) 43 (0.04) 52 (0.24) 59 (0.27) 84	0	0	0	0	16.69	0

									(0.15)						
93	SAIGON	100.00%	0.21	0	0.79	0.77	0.23	0	1						
94	THCOMV	97.01%	0.15	0.72	0.13	0	0.82	0.18	3 (0.06) 18 (0.23) 42 (0.04) 74 (0.61) 87 (0.06)	0	0	0	1145.46	0	0
95	VEXIMB	100.00%	0.2	0.53	0.27	0.16	0.72	0.12	0						
96	VIBB	79.81%	0.21	0.69	0.1	0	0.86	0.14	3 (0.13) 14 (0.64) 21 (0.00) 42 (0.00) 74 (0.05) 87 (0.18)	0	0	0	2174.59	0	0
97	VIDPB	100.00%	0.19	0.66	0.16	0.22	0.63	0.14	3						
98	VIETCB	100.00%	0	0.83	0.17	0.6	0	0.4	0						
99	VIETIN	98.55%	0.28	0.72	0	0	1	0	3 (0.83) 23 (0.12) 43 (0.05)	0	0	577.9	390.35	0	1337.16
100	VPB	87.97%	0.31	0.57	0.11	0	1	0	3 (0.06) 14 (0.37) 67 (0.05) 90 (0.52)	0	0	0	1796.01	0	73.01

PHILIPPINES

	DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
1	ABP	86.29%	0.49	0.51	0	0.04	0.96	0	2 (0.30) 6 (0.56) 45 (0.05) 64 (0.09)	0	0	0	0	0	0.37
2	AUBP	100.00%	0.76	0.15	0.09	0.73	0	0.27	27						
3	BCP	93.45%	1	0	0	0.29	0.55	0.16	2 (0.53) 6 (0.26) 11 (0.04) 30 (0.17)	0	0.38	0.3	0	0	0
4	BOUB	96.31%	0.15	0	0.85	0	1	0	5 (0.13) 9 (0.04) 25 (0.83)	0	1.15	0	12.16	0	0.39
5	BPI	100.00%	0	0.4	0.6	0.13	0.87	0	3						
6	CBP	100.00%	0.66	0.34	0	0	0.89	0.11	23						
7	LBOP	100.00%	0.56	0.31	0.13	0	1	0	0						
8	MBBP	98.14%	0.23	0.77	0	0	1	0	2 (0.43) 14 (0.10) 38 (0.48)	0	0	0.26	0.05	0	0.2
9	MBTCP	100.00%	0.49	0.25	0.25	0	1	0	5						
10	PBCP	83.45%	0.53	0	0.47	0	0.89	0.11	2 (0.55) 6 (0.17) 11 (0.03) 13 (0.25)	0	0.59	0	6.79	0	0
11	PDB	100.00%	0.95	0	0.05	0	0.96	0.04	5						
12	PNBP	84.62%	0.25	0.61	0.14	0	0.7	0.3	2 (0.05) 6 (0.37) 42 (0.02) 50 (0.54) 83	0	0	0	5.6	0	0

									(0.02)							
13	PTBP	100.00%	0.56	0	0.44	0	1	0		4						
14	PVBP	100.00%	0.22	0.78	0	0.17	0.83	0		3						
15	RCBCP	100.00%	1	0	0	0	1	0		1						
16	SBP	97.83%	0.62	0	0.38	0	1	0	6 (0.72) 11 (0.03) 13 (0.25)		0	0.48	0	12.11	0	0.36
17	UBP	100.00%	0.24	0.07	0.69	0	0.3	0.7		7						
18	UCPB	73.81%	1	0	0	0.35	0.5	0.15	2 (0.12) 6 (0.16) 30 (0.68) 42 (0.04)		0	0.38	0.32	0	0	0
19	UOBP	100.00%	1	0	0	0	0	1		3						
20	ABP	87.40%	0.41	0.59	0	0	0.85	0.15	2 (0.35) 6 (0.50) 42 (0.06) 45 (0.09)		0	0	0.24	7.07	0	0
21	AUBP	99.01%	0	0.34	0.66	0.05	0.71	0.25	2 (0.90) 17 (0.03) 25 (0.01) 51 (0.04) 78 (0.03)		0.26	0	0	0	0	0
22	BCP	84.18%	1	0	0	0.32	0.52	0.16	2 (0.40) 6 (0.31) 30 (0.30) 42 (0.00)		0	0.31	0.09	0	0	0
23	BOUB	100.00%	0	0	1	0	0	1		3						
24	BPI	100.00%	0	0.16	0.84	0.16	0.81	0.03		1						
25	CBP	100.00%	0	0	1	0	0.95	0.05		4						
26	LBOP	100.00%	0.65	0.35	0	0	1	0		0						
27	MBBP	97.36%	0.33	0.65	0.02	0.96	0	0.04	2 (0.14) 38 (0.17) 57 (0.05) 65 (0.62) 76 (0.01) 80 (0.00)		0	0	0	0	0.04	0
28	MBTCP	100.00%	0.04	0	0.96	0	0.88	0.12		3						
29	PBCP	97.47%	0.48	0	0.52	0	0.09	0.91	2 (0.22) 17 (0.51) 19 (0.25) 50 (0.01)		0	0.67	0	1.14	0	0
30	PDB	100.00%	0.4	0	0.6	0.6	0.4	0		11						
31	PNBP	96.57%	0.24	0	0.76	0	0.28	0.72	17 (0.14) 23 (0.05) 50 (0.68) 93 (0.13)		0	0.74	0	6.97	0	0
32	PTBP	100.00%	0.16	0	0.84	0.73	0.25	0.02		3						
33	PVBP	86.27%	0.15	0.75	0.1	0	1	0	2 (0.64) 14 (0.17) 76 (0.17) 83 (0.02)		0	0	0	1.29	0	0.13
34	RCBCP	93.87%	0.59	0	0.41	0	0.95	0.05	6 (0.53) 9 (0.04) 15 (0.34) 23 (0.09)		0	0.28	0	4.2	0	0
35	SBP	86.33%	0.05	0.62	0.33	0	0.81	0.19	2 (0.10) 6 (0.57) 17 (0.17) 71 (0.07) 92 (0.09)		0	0	0	9.83	0	0
36	UBP	86.76%	0	0.56	0.44	0.02	0.75	0.24	6 (0.44) 17 (0.32) 71 (0.06) 92 (0.07) 93 (0.12)		18.18	0	0	0	0	0

37	UCPB	68.06%	1	0	0	0.36	0.49	0.15	2 (0.25) 6 (0.02) 30 (0.66) 42 (0.07)	0	0.25	0.07	0	0	0
38	UOBP	100.00%	0.43	0.57	0	0	0	1	5						
39	ABP	95.82%	0.44	0.56	0	0	0.86	0.14	2 (0.45) 6 (0.31) 42 (0.05) 45 (0.19)	0	0	0.66	5.4	0	0
40	AUBP	100.00%	0.18	0.31	0.51	1	0	0	6						
41	BCP	88.39%	0.56	0.3	0.14	0.34	0.66	0	2 (0.23) 6 (0.14) 30 (0.42) 87 (0.01) 92 (0.20)	0	0	0	0	0	0.18
42	BOUB	100.00%	0.16	0.84	0	0.15	0	0.85	12						
43	BPI	100.00%	0	0	1	0.29	0	0.71	1						
44	CBP	99.04%	0.57	0.08	0.35	0.38	0.62	0	5 (0.02) 6 (0.27) 9 (0.02) 73 (0.66) 80 (0.03)	0	0	0	0	0	0.03
45	LBOP	100.00%	0.48	0.52	0	0	0.9	0.1	3						
46	MBBP	78.41%	0.76	0.24	0	0	1	0	2 (0.83) 19 (0.03) 38 (0.15)	0	0	0.07	0.39	0	0.52
47	MBTCP	98.33%	0.24	0.19	0.57	0.18	0.61	0.21	23 (0.21) 24 (0.16) 28 (0.07) 43 (0.21) 80 (0.01) 85 (0.34)	0	0	0	0	0	0
48	PBCP	94.81%	0.81	0	0.19	0	0.62	0.38	2 (0.58) 6 (0.19) 17 (0.13) 19 (0.09)	0	0.36	0	10.5	0	0
49	PDB	100.00%	0.91	0.09	0	0.95	0	0.05	0						
50	PNBP	100.00%	0.39	0.61	0	0	0	1	4						
51	PTBP	100.00%	0	0	1	0.13	0.41	0.46	2						
52	PVBP	96.86%	0.1	0.69	0.21	0.36	0.64	0	2 (0.15) 64 (0.01) 76 (0.79) 81 (0.01) 83 (0.05)	0	0	0	0	0	0.13
53	RCBCP	95.56%	0.53	0.33	0.14	0.06	0.94	0	6 (0.78) 9 (0.02) 42 (0.06) 64 (0.09) 80 (0.04)	0	0	0	0	0	0.58
54	SBP	100.00%	0.33	0	0.67	0.18	0.23	0.59	0						
55	UBP	83.18%	0.07	0.62	0.31	0	0.78	0.22	6 (0.45) 17 (0.37) 71 (0.04) 81 (0.06) 92 (0.08)	0	0	0	11.46	0	0
56	UCPB	57.47%	0.78	0	0.22	0.76	0	0.24	2 (0.54) 30 (0.11) 40 (0.29) 42 (0.06)	0	0.09	0	0	0.21	0
57	UOBP	100.00%	0.12	0.19	0.69	0.03	0.34	0.63	1						
58	ABP	84.58%	0.21	0.56	0.22	0.32	0.66	0.02	2 (0.67) 64 (0.22) 80 (0.02) 81 (0.01) 83 (0.03) 92 (0.05)	0	0	0	0	0	0

59	AUBP	99.93%	0.13	0.01	0.86	1	0	0	30 (0.03) 32 (0.20) 40 (0.75) 73 (0.03)	0	0	0	0	0.12	0.29
60	BCP	95.08%	0.27	0	0.73	1	0	0	30 (0.59) 62 (0.02) 73 (0.39)	0	0.21	0	0	0.05	2.28
61	BOUB	93.18%	0.52	0	0.48	0.5	0.36	0.14	5 (0.05) 28 (0.15) 42 (0.03) 62 (0.24) 80 (0.53)	0	0.95	0	0	0	0
62	BPI	100.00%	0.47	0	0.53	1	0	0	4						
63	CBP	100.00%	0	0	1	0.42	0.58	0	0						
64	LBOP	100.00%	0.59	0.41	0	0.17	0.83	0	4						
65	MBBP	100.00%	0.67	0.33	0	0.92	0.08	0	2						
66	MBTCP	99.51%	0	0.08	0.92	0.23	0.77	0	9 (0.13) 28 (0.46) 62 (0.06) 80 (0.35)	50.5	0	0	0	0	2.16
67	PBCP	80.13%	0.49	0.18	0.33	0	1	0	2 (0.56) 6 (0.13) 11 (0.09) 13 (0.22)	0	0	0	5.3	0	0.21
68	PDB	100.00%	0.52	0.18	0.3	1	0	0	1						
69	PNBP	88.92%	0.26	0.6	0.13	0.07	0.65	0.28	42 (0.04) 50 (0.05) 71 (0.40) 81 (0.06) 83 (0.06) 88 (0.40)	0	0	0	0	0	0
70	PTBP	99.72%	0.28	0	0.72	0.12	0.88	0	25 (0.00) 32 (0.57) 73 (0.02) 89 (0.41)	0	0.02	0	0	0	0.15
71	PVBP	100.00%	0	0.68	0.32	0.34	0	0.66	5						
72	RCBCP	95.47%	0.72	0	0.28	0.54	0.46	0	6 (0.13) 30 (0.21) 73 (0.47) 80 (0.19)	0	0.52	0	0	0	0.56
73	SBP	100.00%	0.28	0.08	0.64	0.52	0.42	0.06	6						
74	UBP	90.43%	0	0.55	0.45	0	0.82	0.18	6 (0.04) 81 (0.02) 92 (0.73) 93 (0.21)	6.58	0	0	8.85	0	0
75	UCPB	61.72%	0.53	0.14	0.33	1	0	0	40 (0.56) 62 (0.04) 68 (0.39) 80 (0.02)	0	0	0	0	0.26	0.03
76	UOBP	100.00%	0.08	0	0.92	0.59	0.41	0	3						
77	ABP	99.03%	0.2	0.8	0	0.27	0.62	0.1	2 (0.40) 38 (0.29) 80 (0.04) 81 (0.05) 83 (0.21)	0	0	0.61	0	0	0
78	AUBP	100.00%	0	0.16	0.84	0.66	0	0.34	1						
79	BCP	85.97%	0.33	0.04	0.63	0.36	0.51	0.13	25 (0.36) 30 (0.05) 32 (0.02) 40 (0.40) 51 (0.01) 73 (0.15)	0	0	0	0	0	0
80	BOUB	100.00%	0	0.99	0	1	0	0	13						
81	BPI	100.00%	0	0.68	0.32	0.68	0	0.32	9						
82	CBP	97.41%	0.12	0.59	0.29	0	0.81	0.19	6 (0.46) 71 (0.22) 81 (0.13) 83 (0.11) 92	0	0	0	5.03	0	0

									(0.08)							
83	LBOP	100.00%	0	1	0	0	1	0	8							
84	MBBP	95.92%	0.23	0.77	0	0.5	0.49	0.01	2 (0.01) 14 (0.36) 38 (0.07) 65 (0.56) 80 (0.00)	0	0	0.02	0	0	0	
85	MBTCP	100.00%	0	0.36	0.64	0	0.76	0.24	1							
86	PBCP	82.11%	0.5	0.19	0.31	0	1	0	2 (0.50) 6 (0.08) 11 (0.08) 13 (0.34)	0	0	0	4.62	0	0.02	
87	PDB	100.00%	0.68	0.32	0	0.36	0.64	0	1							
88	PNBP	100.00%	0	1	0	0.01	0.6	0.4	1							
89	PTBP	100.00%	0	0	1	0	0.92	0.08	1							
90	PVBP	91.16%	0	0.72	0.28	0.38	0.62	0	2 (0.35) 40 (0.54) 81 (0.02) 95 (0.08)	6.06	0	0	0	0	0.59	
91	RCBCP	99.88%	0.25	0.55	0.19	0.1	0.71	0.19	2 (0.30) 42 (0.14) 80 (0.10) 81 (0.06) 83 (0.02) 92 (0.38)	0	0	0	0	0	0	
92	SBP	100.00%	0	0.54	0.46	0.09	0.87	0.05	8							
93	UBP	100.00%	0	0	1	0.05	0.24	0.71	3							
94	UCPB	58.57%	0.79	0	0.21	0.82	0	0.18	30 (0.16) 40 (0.79) 42 (0.03) 80 (0.02)	0	0.05	0	0	0.21	0	
95	UOBP	100.00%	0	0.95	0.05	0	1	0	1							

Window Analysis Result Segregated by Country

MALAYSIA

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
AFFIN09	96.05%	0.68	0.3	0.01	0.35	0.65	0	3 (0.11) 8 (0.10) 10 (0.07) 17 (0.17)	0	0	0	0	0	4.9
ALBM09	95.97%	0.72	0.28	0	0.35	0.64	0.02	3 (0.12) 8 (0.23) 10 (0.18) 13 (0.01)	0	0	34.79	0	0	0
AMBANK09	100.00%	0.64	0	0.36	0.07	0.93	0	4						
BBM09	100.00%	0.57	0.03	0.4	1	0	0	0						
BOAM09	100.00%	0	1	0	0.1	0	0.9	1						
BOTMM09	100.00%	0	0	1	0.16	0	0.84	5						
CIMB09	97.86%	0.73	0.27	0	0.45	0.52	0.03	8 (1.54) 10 (0.54) 17 (0.32) 19 (1.67)	0	0	708.22	0	0	0
CITIBM09	100.00%	0.57	0.43	0	0	0.84	0.16	6						
DBM09	87.57%	0	0.5	0.5	0	0.83	0.17	5 (4.39) 6 (0.45) 8 (0.00)	589.34	0	0	1157.36	0	0
EON09	100.00%	0.82	0.18	0	0.65	0.35	0	3						
HLBB09	90.18%	0.21	0.5	0.29	0	0.96	0.04	3 (0.47) 6 (3.13) 8 (0.10) 15 (0.05)	0	0	0	9472.8	0	0
HSBCM09	100.00%	1	0	0	0	0.24	0.76	2						
MBB09	100.00%	1	0	0	0.44	0.37	0.19	1						
OCBCM09	93.84%	0.35	0.36	0.29	0.19	0.74	0.07	3 (0.05) 6 (1.98) 15 (0.01) 17 (0.01) 19 (0.75)	0	0	0	0	0	0
PBB09	100.00%	0.15	0.41	0.44	0.35	0.65	0	2						

RBSM09	79.72%	0.83	0	0.17	0	0.45	0.55	6 (0.17) 8 (0.02) 12 (0.05)	0	18.11	0	1834.23	0	0
RHB09	100.00%	0.14	0.68	0.18	0.51	0.49	0	3						
SCBM09	95.02%	0.52	0.48	0	0.86	0	0.14	6 (1.03) 12 (0.35) 19 (0.36)	0	0	79.59	0	70.33	0
UOBM09	100.00%	0.69	0.26	0.05	0.69	0.21	0.1	3						
AFFIN08	93.75%	0.45	0.53	0.02	0.13	0.87	0	21 (0.43) 22 (0.14) 24 (0.99) 36 (0.09)	0	0	0	0	0	57.96
ALBM08	100.00%	0.54	0.46	0	0.15	0.82	0.04	3						
AMBANK08	100.00%	0.53	0.29	0.18	0.01	0.99	0	5						
BBM08	100.00%	0.38	0	0.62	1	0	0	1						
BOAM08	100.00%	0	1	0	0	0.91	0.09	3						
BOTMM08	100.00%	0	0	1	0.27	0	0.73	4						
CIMB08	96.47%	0.55	0.45	0	0.26	0.71	0.03	21 (1.87) 31 (0.02) 32 (0.02) 36 (1.05)	0	0	258.6	0	0	0
CITIBM08	99.22%	0.59	0.37	0.04	0.1	0.81	0.09	21 (0.40) 22 (0.07) 24 (13.60) 31 (0.26) 35 (0.04)	0	0	0	0	0	0
DBM08	96.66%	0.54	0	0.46	0	0.88	0.12	22 (0.05) 25 (0.65) 35 (0.15)	0	10.16	0	3585.43	0	0
EON08	99.34%	0.53	0.47	0	0.31	0.69	0	22 (0.09) 36 (0.17) 38 (0.54)	0	0	163.4	0	0	32.38
HLBB08	89.74%	0.13	0.59	0.27	0.05	0.95	0	22 (0.11) 24 (14.62) 25 (4.09) 34 (0.12)	0	0	0	0	0	360.23
HSBCM08	100.00%	0	1	0	0.78	0	0.22	4						
MBB08	100.00%	0.93	0.07	0	0.71	0.18	0.1	1						
OCBCM08	99.49%	0.28	0.46	0.26	0.87	0	0.13	23 (0.95) 25 (1.41) 31 (0.15) 38 (0.73)	0.01	0	0	0	69.01	0
PBB08	100.00%	0	0.71	0.29	0.47	0.53	0	1						
RBSM08	100.00%	1	0	0	0	0	1	3						
RHB08	100.00%	0.39	0.56	0.05	0.18	0.82	0	3						

SCBM08	98.15%	0	0.4	0.6	0	0.03	0.97	25 (1.25) 31 (0.59) 35 (0.46)	2223.15	0	0	797.51	0	0
UOBM08	100.00%	0.6	0.4	0.01	1	0	0	2						
AFFIN07	90.16%	1	0	0	0.2	0.8	0	41 (0.00) 43 (7.95) 57 (0.63)	0	2.49	18.8	0	0	171.7
ALBM07	100.00%	0.38	0.62	0	0.13	0.87	0	5						
AMBANK07	100.00%	0.6	0	0.4	0.19	0.81	0	3						
BBM07	100.00%	0	0.45	0.55	1	0	0	2						
BOAM07	100.00%	1	0	0	0	0.96	0.04	10						
BOTMM07	100.00%	0	0	1	0.26	0	0.74	2						
CIMB07	96.43%	0.45	0.55	0	0.14	0.82	0.03	40 (0.77) 43 (23.12) 50 (0.96) 57 (1.68)	0	0	352.1	0	0	0
CITIBM07	97.83%	0	0.81	0.19	0.08	0.9	0.02	40 (0.19) 43 (12.72) 50 (0.21) 57 (0.43)	2853.28	0	0	0	0	0
DBM07	100.00%	0.72	0	0.28	0	0.36	0.64	0						
EON07	95.80%	1	0	0	0.25	0.75	0	43 (2.55) 57 (1.11)	0	3.08	20.36	0	0	158.6
HLBB07	88.41%	0.04	0.75	0.21	0.1	0.9	0	41 (0.15) 42 (14.67) 43 (12.70) 57 (0.32)	0	0	0	0	0	64.06
HSBCM07	100.00%	0	1	0	0.01	0	0.99	6						
MBB07	96.08%	0.44	0.56	0	0.15	0.82	0.03	40 (2.14) 43 (20.27) 50 (0.54) 57 (3.81)	0	0	56.19	0	0	0
OCBCM07	97.75%	0	0.9	0.1	1	0	0	50 (0.11) 57 (0.95)	2582.62	0	0	0	52.34	75.18
PBB07	99.08%	0.05	0.75	0.2	0.12	0.88	0	41 (0.65) 42 (34.14) 43 (7.38) 44 (2.60) 57 (1.11)	0	0	0	0	0	0
RBSM07	59.70%	0	0.77	0.23	0	0.83	0.17	43 (3.53) 44 (0.28) 50 (0.01)	334.67	0	0	935.77	0	0
RHB07	95.63%	0	0.84	0.16	0.1	0.9	0	40 (0.32) 43 (14.51) 57 (1.90)	3815.02	0	0	0	0	273.16

SCBM07	92.37%	0	0.81	0.19	0.09	0.89	0.02	40 (0.12) 43 (7.76) 50 (0.23) 57 (0.43)	1262.7	0	0	0	0	0
UOBM07	100.00%	0.78	0	0.22	0.57	0.25	0.18	10						
AFFIN06	80.68%	1	0	0	0	1	0	61 (27.78)	0	64.24	31.51	6443.49	0	64.37
ALBM06	80.36%	0.81	0.19	0	0	0.74	0.26	61 (15.11) 69 (0.12) 73 (0.10)	0	0	73.6	2201.89	0	0
AMBANK06	95.32%	1	0	0	0	1	0	61 (63.00)	0	239.27	16.29	12405.62	0	509.72
BBM06	100.00%	0.43	0.54	0.03	1	0	0	14						
BOAM06	100.00%	0	1	0	0	0.94	0.06	1						
BOTMM06	100.00%	0	0	1	0.09	0	0.91	3						
CIMB06	81.64%	0.81	0.19	0	0	0.78	0.22	61 (107.38) 69 (0.18) 73 (0.82)	0	0	328.74	18306.31	0	0
CITIBM06	92.40%	0.81	0.19	0	0	0.74	0.26	61 (29.71) 69 (0.19) 73 (0.53)	0	0	136.65	9511.19	0	0
DBM06	85.02%	0.78	0	0.22	0	0.54	0.46	61 (1.57) 63 (0.86) 73 (0.32)	0	19.56	0	2878.9	0	0
EON06	86.07%	1	0	0	0	1	0	61 (40.33)	0	123.65	30.05	6827.98	0	135.12
HLBB06	90.66%	0	0	1	0	1	0	61 (51.97)	11032.68	310.28	0	15220.43	0	67.83
HSBCM06	100.00%	0	1	0	0.4	0	0.6	5						
MBB06	86.58%	0.47	0.53	0	0	0.81	0.19	61 (137.10) 62 (6.88) 69 (1.40)	0	0	6.83	19255.37	0	0
OCBCM06	77.92%	0	0	1	0	0.97	0.03	61 (28.66) 63 (0.50)	541.98	17.98	0	2237.79	0	0
PBB06	89.77%	0	0	1	0	1	0	61 (129.73)	21054.63	381.75	0	26637.39	0	234.77
RBSM06	100.00%	1	0	0	0	0	1	6						
RHB06	76.86%	1	0	0	0	1	0	61 (86.22)	0	73.74	15.28	19982.35	0	178.27
SCBM06	80.42%	0.8	0.2	0	0	0.77	0.23	61 (31.56) 69 (0.03) 73 (0.81)	0	0	2.01	8335.32	0	0
UOBM06	90.42%	0.78	0	0.22	0	0.66	0.34	61 (25.57) 63 (0.81) 73 (0.30)	0	118.33	0	3285.06	0	0
AFFIN05	93.23%	0.37	0.63	0	0.83	0	0.17	80 (20.64) 88 (0.15) 89 (0.00)	0	0	28.12	0	64.5	0
ALBM05	96.44%	1	0	0	0.18	0.5	0.31	80 (21.64) 85 (0.78) 88 (0.02)	0	30.21	29.75	0	0	0

AMBANK05	99.04%	1	0	0	0.73	0	0.27	80 (55.67) 88 (0.05)	0	184.97	109.54	0	58.88	0
BBM05	100.00%	0.17	0.54	0.28	0.66	0.34	0	11						
BOAM05	100.00%	0	1	0	0	0.93	0.07	0						
BOTMM05	100.00%	0	0.24	0.76	0.21	0	0.79	0						
CIMB05	96.75%	1	0	0	0	0.84	0.16	80 (94.96) 85 (2.58)	0	213.89	219.79	4756.8	0	0
CITIBM05	92.85%	0.71	0.29	0	0	0.74	0.26	80 (30.17) 85 (0.86) 88 (0.19)	0	0	28.15	4887.22	0	0
DBM05	100.00%	0.34	0	0.66	0	0.18	0.82	5						
EON05	90.72%	1	0	0	0	1	0	80 (42.69)	0	80.37	65.52	1228.99	0	84.92
HLBB05	90.11%	0	0.21	0.79	0	1	0	80 (18.59) 95 (1.01)	8248.47	0	0	3678.52	0	21.45
HSBCM05	100.00%	0	1	0	0	0	1	6						
MBB05	100.00%	0	0.73	0.27	0.69	0	0.31	2						
OCBCM05	98.10%	0	0	1	0.9	0	0.1	80 (27.01) 95 (0.22)	1451.72	61.65	0	0	123.06	0
PBB05	96.30%	0	0.18	0.82	0	1	0	80 (102.87) 95 (0.51)	12858.14	0	0	7438.88	0	149.4
RBSM05	86.83%	0	0.59	0.41	0	0	1	85 (0.58) 88 (0.01)	87.23	0	0	175.43	2.25	0
RHB05	81.33%	0	0.18	0.82	0	1	0	80 (71.83) 95 (0.37)	2171.77	0	0	4385.1	0	140.65
SCBM05	86.61%	0.3	0.47	0.23	0	0.68	0.32	80 (25.06) 85 (0.51) 88 (0.02) 89 (0.04)	0	0	0	1922.86	0	0
UOBM05	100.00%	0	0	1	0.1	0.5	0.4	4						

Philippines

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
ABP09	97.79%	0.28	0.56	0.16	0.32	0.65	0.03	4 (0.12) 7 (0.09) 8 (0.11) 16 (0.07) 19 (8.42)	0	0	0	0	0	0
AUBP09	100.00%	0.05	0	0.95	0.49	0	0.51	5						

BCP09	94.91%	0.52	0.03	0.46	0.1	0.81	0.1	2 (0.80) 10 (0.83) 11 (0.23) 13 (0.00) 16 (0.11)	0	0	0	0	0	0
BOUB09	100.00%	0.61	0.39	0	0.82	0	0.18	3						
BPI09	100.00%	0	0.83	0.17	0.59	0	0.41	2						
CBP09	95.25%	0.35	0.54	0.11	0.16	0.67	0.18	2 (2.02) 4 (0.01) 15 (0.06) 16 (0.55) 19 (13.39)	0	0	0	0	0	0
LBOP09	100.00%	0.21	0.59	0.2	0.34	0.66	0	1						
MBBP09	100.00%	0.58	0.42	0	0.23	0.71	0.06	2						
MBTCP09	95.13%	0.29	0.55	0.16	0.2	0.62	0.19	2 (8.03) 4 (0.20) 5 (0.17) 16 (0.08) 19 (49.16)	0	0	0	0	0	0
PBCP09	100.00%	0.57	0	0.43	0	0.9	0.1	1						
PDB09	100.00%	0.57	0	0.43	0.65	0.35	0	2						
PNBP09	100.00%	0.08	0.92	0	0.05	0	0.95	0						
PTBP09	100.00%	0	0	1	0.06	0.94	0	1						
PVBP09	95.35%	0	0.43	0.57	0.6	0.4	0	2 (0.31) 5 (0.02) 16 (0.13)	0.63	0	0	0	0	0.62
RCBCP09	100.00%	0.43	0.52	0.05	0.14	0.63	0.23	1						
SBP09	100.00%	0.17	0.42	0.42	0.06	0.94	0	5						
UBP09	100.00%	0	0.62	0.38	0	0	1	0						
UCPB09	61.78%	0.85	0	0.15	0.83	0	0.17	2 (0.91) 8 (1.13) 11 (0.12)	0	0.11	0	0	0.32	0
UOBP09	100.00%	0	1	0	0	1	0	3						
ABP08	86.35%	0.15	0.47	0.38	0.38	0.62	0	24 (0.00) 26 (0.27) 27 (0.50) 33 (0.62) 35 (0.05)	0	0	0	0	0	0
AUBP08	100.00%	0.22	0	0.78	1	0	0	4						
BCP08	91.23%	0.64	0	0.36	0.12	0.88	0	21 (1.90) 30 (0.20) 38 (0.66)	0	0.14	0	0	0	1.94
BOUB08	89.89%	0.34	0.66	0	0.9	0	0.1	24 (0.52) 27 (8.22) 33 (5.89)	0	0	0.39	0	1.59	0
BPI08	100.00%	0	0.45	0.55	1	0	0	7						

CBP08	94.89%	0	0.53	0.47	0.54	0.46	0	21 (1.69) 24 (0.05) 35 (0.65)	9.63	0	0	0	0	0.01
LBOP08	100.00%	0	0.66	0.34	0.38	0.62	0	2						
MBBP08	100.00%	0.43	0.57	0	0.97	0.03	0	5						
MBTCP08	88.60%	0.14	0.53	0.33	0.4	0.6	0	24 (0.25) 26 (0.25) 27 (3.94) 33 (4.23) 35 (1.28)	0	0	0	0	0	0
PBCP08	97.39%	0.54	0	0.46	0	0.85	0.15	21 (0.92) 33 (0.18) 38 (2.69)	0	0.44	0	10.24	0	0
PDB08	100.00%	0.54	0	0.46	1	0	0	3						
PNBP08	78.20%	0	1	0	0.76	0.11	0.13	24 (0.03) 33 (3.74) 38 (15.83)	10.59	0	0.42	0	0	0
PTBP08	100.00%	0	0	1	0	1	0	0						
PVBP08	100.00%	0	0	1	0	0	1	8						
RCBCP08	90.54%	0.38	0.25	0.36	0.78	0.15	0.07	21 (1.22) 24 (0.13) 27 (2.88) 30 (0.12) 33 (1.26)	0	0	0	0	0	0
SBP08	100.00%	0	0.61	0.39	0	0.99	0.01	4						
UBP08	92.09%	0	0.56	0.44	0	0.95	0.05	33 (1.26) 35 (0.76) 38 (5.93)	19.96	0	0	12.96	0	0
UCPB08	64.21%	0.45	0.23	0.32	0.92	0	0.08	24 (0.06) 27 (0.25) 30 (0.54) 33 (0.24)	0	0	0	0	0.24	0
UOBP08	100.00%	1	0	0	0	0.72	0.28	4						
ABP07	91.88%	0.04	0.75	0.21	0	0.8	0.2	40 (2.35) 45 (0.13) 50 (0.06) 57 (3.77)	0	0	0	13.96	0	0
AUBP07	100.00%	0	0.25	0.75	0.97	0	0.03	9						
BCP07	89.28%	0.54	0	0.46	0	1	0	40 (1.79) 49 (0.22)	0	0.2	0	7.63	0	0.37
BOUB07	99.93%	0.28	0.64	0.09	0.55	0	0.45	40 (10.07) 43 (0.07) 50 (0.95) 57 (16.23)	0	0	0	0	2.78	0
BPI07	100.00%	0	0.95	0.05	0.66	0	0.34	2						
CBP07	90.18%	0	0.73	0.27	0	1	0	40 (4.50) 52 (0.04)	6.83	0	0	11.92	0	0.37
LBOP07	100.00%	0.03	0.73	0.24	0	0.84	0.16	3						

MBBP07	98.11%	0.58	0.2	0.22	0	1	0	40 (0.15) 49 (0.27) 57 (1.08)	0	0	0	1.69	0	0.28
MBTCP07	91.94%	0	0.83	0.17	0.08	0.67	0.25	40 (7.34) 43 (0.29) 45 (0.20) 50 (0.58)	31.18	0	0	0	0	0
PBCP07	100.00%	0.81	0	0.19	0	0.71	0.29	0						
PDB07	100.00%	1	0	0	1	0	0	2						
PNBP07	100.00%	0	0.79	0.21	0	0	1	6						
PTBP07	100.00%	0	0	1	0	0.79	0.21	0						
PVBP07	100.00%	0	0.87	0.13	0.32	0.68	0	1						
RCBCP07	88.18%	0.04	0.79	0.17	0	0.82	0.18	40 (4.85) 45 (0.13) 50 (0.01) 57 (2.06)	0	0	0	14.63	0	0
SBP07	100.00%	0.52	0	0.48	0.08	0.36	0.55	1						
UBP07	83.46%	0	0.41	0.59	0	0.57	0.43	40 (2.61) 50 (0.10) 54 (0.23)	10.46	0	0	27.46	0	0
UCPB07	59.50%	0.87	0	0.13	0.47	0	0.53	40 (1.39) 50 (0.07) 57 (1.42)	0	0.26	0	0	0.25	0
UOBP07	100.00%	1	0	0	0	0.44	0.56	5						
ABP06	82.89%	0	0.9	0.1	0	1	0	59 (4.83) 76 (2.64)	22.41	0	0	5.95	0	0.37
AUBP06	100.00%	0.81	0.05	0.14	0.18	0.44	0.38	11						
BCP06	77.29%	0.91	0	0.09	0	0.96	0.04	59 (1.63) 68 (0.47) 76 (0.01)	0	0.08	0	2.52	0	0
BOUB06	91.69%	0	0.89	0.11	0.33	0	0.67	59 (16.87) 69 (0.70) 76 (3.54)	25.15	0	0	0	3.7	0
BPI06	100.00%	0	0.62	0.38	1	0	0	1						
CBP06	93.68%	0	0.46	0.54	0	1	0	59 (4.75) 70 (0.42)	10.99	0	0	4.15	0	0.14
LBOP06	99.68%	0	0.88	0.12	0	1	0	59 (9.77) 76 (10.74)	95.44	0	0	11.02	0	3.43
MBBP06	100.00%	0.55	0.45	0	1	0	0	1						
MBTCP06	84.82%	0	0.46	0.54	1	0	0	59 (16.39) 62 (0.27)	34.37	0	0	0	2.84	0.57
PBCP06	100.00%	0	0	1	0	0	1	1						
PDB06	100.00%	0.34	0	0.66	1	0	0	2						
PNBP06	100.00%	0	0.81	0.19	0	0	1	2						
PTBP06	100.00%	0	0	1	0	1	0	2						
PVBP06	98.58%	0	0.89	0.11	0	1	0	59 (0.98) 76	6.05	0	0	0.11	0	0.33

								(0.71)						
RCBCP06	74.61%	0	0.92	0.08	0	1	0	59 (7.65) 76 (0.19)	0.29	0	0	12.4	0	0.55
SBP06	80.92%	0	0.43	0.57	0	1	0	59 (3.93) 70 (0.04)	9.21	0	0	17.31	0	0.22
UBP06	81.33%	0	0.13	0.87	0	0.06	0.94	59 (4.05) 67 (0.08) 69 (0.02)	34.39	0	0	10.47	0	0
UCPB06	61.29%	0.85	0	0.15	0.82	0	0.18	59 (1.87) 65 (0.69) 68 (0.40)	0	0.01	0	0	0.52	0
UOBP06	100.00%	1	0	0	0	0	1	6						
ABP05	77.68%	0	0.82	0.18	0	1	0	78 (4.29) 90 (1.20)	22.7	0	0	5.79	0	0.84
AUBP05	100.00%	0.64	0.15	0.22	0.66	0	0.34	11						
BCP05	75.89%	0.47	0	0.53	0	1	0	78 (2.33) 89 (0.07)	0	0.25	0	2.09	0	0.2
BOUB05	78.06%	0	0.11	0.89	0	0.7	0.3	78 (6.07) 89 (1.07) 93 (0.05)	23.87	0	0	7.04	0	0
BPI05	100.00%	0	0.82	0.18	1	0	0	1						
CBP05	90.48%	0	0.4	0.6	0	1	0	78 (5.09) 89 (0.37)	14.69	0	0	8.76	0	0.01
LBOP05	86.39%	0	0.79	0.21	0	1	0	78 (4.43) 90 (7.24)	40.22	0	0	19.29	0	1.32
MBBP05	100.00%	0.23	0.77	0	0	1	0	0						
MBTCP05	80.08%	0	0.71	0.29	1	0	0	78 (18.28) 81 (0.20)	71.54	0	0	0	0.51	3.64
PBCP05	78.21%	0.09	0	0.91	0	0.67	0.33	78 (1.18) 89 (0.37) 93 (0.05)	0	0.47	0	6.58	0	0
PDB05	99.15%	0.49	0	0.51	0	1	0	78 (1.59) 89 (0.11)	0	0.67	0	0.75	0	0.53
PNBP05	100.00%	0	1	0	0.02	0	0.98	0						
PTBP05	100.00%	0	0	1	0	1	0	8						
PVBP05	100.00%	0	1	0	0.71	0.29	0	2						
RCBCP05	72.62%	0.47	0	0.53	0	1	0	78 (8.22) 89 (0.14)	0	0.13	0	22.49	0	1.06
SBP05	84.77%	0	0.45	0.55	0	1	0	78 (3.11) 89 (0.80)	3.07	0	0	16.61	0	0.1
UBP05	100.00%	0	0	1	0	0	1	2						
UCPB05	57.28%	0.13	0	0.87	1	0	0	78 (3.40) 89 (0.08)	0	0.25	0	0	0.32	0.49
UOBP05	100.00%	1	0	0	0	0	1	0						

Thailand

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
BB09	100.00%	0	0.38	0.62	0.29	0.71	0	0						
BOA09	100.00%	0.78	0.22	0	0.56	0.44	0	2						
CIMBT09	91.02%	0.66	0.34	0	0	0.75	0.25	5 (0.25) 7 (0.78) 11 (0.01)	0	0	1.72	6.23	0	0
GHB09	100.00%	0	0	1	1	0	0	2						
ICBCT09	100.00%	0	0.01	0.99	0	0	1	2						
KB09	100.00%	0.52	0.48	0	0.01	0.99	0	1						
KNB09	100.00%	0.36	0.37	0.28	0	1	0	2						
KTB09	100.00%	0.1	0.4	0.5	1	0	0	0						
SCB09	93.33%	0.12	0.39	0.5	0.14	0.86	0	4 (0.06) 7 (0.11) 10 (0.46) 11 (0.20)	0	0	0	0	0	1.45
SCBT09	100.00%	0.06	0.44	0.51	0	1	0	2						
SCOMB09	100.00%	0	0.39	0.61	0	0	1	3						
SMEDB09	100.00%	0.81	0.19	0	1	0	0	1						
TISCOB09	100.00%	0.98	0	0.02	0.66	0.24	0.09	0						
TMBB09	88.65%	0.84	0.16	0	0	0	1	5 (5.84) 11 (0.09)	0	0	3.7	17.63	2.52	0
TRB09	86.96%	0.83	0.17	0	0.96	0.04	0	2 (0.00) 4 (0.00) 12 (0.04)	0	0	0.1	0	0	0.03
UOBT09	91.53%	0.51	0.49	0	0	1	0	2 (0.05) 6 (0.10) 10 (0.18)	0	0	0.13	0	0	1.41
BB08	98.98%	0	0.44	0.56	0	0.97	0.03	20 (0.21) 24 (0.56) 26 (1.00) 27 (0.40)	88.62	0	0	0	0	0
BOA08	100.00%	0.82	0.18	0	0.7	0.3	0	2						
CIMBT08	78.70%	0.41	0.59	0	0	1	0	23 (1.16) 27 (0.04)	0	0	0.03	38.93	0	2.01
GHB08	100.00%	0	0	1	1	0	0	5						
ICBCT08	86.89%	0.03	0.53	0.44	0	0.98	0.02	20 (0.02) 23 (0.11) 24 (0.00)	0	0	0	0.7	0	0

								27 (0.02)						
KB08	100.00%	0	1	0	0.83	0	0.17	0						
KNB08	100.00%	1	0	0	0	0.97	0.03	4						
KTB08	100.00%	0	0.5	0.5	1	0	0	5						
SCB08	91.91%	0.03	0.47	0.49	0	0.98	0.02	20 (0.10) 23 (0.48) 24 (0.11) 27 (0.12)	0	0	0	40.95	0	0
SCBT08	100.00%	0	0	1	0	0	1	1						
SCOMB08	100.00%	0.93	0.07	0	0.32	0	0.68	6						
SMEDB08	74.93%	1	0	0	1	0	0	20 (0.06)	0	0.36	0.83	0	0.1	0.02
TISCOB08	100.00%	1	0	0	0.74	0.12	0.14	1						
TMBB08	82.92%	0.85	0.15	0	0.68	0.28	0.04	18 (0.33) 23 (0.12) 27 (0.07) 29 (1.30)	0	0	0.62	0	0	0
TRB08	87.02%	0.82	0.18	0	1	0	0	20 (0.00) 24 (0.00)	0	0	0.16	0	0.07	0.03
UOBT08	96.70%	0.78	0.22	0	0.83	0.17	0	18 (0.16) 24 (0.01) 27 (0.07)	0	0	0.61	0	0	0.37
BB07	95.37%	0	0.44	0.56	0.2	0.67	0.13	36 (0.23) 38 (0.70) 39 (5.09) 40 (0.01)	280	0	0	0	0	0
BOA07	83.94%	0.64	0.35	0.01	0.72	0.28	0	38 (0.34) 39 (1.99) 45 (0.48) 47 (0.42)	0	0	0	0	0	3.11
CIMBT07	84.00%	0.59	0	0.41	0	1	0	36 (0.06) 39 (1.92)	0	0.03	0	67.25	0	7.85
GHB07	100.00%	0	0	1	0.99	0	0.01	5						
ICBCT07	76.39%	0	0.46	0.54	0.19	0.69	0.12	36 (0.01) 38 (0.01) 39 (0.32) 40 (0.01)	0.07	0	0	0	0	0
KB07	100.00%	0	1	0	0.01	0.91	0.08	5						
KNB07	100.00%	0.74	0.26	0	0	1	0	7						
KTB07	100.00%	0	0.55	0.45	1	0	0	3						
SCB07	78.82%	0.11	0.43	0.46	0.15	0.85	0	36 (0.02) 39 (1.49) 40 (0.11) 42 (0.42)	0	0	0	0	0	1.12
SCBT07	100.00%	0	0.49	0.51	0	1	0	1						
	100.00%	0.55	0.45	0	0	0	1	0						

SCOMB07													
SMEDB07	85.87%	0.98	0	0.02	1	0	0	36 (0.02) 45 (0.34)	0	0.03	0	0	0.27	0.64
TISCOB07	100.00%	0	0	1	0.08	0	0.92	4						
TMBB07	79.82%	0.61	0.37	0.02	0.72	0.28	0	38 (0.14) 39 (2.60) 45 (0.33) 47 (67.20)	0	0	0	0	0	1.61
TRB07	100.00%	0.67	0.33	0	1	0	0	3						
UOBT07	85.70%	0.65	0.34	0.01	0.72	0.28	0	38 (0.12) 39 (0.52) 45 (0.21) 47 (1.54)	0	0	0	0	0	1.39
BB06	98.26%	0	0.19	0.81	0	0.42	0.58	58 (0.56) 59 (0.87) 61 (4.18)	202.05	0	0	63.13	0	0
BOA06	92.14%	0	0.39	0.61	0.18	0.55	0.28	52 (0.20) 56 (0.03) 58 (0.78) 59 (0.33)	25.13	0	0	0	0	0
CIMBT06	59.09%	0.3	0.53	0.17	0	1	0	55 (1.62) 58 (0.25) 63 (12.51)	0	0	0	8.92	0	0.41
GHB06	100.00%	0	0	1	1	0	0	5						
ICBCT06	82.45%	0.91	0	0.09	0	0.66	0.34	55 (0.19) 61 (0.23) 63 (0.15)	0	0.06	0	0.54	0	0
KB06	100.00%	0	0.87	0.13	0.02	0.75	0.23	0						
KNB06	100.00%	0.84	0	0.16	0.13	0.87	0	3						
KTB06	100.00%	0	0.62	0.38	1	0	0	5						
SCB06	79.76%	0.11	0.36	0.53	0.2	0.57	0.23	52 (0.08) 56 (0.01) 58 (1.30) 59 (0.06) 61 (0.37)	0	0	0	0	0	0
SCBT06	100.00%	0.2	0.68	0.12	0	0.8	0.2	4						
SCOMB06	100.00%	0	1	0	0.16	0	0.84	3						
SMEDB06	88.67%	0.41	0.42	0.17	0.64	0.36	0	52 (0.02) 55 (0.19) 56 (0.00) 61 (0.27)	0	0	0	0	0	0.46
TISCOB06	100.00%	0.94	0	0.06	0.61	0	0.39	6						
TMBB06	79.01%	0.53	0.39	0.08	0.99	0	0.01	52 (0.28) 56 (0.27) 61 (1.46) 63 (42.85)	0	0	0	0	0.66	0
TRB06	100.00%	0.4	0.6	0	0	1	0	4						

UOBT06	100.00%	0.57	0.33	0.1	0.99	0	0.01	52 (0.02) 56 (0.12) 61 (0.32) 63 (15.51)	0	0	0	0	0.95	0
BB05	87.75%	0	0.32	0.68	0.21	0.58	0.2	68 (0.25) 70 (0.76) 71 (2.45) 75 (0.29)	108.55	0	0	0	0	0
BOA05	92.41%	0	0.36	0.64	0.24	0.55	0.21	68 (0.29) 70 (0.18) 71 (0.42) 75 (0.32)	65.46	0	0	0	0	0
CIMBT05	86.23%	0	0	1	0	0.08	0.92	68 (0.10) 75 (0.17)	63.95	2.04	0	22.14	0	0
GHB05	100.00%	0	0	1	1	0	0	7						
ICBCT05	85.50%	0.25	0.31	0.44	0.41	0.44	0.15	68 (0.00) 70 (0.00) 71 (0.09) 75 (0.01) 77 (0.13)	0	0	0	0	0	0
KB05	100.00%	0	0.72	0.28	0.32	0.68	0	5						
KNB05	100.00%	0.41	0	0.59	0	1	0	5						
KTB05	100.00%	0	0.46	0.54	0.69	0.31	0	0						
SCB05	79.64%	0	0.37	0.63	0.23	0.59	0.18	68 (0.17) 70 (0.25) 71 (0.71) 75 (0.05)	15.71	0	0	0	0	0
SCBT05	100.00%	0.34	0.58	0.07	0	1	0	0						
SCOMB05	100.00%	0	1	0	0	0	1	6						
SMEDB05	88.35%	0.68	0	0.32	0.53	0.47	0	68 (0.04) 71 (0.07) 77 (0.33)	0	0.01	0	0	0	0.49
TISCOB05	100.00%	1	0	0	0.84	0	0.16	3						
TMBB05	86.83%	0.44	0.39	0.16	0.82	0.15	0.03	68 (0.55) 70 (0.22) 75 (0.08) 77 (0.45) 80 (0.44)	0	0	0	0	0	0
TRB05	100.00%	0.35	0.65	0	0	1	0	0						
UOBT05	100.00%	0	0.68	0.32	1	0	0	1						

Vietnam

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}

ABBKV09	94.28%	0.15	0.63	0.23	0	1	0	7 (0.15) 10 (0.12) 15 (0.21)	0	0	0	642.82	0	86.53
ACB09	98.70%	0	0	1	0.36	0	0.64	13 (0.17) 14 (1.36)	15884.15	181.05	0	0	283.44	0
AGRIBV09	94.05%	0.78	0	0.22	0	0.86	0.14	4 (6.68) 5 (0.36) 10 (16.82)	0	2390.12	0	40229.67	0	0
DONGA09	100.00%	1	0	0	0.75	0	0.25	2						
HABU09	100.00%	0.65	0.15	0.2	0	0.88	0.12	1						
MHB09	98.64%	0.75	0	0.25	0	1	0	10 (2.45) 13 (0.10)	0	581.83	0	7743.32	0	120.16
MPV09	100.00%	0	0.63	0.37	0	0.84	0.16	6						
NAMAV09	90.47%	0.09	0.53	0.37	0	1	0	7 (0.05) 10 (0.25) 13 (0.05)	0	0	0	370.18	0	44.16
NAVIB09	82.79%	0.19	0.45	0.36	0.1	0.81	0.09	7 (0.01) 10 (0.04) 13 (0.04) 14 (0.05) 15 (0.03)	0	0	0	0	0	0
OCB09	100.00%	0.54	0.34	0.12	0.03	0.97	0	7						
OCV09	100.00%	0	0.67	0.33	0	1	0	0						
SACOM09	100.00%	0.75	0.25	0	0.1	0	0.9	0						
SAIGON09	100.00%	0.24	0	0.76	0.63	0.37	0	4						
THCOMV09	100.00%	0.49	0	0.51	0	0.49	0.51	3						
VEXIMB09	100.00%	0	0.45	0.55	0.48	0.49	0.03	4						
VIBB09	81.75%	0.25	0.48	0.27	0	0.92	0.08	7 (0.27) 10 (0.95) 14 (0.07) 17 (2.32)	0	0	0	2472.37	0	0
VIDPB09	100.00%	0.13	0.87	0	0.49	0	0.51	2						
VIETCB09	95.26%	0	0.39	0.61	0.49	0.32	0.2	4 (0.15) 7 (0.35) 15 (1.52) 17 (16.21)	37621.61	0	0	0	0	0
VIETIN09	100.00%	0.28	0.72	0	0	1	0	0						
VPB09	89.65%	0.12	0.66	0.22	0	1	0	7 (0.05) 10 (1.03) 15 (0.17)	0	0	0	2616.37	0	53.55
ABBKV08	100.00%	0.74	0.26	0	0	0.96	0.04	0						

ACB08	96.56%	0.34	0.2	0.46	0	0.86	0.14	25 (1.31) 31 (0.05) 33 (0.11) 34 (1.06)	0	0	0	10474.68	0	0
AGRIBV08	100.00%	0.49	0.51	0	1	0	0	0						
DONGA08	100.00%	0.34	0	0.66	0.73	0	0.27	1						
HABU08	100.00%	0.02	0.57	0.41	0	1	0	4						
MHB08	88.75%	0.52	0.29	0.19	0	1	0	28 (0.62) 33 (0.54) 40 (0.27)	0	0	0	2159.52	0	108.15
MPV08	100.00%	0.12	0.56	0.31	0	0.94	0.06	0						
NAMAV08	100.00%	0.67	0	0.33	0.07	0.93	0	1						
NAVIB08	82.45%	0.2	0.51	0.29	0.21	0.79	0	25 (0.11) 33 (0.04) 37 (1.07) 38 (0.00)	0	0	0	0	0	53.14
OCB08	100.00%	1	0	0	0.63	0.37	0	0						
OCV08	100.00%	0	0	1	0.05	0.8	0.15	1						
SACOM08	91.81%	0.88	0.12	0	0	0.75	0.25	24 (1.42) 34 (0.27) 37 (0.29)	0	0	76.9	9398.59	0	0
SAIGON08	100.00%	0.57	0.02	0.41	0.24	0.76	0	4						
THCOMV08	100.00%	0.08	0.37	0.55	0	0	1	3						
VEXIMB08	98.11%	0.14	0.45	0.4	0.16	0.75	0.09	25 (0.30) 33 (0.13) 34 (0.21) 37 (2.03) 38 (0.03)	0	0	0	0	0	0
VIBB08	87.51%	0.41	0.44	0.15	0	1	0	25 (0.57) 37 (1.80) 40 (0.66)	0	0	0	84.59	0	41.73
VIDPB08	100.00%	0	1	0	0.6	0	0.4	5						
VIETCB08	100.00%	0	0.58	0.42	0.54	0.46	0	2						
VIETIN08	92.94%	0.55	0.45	0	0	1	0	37 (41.31) 40 (0.29)	0	0	828.66	4871.7	0	2076.57
VPB08	100.00%	0.55	0.45	0	0.01	0.99	0	3						
ABBKV07	89.42%	0.03	0.74	0.23	0	0.96	0.04	45 (0.16) 47 (0.12) 50 (0.60) 51 (0.08)	0	0	0	924.35	0	0
ACB07	100.00%	0	0	1	0	0	1	1						
AGRIBV07	100.00%	0.2	0.8	0	0.11	0.85	0.04	0						

DONGA07	100.00%	0	1	0	0.88	0	0.12	0						
HABU07	100.00%	0.2	0	0.8	0	1	0	1						
MHB07	100.00%	1	0	0	0.23	0.77	0	0						
MPV07	100.00%	0.04	0.96	0	0	0.83	0.17	3						
NAMAV07	100.00%	0.99	0	0.01	0	0.97	0.03	0						
NAVIB07	93.30%	0	1	0	0.22	0	0.78	42 (0.00) 52 (0.12)	1802.79	0	6.18	0	49.66	0
OCB07	100.00%	0.23	0.59	0.18	0.16	0.84	0	3						
OCV07	100.00%	0	0	1	0.71	0.29	0	3						
SACOM07	100.00%	0	1	0	0.33	0	0.67	1						
SAIGON07	100.00%	0.34	0	0.66	0.82	0.18	0	0						
THCOMV07	98.78%	0.03	0.73	0.24	0.02	0.93	0.05	47 (0.28) 50 (0.88) 51 (0.41) 55 (0.15) 57 (2.40)	0.01	0	0	0.01	0	0
VEXIMB07	100.00%	0.06	0.69	0.25	0.14	0.78	0.08	2						
VIBB07	93.66%	0.03	0.73	0.25	0.02	0.92	0.06	47 (0.46) 50 (0.51) 51 (0.23) 55 (0.15) 57 (1.46)	0	0	0	0	0	0
VIDPB07	100.00%	0	0.96	0.04	0.1	0.9	0	2						
VIETCB07	100.00%	0.05	0.67	0.28	0.02	0.87	0.1	0						
VIETIN07	100.00%	0.81	0	0.19	0.28	0.49	0.23	0						
VPB07	100.00%	0.78	0.22	0	0.77	0.23	0	0						
ABBKV06	100.00%	0.73	0	0.27	0	0.63	0.37	0						
ACB06	82.58%	0.3	0.58	0.12	0	1	0	63 (0.03) 69 (12.62) 74 (1.18)	0	0	0	2417.07	0	64.11
AGRIBV06	100.00%	0.63	0.37	0	0.37	0.63	0	8						
DONGA06	100.00%	0.62	0	0.38	0.59	0.07	0.34	1						
HABU06	100.00%	0.82	0	0.18	0	1	0	1						
MHB06	87.43%	0.84	0	0.16	0	1	0	63 (0.03) 65 (0.91)	0	12.98	0	599.23	0	88.28

MPV06	96.05%	0.31	0.57	0.12	0	1	0	63 (0.01) 69 (5.32) 74 (0.44)	0	0	0	1015.56	0	17.35
NAMAV06	90.90%	0.27	0.62	0.11	0	1	0	63 (0.01) 69 (0.40) 74 (0.08)	0	0	0	33.47	0	15.49
NAVIB06	100.00%	0	1	0	0	0	1	8						
OCB06	100.00%	0.59	0.19	0.23	0.37	0.49	0.14	2						
OCV06	100.00%	0	0.88	0.12	1	0	0	2						
SACOM06	96.41%	0.59	0.07	0.34	0.48	0.17	0.35	64 (0.55) 69 (9.12) 70 (0.34) 73 (0.21) 74 (0.39)	0	0	0	0	0	0
SAIGON06	100.00%	0.74	0	0.26	0.73	0.27	0	1						
THCOMV06	100.00%	0	0	1	0.38	0.48	0.14	9						
VEXIMB06	100.00%	0	0.56	0.44	0.53	0	0.47	0						
VIBB06	88.80%	0.29	0.58	0.12	0.18	0.82	0	63 (0.01) 69 (3.96) 71 (3.65) 74 (0.39)	0	0	0	0	0	82.25
VIDPB06	94.86%	0.28	0.56	0.16	0.17	0.83	0	63 (0.00) 69 (1.23) 71 (0.14) 74 (0.07)	0	0	0	0	0	18.68
VIETCB06	95.58%	0	0.87	0.13	0	1	0	69 (44.54) 74 (5.98)	22683.56	0	0	1526.11	0	351.08
VIETIN06	99.79%	0.73	0	0.27	0	0.86	0.14	63 (0.31) 70 (5.23) 74 (0.43)	0	465.97	0	3447.57	0	0
VPB06	86.43%	0.27	0.62	0.11	0	1	0	63 (0.02) 69 (1.15) 74 (0.25)	0	0	0	528.03	0	19.67
ABBKV05	100.00%	0.07	0.93	0	1	0	0	3						
ACB05	84.31%	0.2	0.75	0.05	0	0.94	0.06	81 (11.56) 83 (0.01) 94 (0.71) 97 (2.39)	0	0	0	2658.36	0	0
AGRIBV05	100.00%	0.51	0.49	0	0.24	0.66	0.1	7						
DONGA05	100.00%	0.67	0.03	0.29	0.61	0	0.39	2						
HABU05	94.22%	0.49	0.38	0.13	0.35	0.65	0	83 (0.00) 88 (1.23) 93 (0.00) 94 (0.27)	0	0	0	0	0	27.63

MHB05	85.63%	0.46	0.33	0.21	0.4	0.6	0	83 (0.03) 88 (1.18) 93 (0.46) 94 (0.06)	0	0	0	0	0	96.59
MPV05	100.00%	0.32	0.59	0.08	0	0.56	0.44	1						
NAMAV05	100.00%	0.94	0	0.06	0	1	0	5						
NAVIB05	100.00%	0	1	0	0.27	0	0.73	0						
OCB05	99.34%	0.48	0.35	0.17	0.39	0.61	0	83 (0.00) 88 (0.67) 93 (0.27) 94 (0.09)	0	0	0	0	0	24.01
OCV05	100.00%	0	0.7	0.3	1	0	0	2						
SACOM05	95.21%	0.18	0.75	0.07	0	0.85	0.15	83 (0.04) 87 (0.23) 94 (0.00) 97 (0.00)	0	0	0	277.3	0	0
SAIGON05	100.00%	0.6	0	0.4	1	0	0	7						
THCOMV05	100.00%	0	0	1	0	0.45	0.55	9						
VEXIMB05	87.82%	0.13	0.56	0.31	0.87	0.02	0.11	81 (2.61) 84 (0.19) 91 (0.16) 93 (0.27) 94 (0.30)	0	0	0	0	0	0
VIBB05	85.41%	0.13	0.51	0.36	0.9	0.1	0	81 (5.37) 91 (0.02) 93 (0.53) 94 (0.24)	0	0	0	0	0	24.67
VIDPB05	100.00%	0.24	0.76	0	0	0.84	0.16	2						
VIETCB05	100.00%	0	0.81	0.19	0.31	0.48	0.21	0						
VIETIN05	95.94%	0.48	0.31	0.21	0.42	0.58	0	83 (0.31) 88 (2.82) 93 (5.74) 94 (0.84)	0	0	0	0	0	306.29
VPB05	90.36%	0.54	0.24	0.23	0.49	0.42	0.09	83 (0.03) 84 (0.19) 88 (0.28) 93 (0.29) 94 (0.16)	0	0	0	0	0	0

APPENDIX 9

Malmquist Productivity Index Segregated by Country

MALAYSIA

Forward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} AFFIN05	87.83%	0	1	0	0.82	0	0.18	23 (15.66) 31 (0.13)	1304.92	0	70.79	0	6.49	0
{X} ALBM05	88.73%	0.8	0.2	0	0	0.76	0.24	23 (18.47) 31 (0.05) 35 (0.40)	0	0	31.67	2444.63	0	0
{X} AMBANK05	87.94%	1	0	0	0	0.87	0.13	23 (44.40) 35 (0.54)	0	53.31	151.91	1115.05	0	0
{X} BBM05	96.92%	0	1	0	0.24	0.76	0	23 (0.74) 24 (0.08)	18.34	0	1.64	0	0	0.14
{X} BOAM05	89.23%	0	1	0	0.08	0.8	0.12	23 (0.03) 24 (0.69) 31 (0.00)	225.23	0	0.21	0	0	0
{X} BOTMM05	96.94%	0	0.7	0.3	0.5	0	0.5	23 (1.05) 25 (0.20) 31 (0.03)	458.6	0	0	0	12.36	0
{X} CIMB05	88.25%	0.8	0.2	0	0	0.77	0.23	23 (80.46) 31 (0.02) 35 (2.41)	0	0	226.45	12229.32	0	0
{X} CITIBM05	86.73%	0.47	0.53	0	0	0.82	0.18	23 (24.05) 24 (1.90) 31 (0.23)	0	0	55.17	7237.85	0	0
{X} DBM05	100.00%	0.74	0	0.26	0	0.49	0.51	0						
{X} EON05	82.86%	1	0	0	0	1	0	23 (35.15)	0	16.41	112.23	3721.46	0	86.38
{X} HLBB05	76.07%	0	0	1	0	0.97	0.03	23 (34.36) 25 (1.66)	6468.1	8.75	0	7148.21	0	0
{X} HSBCM05	100.00%	0	1	0	0.7	0	0.3	0						
{X} MBB05	100.00%	0	1	0	0.77	0	0.23	0						
{X} OCBCM05	78.28%	0.74	0	0.26	0.52	0	0.48	23 (22.62) 25 (0.47) 31 (0.03)	0	4.96	0	0	10.46	0
{X} PBB05	86.65%	0	1	0	0.22	0.78	0	23 (75.42) 24 (21.41)	7713.66	0	64.28	0	0	124.83

{X} RBSM05	84.40%	0.68	0.15	0.17	0	0.49	0.51	23 (0.01) 25 (0.35) 31 (0.01) 35 (0.32)	0	0	0	696.26	0	0
{X} RHB05	73.57%	0.44	0.56	0	0	1	0	23 (54.76) 24 (13.18)	0	0	53.59	523.96	0	120.17
{X} SCBM05	80.41%	0.47	0.53	0	0	0.83	0.17	23 (20.68) 24 (3.40) 31 (0.15)	0	0	13.58	1957.2	0	0
{X} UOBM05	87.41%	0	0	1	0	0.96	0.04	23 (17.13) 25 (2.06)	521.41	70.16	0	1875.08	0	0
{X} AFFIN06	92.74%	0	0.83	0.17	0.11	0.89	0	40 (0.14) 43 (2.68) 57 (0.59)	958.62	0	0	0	0	96.13
{X} ALBM06	94.18%	0.37	0.63	0	0.27	0.73	0	40 (0.01) 50 (0.25) 57 (0.28)	0	0	41.13	0	0	113.92
{X} AMBANK06	100.00%	0.04	0.74	0.22	0.12	0.88	0	0						
{X} BBM06	100.00%	0	0.9	0.1	1	0	0	0						
{X} BOAM06	100.00%	0	0.93	0.07	0	1	0	0						
{X} BOTMM06	100.00%	0	0.51	0.49	0	0	1	0						
{X} CIMB06	97.35%	0	0.82	0.18	0.18	0.82	0	40 (1.07) 50 (0.78) 57 (1.69)	278.06	0	0	0	0	457.66
{X} CITIBM06	100.00%	0.47	0.53	0	0.14	0.83	0.03	0						
{X} DBM06	85.48%	0.53	0.2	0.27	0	0.46	0.54	43 (0.27) 44 (0.42) 47 (0.30) 50 (0.04)	0	0	0	1803.28	0	0
{X} EON06	97.92%	0	0.84	0.16	0.12	0.88	0	40 (0.04) 43 (1.74) 57 (1.06)	710.08	0	0	0	0	197.61
{X} HLBB06	92.75%	0	0.84	0.16	0.1	0.9	0	42 (16.02) 43 (9.29) 57 (0.42)	129.32	0	0	0	0	45.2
{X} HSBCM06	100.00%	0.32	0.68	0	1	0	0	0						
{X} MBB06	100.00%	0	0.82	0.18	0.18	0.82	0	0						
{X} OCBCM06	100.00%	0	0.9	0.1	1	0	0	0						
{X} PBB06	100.00%	0	0.82	0.18	0.11	0.89	0	0						
{X} RBSM06	100.00%	1	0	0	0	0	1	0						
{X} RHB06	94.63%	0	0.84	0.16	0.11	0.89	0	40 (0.33) 43 (8.89) 57 (1.88)	8453.03	0	0	0	0	284.34

{X} SCBM06	93.01%	0	0.82	0.18	0.1	0.89	0.01	40 (0.25) 43 (5.61) 50 (0.06) 57 (0.55)	2295.36	0	0	0	0	0
{X} UOBM06	97.95%	0.64	0	0.36	0.2	0.72	0.08	41 (0.01) 43 (0.55) 44 (0.67) 57 (0.72)	0	11.32	0	0	0	0
{X} AFFIN07	91.00%	0.58	0.42	0	0	1	0	60 (0.31) 62 (5.28)	0	0	48.26	146.46	0	29.73
{X} ALBM07	100.00%	0.46	0.54	0	0.16	0.84	0	0						
{X} AMBANK07	99.91%	0.22	0.54	0.24	0.33	0.67	0	60 (0.48) 61 (1.36) 72 (0.03) 76 (0.45)	0	0	0	0	0	130.53
{X} BBM07	100.00%	0	0.65	0.35	0.44	0.56	0	0						
{X} BOAM07	100.00%	0.56	0.44	0	0	1	0	0						
{X} BOTMM07	100.00%	0	0	1	0	1	0	0						
{X} CIMB07	97.64%	0.57	0.43	0	0.12	0.81	0.07	59 (3.99) 62 (7.08) 69 (0.55) 73 (1.24)	0	0	65.01	0	0	0
{X} CITIBM07	96.71%	0.46	0.39	0.15	0.09	0.79	0.12	60 (0.25) 62 (13.99) 63 (0.48) 69 (0.13) 73 (0.23)	0	0	0	0	0	0
{X} DBM07	90.65%	0.39	0.42	0.19	0	0.85	0.15	60 (0.02) 62 (0.32) 63 (0.90) 73 (0.25)	0	0	0	2989.76	0	0
{X} EON07	98.32%	0.98	0.02	0	0.85	0.1	0.05	60 (0.17) 61 (1.99) 70 (0.04) 76 (0.36)	0	0	39.51	0	0	0
{X} HLBB07	87.40%	0.13	0.59	0.28	0	1	0	60 (0.26) 62 (8.83) 63 (6.13)	0	0	0	1458.97	0	376.25
{X} HSBCM07	100.00%	0	1	0	0.41	0.59	0	0						
{X} MBB07	97.29%	0.47	0.47	0.06	0.15	0.79	0.06	59 (2.79) 60 (1.08) 62 (6.58) 69 (1.15) 74 (0.09)	0	0	0	0	0	0
{X} OCBCM07	96.60%	0.75	0.16	0.09	0.63	0.27	0.1	60 (0.00) 61 (4.33) 69 (0.17) 70 (0.00) 76 (0.55)	0	0	0	0	0	0

{X} PBB07	96.79%	0.19	0.63	0.18	0.14	0.85	0.01	60 (0.30) 62 (6.61) 63 (4.07) 72 (0.59) 74 (0.02)	0.01	0	0	0.01	0	0
{X} RBSM07	63.11%	0.42	0.38	0.2	0	0.9	0.1	60 (0.03) 62 (1.34) 63 (0.38) 73 (0.05)	0	0	0	2585.14	0	0
{X} RHB07	94.32%	0.36	0.5	0.14	0.16	0.79	0.06	60 (0.52) 62 (8.73) 63 (0.09) 69 (0.07) 74 (0.38)	0	0	0	0	0	0
{X} SCBM07	92.42%	0.45	0.39	0.16	0.1	0.77	0.13	60 (0.21) 62 (7.90) 63 (0.11) 69 (0.23) 73 (0.11)	0	0	0	0	0	0
{X} UOBM07	100.00%	0.98	0	0.02	0.89	0	0.11	0						
{X} AFFIN08	99.51%	1	0	0	0	0.92	0.08	79 (0.26) 89 (0.04)	0	36.59	6.52	2783.02	0	0
{X} ALBM08	100.00%	1	0	0	0	0.87	0.13	0						
{X} AMBANK08	100.00%	0.81	0	0.19	0	0.89	0.11	0						
{X} BBM08	100.00%	0	0	1	0.52	0.45	0.03	0						
{X} BOAM08	100.00%	0.75	0	0.25	0	0.67	0.33	0						
{X} BOTMM08	100.00%	0	0	1	0	0.82	0.18	0						
{X} CIMB08	100.00%	0.96	0.04	0	0	0.89	0.11	0						
{X} CITIBM08	100.00%	0.74	0	0.26	0	0.68	0.32	0						
{X} DBM08	100.00%	0.81	0	0.19	0	0.73	0.27	0						
{X} EON08	100.00%	0.93	0.07	0	0.7	0.28	0.02	0						
{X} HLBB08	91.27%	0.21	0.52	0.27	0	0.97	0.03	79 (0.54) 82 (2.46) 84 (0.02) 91 (0.06)	0	0	0	10849.61	0	0
{X} HSBCM08	100.00%	1	0	0	0	0.44	0.56	0						
{X} MBB08	100.00%	0.77	0	0.23	0.06	0.68	0.26	0						
{X} OCBCM08	100.00%	0.82	0	0.18	0.41	0.39	0.2	0						
{X} PBB08	100.00%	0	0	1	0	0.93	0.07	0						
{X} RBSM08	100.00%	1	0	0	0	0	1	0						

{X} RHB08	100.00%	0.81	0	0.19	0.06	0.76	0.18	0
{X} SCBM08	100.00%	0.83	0	0.17	0	0.47	0.53	0
{X} UOBM08	100.00%	0.82	0	0.18	0.45	0.43	0.12	0

Backward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} AFFIN09	110.98%	0	0.89	0.11	0.45	0.66	0	0						
{X} ALBM09	102.36%	0.21	0.74	0.05	0.33	0.69	0	0						
{X} AMBANK09	100.72%	0.17	0.64	0.19	0.17	0.84	0	0						
{X} BBM09	128.28%	0	0.94	0.06	1.28	0	0	0						
{X} BOAM09	262.26%	0	1	0	0	0	2.62	0						
{X} BOTMM09	162.34%	0	0.65	0.35	1.29	0	0.33	0						
{X} CIMB09	127.66%	0	1	0	1.28	0	0	0						
{X} CITIBM09	152.38%	0	1	0	0.56	0.96	0	0						
{X} DBM09	161.45%	0	1	0	0	0	1.61	0						
{X} EON09	116.93%	0	0.9	0.1	1.17	0	0	0						
{X} HLBB09	88.80%	0	0.78	0.22	0.18	0.7	0	24 (15.08) 34 (0.27) 38 (0.03)	940.34	0	0	0	0	24.86
{X} HSBCM09	132.27%	0	1	0	1.32	0	0	0						
{X} MBB09	103.60%	0.24	0.76	0	1.04	0	0	0						
{X} OCBCM09	122.73%	0	0.92	0.08	1.23	0	0	0						
{X} PBB09	134.06%	0	0.93	0.07	1.34	0	0	0						
{X} RBSM09	75.00%	0	0.36	0.64	0	0	0.75	31 (0.06) 35 (0.02)	585.71	0	0	1568.28	3.43	0
{X} RHB09	141.23%	0	0.9	0.1	1.41	0	0	0						
{X} SCBM09	126.78%	0	1	0	1.27	0	0	0						
{X} UOBM09	136.48%	0	0.92	0.08	1.36	0	0	0						

{X} AFFIN08	93.75%	0	0.83	0.17	0.1	0.84	0	40 (0.24) 43 (4.01) 57 (0.63)	232.37	0	0	0	0	159.88
{X} ALBM08	100.16%	0.45	0.55	0	0.15	0.83	0.02	0						
{X} AMBANK08	108.06%	0.65	0	0.35	0.2	0.84	0.04	0						
{X} BBM08	125.99%	0.4	0	0.6	1.25	0	0.01	0						
{X} BOAM08	142.41%	0	1	0	0	1.42	0	0						
{X} BOTMM08	112.70%	0	0.73	0.27	0.76	0	0.36	0						
{X} CIMB08	96.63%	0	0.82	0.18	0.16	0.8	0	40 (3.16) 50 (0.24) 57 (1.88)	126.2	0	0	0	0	295.58
{X} CITIBM08	103.67%	0	0.76	0.24	0.09	0.93	0.02	0						
{X} DBM08	94.71%	0.66	0	0.34	0	0.55	0.4	43 (3.64) 44 (0.45) 47 (0.18)	0	28.96	0	807.04	0	0
{X} EON08	98.54%	0.34	0.66	0	0.26	0.72	0	40 (0.37) 50 (0.10) 57 (0.89)	0	0	60.03	0	0	261.53
{X} HLBB08	93.26%	0	0.82	0.18	0.09	0.84	0	42 (3.01) 43 (14.40) 57 (1.18)	12268.77	0	0	0	0	244.27
{X} HSBCM08	108.66%	0.46	0	0.54	0.05	0	1.04	0						
{X} MBB08	98.02%	0.44	0.56	0	0.16	0.79	0.03	40 (0.36) 43 (12.44) 50 (0.80) 57 (5.49)	0	0	569.65	0	0	0
{X} OCBCM08	100.28%	0	0.9	0.1	1	0	0	0						
{X} PBB08	103.84%	0.38	0	0.62	1.03	0	0.01	0						
{X} RBSM08	318.98%	1	0	0	0	0	3.19	0						
{X} RHB08	104.01%	0	0.82	0.18	0.12	0.92	0	0						
{X} SCBM08	108.59%	0.38	0.08	0.54	0	0	1.09	0						
{X} UOBM08	105.07%	0	0.9	0.1	1.05	0	0	0						
{X} AFFIN07	86.30%	1	0	0	0	0.86	0	61 (32.74)	0	150.36	57.89	10766.62	0	128.49
{X} ALBM07	85.91%	0.42	0.58	0	0	0.86	0	61 (23.10) 62 (1.96)	0	0	148.08	6347.23	0	38.06
{X} AMBANK07	97.37%	0	0	1	0	0.97	0	61 (68.27)	3347.49	457.4	0	14119.16	0	421.89

{X} BBM07	112.67%	0	0	1	0	1.13	0	0						
{X} BOAM07	115.11%	1	0	0	0	1	0.15	0						
{X} BOTMM07	147.84%	0	0	1	0	1.41	0.07	0						
{X} CIMB07	91.11%	0.8	0.2	0	0	0.66	0.25	61 (103.55) 69 (0.66) 73 (6.11)	0	0	348.67	25388.53	0	0
{X} CITIBM07	89.49%	0.69	0.14	0.16	0	0.57	0.32	61 (34.79) 63 (0.37) 69 (0.13) 73 (1.31)	0	0	0	13295.86	0	0
{X} DBM07	104.23%	0.78	0	0.22	0	0.56	0.48	0						
{X} EON07	86.57%	1	0	0	0	0.87	0	61 (42.49)	0	161.98	56.56	7605.42	0	90.88
{X} HLBB07	86.66%	0	0	1	0	0.87	0	61 (61.16)	9905.31	362.84	0	19934.59	0	150.31
{X} HSBCM07	103.93%	0	0.64	0.36	0	0	1.04	0						
{X} MBB07	86.76%	1	0	0	0	0.74	0.13	61 (205.72) 73 (8.84)	0	24.42	265.91	36465.33	0	0
{X} OCBCM07	78.88%	0.77	0	0.23	0	0.53	0.26	61 (32.27) 63 (0.47) 73 (0.70)	0	3.58	0	1969.98	0	0
{X} PBB07	98.87%	0	0	1	0	0.99	0	61 (157.98)	34313.61	1146.5	0	33927.28	0	232.09
{X} RBSM07	59.95%	0.79	0	0.21	0	0.39	0.21	61 (5.10) 63 (0.29) 73 (0.09)	0	21.33	0	4385.13	0	0
{X} RHB07	84.23%	1	0	0	0	0.84	0	61 (93.93)	0	238.41	87.22	25525.99	0	161.49
{X} SCBM07	86.33%	0.69	0.14	0.17	0	0.53	0.33	61 (26.30) 63 (0.42) 69 (0.15) 73 (1.38)	0	0	0	7713.89	0	0
{X} UOBM07	91.64%	0.77	0	0.23	0	0.62	0.3	61 (31.49) 63 (0.31) 73 (0.68)	0	101.62	0	2561.64	0	0
{X} AFFIN06	90.37%	0.24	0	0.76	0	0.9	0	80 (30.47) 95 (0.11)	0	116.05	0	4215.59	0	74.77
{X} ALBM06	87.29%	1	0	0	0.16	0.42	0.29	80 (17.58) 85 (0.58) 88 (0.09)	0	15.17	68.85	0	0	0
{X} AMBANK06	113.18%	0.26	0	0.74	0	1.13	0	0						
{X} BBM06	136.35%	0	0	1	1.36	0	0	0						
{X} BOAM06	120.80%	0.21	0.79	0	0	1.09	0.12	0						
{X} BOTMM06	164.70%	0	0	1	0.17	0	1.48	0						
{X} CIMB06	88.71%	1	0	0	0	0.75	0.14	80 (127.97) 85 (2.53)	0	139.68	258.37	5928.89	0	0

{X} CITIBM06	99.01%	0.69	0.31	0	0	0.73	0.26	80 (34.19) 85 (2.11) 88 (0.03)	0	0	158.37	3191.88	0	0
{X} DBM06	96.19%	0	0	1	0	0.28	0.69	85 (0.84) 95 (0.10)	673.29	17.54	0	1668.16	0	0
{X} EON06	98.90%	0.25	0	0.75	0	0.99	0	80 (38.81) 95 (0.33)	0	197.41	0	3163.26	0	169.45
{X} HLBB06	104.91%	0	0	1	0	1.05	0	0						
{X} HSBCM06	114.17%	1	0	0	0.14	0	1.01	0						
{X} MBB06	93.93%	0.29	0.47	0.24	0	0.62	0.32	80 (151.61) 85 (6.38) 88 (0.40) 89 (0.20)	0	0	0	751.1	0	0
{X} OCBCM06	95.54%	0	0	1	0.56	0.4	0	80 (29.19) 95 (0.26)	3237.85	120.29	0	0	0	0.96
{X} PBB06	104.64%	0	0.23	0.77	0	1.05	0	0						
{X} RBSM06	122.59%	1	0	0	0	0	1.23	0						
{X} RHB06	91.78%	0.26	0	0.74	0	0.92	0	80 (64.89) 95 (1.29)	0	177.41	0	10718.95	0	315.6
{X} SCBM06	88.53%	0.5	0	0.5	0	0.69	0.2	80 (35.68) 85 (1.01) 95 (0.07)	0	68.19	0	5010.77	0	0
{X} UOBM06	103.49%	0.53	0	0.47	0	0.8	0.23	0						

Philippines

Forward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} ABP05	86.04%	0	0.9	0.1	0	1	0	21 (4.59) 38 (1.73)	25.51	0	0	1.04	0	1.3
{X} AUBP05	100.00%	0.94	0	0.06	0.7	0	0.3	0						
{X} BCP05	86.73%	0.9	0	0.1	0	0.96	0.04	21 (1.45) 30 (0.38) 38 (0.47)	0	0.18	0	2.06	0	0
{X} BOUB05	80.63%	0	0.47	0.53	0	1	0	21 (5.97) 32 (0.72)	10.83	0	0	7.8	0	0.49
{X} BPI05	100.00%	0	0.96	0.04	0.82	0	0.18	0						
{X} CBP05	94.23%	0	0.44	0.56	0	1	0	21 (4.86) 32	6.32	0	0	6.95	0	0.39

								(0.12)						
{X} LBOP05	97.47%	0	0.89	0.11	0	1	0	21 (9.31) 38 (7.63)	74.1	0	0	6.79	0	3.56
{X} MBBP05	100.00%	0	0.84	0.16	0.18	0.82	0	0						
{X} MBTCP05	89.62%	0	0.72	0.28	0.76	0.24	0	21 (8.54) 24 (0.54) 27 (1.68)	10.77	0	0	0	0	3.02
{X} PBCP05	82.90%	0.47	0	0.53	0	0.95	0.05	21 (1.10) 30 (0.23) 32 (0.18)	0	0.5	0	9.34	0	0
{X} PDB05	100.00%	0.9	0	0.1	0	0.98	0.02	0						
{X} PNBP05	92.93%	0	0.87	0.13	0.24	0	0.76	21 (1.79) 31 (0.59) 38 (2.50)	22.26	0	0	0	0.01	0
{X} PTBP05	100.00%	0.59	0	0.41	0	1	0	0						
{X} PVBP05	100.00%	0	0.89	0.11	0.19	0.81	0	0						
{X} RCBCP05	83.97%	0.83	0.07	0.1	0	0.99	0.01	21 (4.52) 27 (2.21) 30 (0.85) 38 (0.13)	0	0	0	25.03	0	0
{X} SBP05	90.34%	0.41	0.11	0.48	0	1	0	21 (2.65) 30 (0.43) 32 (0.39)	0	0	0	19.19	0	0.23
{X} UBP05	100.00%	0	0.14	0.86	0	0.05	0.95	0						
{X} UCPB05	63.74%	0.84	0	0.16	0.82	0	0.18	21 (1.81) 27 (0.89) 30 (0.37)	0	0.21	0	0	0.12	0
{X} UOBP05	100.00%	1	0	0	0	0	1	0						
{X} ABP06	83.83%	0.04	0.78	0.18	0	0.78	0.22	40 (3.37) 45 (0.01) 50 (0.09) 57 (2.85)	0	0	0	21.58	0	0
{X} AUBP06	100.00%	0.83	0	0.17	0.12	0.43	0.45	0						
{X} BCP06	89.93%	0.83	0	0.17	0.06	0.8	0.14	40 (0.88) 48 (0.42) 49 (0.29) 57 (0.44)	0	0.39	0	0	0	0
{X} BOUB06	97.13%	0.82	0	0.18	0.11	0.37	0.51	40 (8.08) 48 (1.18) 50 (1.20) 57 (4.25)	0	2.17	0	0	0	0
{X} BPI06	91.47%	0	0.81	0.19	0	0.78	0.22	40 (11.06) 45 (0.11) 50 (0.31)	60.37	0	0	11.45	0	0
{X} CBP06	100.00%	0.42	0.07	0.51	0	0.74	0.26	0						
{X} LBOP06	92.02%	0.2	0.61	0.19	0	1	0	40 (4.14) 52 (4.61) 57 (7.21)	0	0	0	39.3	0	0.38
{X}	100.00%	0.78	0.22	0	0.98	0.02	0	0						

MBBP06														
{X} MBTCP06	85.28%	0	0.43	0.57	0	0.56	0.44	40 (8.43) 50 (0.33) 54 (1.57)	6.37	0	0	3.21	0	0
{X} PBCP06	100.00%	0.45	0	0.55	0	0.32	0.68	0						
{X} PDB06	100.00%	0.51	0	0.49	0	1	0	0						
{X} PNBP06	95.27%	0.34	0	0.66	0	0.21	0.79	50 (0.79) 51 (0.20) 54 (0.28)	0	0.54	0	9.17	0	0
{X} PTBP06	100.00%	0	0	1	0	1	0	0						
{X} PVBP06	94.29%	0.19	0.64	0.17	0	1	0	40 (0.61) 52 (0.20) 57 (0.71)	0	0	0	3.38	0	0.1
{X} RCBCP06	87.66%	0.82	0	0.18	0.11	0.45	0.43	40 (3.21) 48 (1.73) 50 (0.02) 57 (2.42)	0	0.09	0	0	0	0
{X} SBP06	88.53%	0.53	0.24	0.24	0	0.64	0.36	40 (1.99) 48 (0.29) 50 (0.03) 54 (0.18)	0	0	0	21.72	0	0
{X} UBP06	89.52%	0	0.44	0.56	0	0.56	0.44	40 (1.32) 50 (0.06) 54 (0.52)	23.99	0	0	15.56	0	0
{X} UCPB06	65.89%	0.81	0	0.19	0.16	0.45	0.39	40 (1.87) 48 (0.12) 50 (0.00) 57 (2.16)	0	0.69	0	0	0	0
{X} UOBP06	100.00%	0	1	0	0	0	1	0						
{X} ABP07	86.19%	0.47	0	0.53	0	0.77	0.23	59 (0.61) 71 (1.41) 73 (0.27) 76 (20.31)	0	0	0	6.08	0	0
{X} AUBP07	100.00%	0.49	0	0.51	0.83	0	0.17	0						
{X} BCP07	95.91%	0.54	0	0.46	0	0.85	0.15	59 (1.45) 71 (0.26) 76 (4.14)	0	0.27	0	2.55	0	0
{X} BOUB07	100.00%	0.87	0	0.13	0.57	0	0.43	0						
{X} BPI07	94.22%	0.15	0.51	0.34	0.41	0.58	0	62 (0.32) 64 (0.06) 65 (0.71) 71 (7.42) 73 (0.17)	0	0	0	0	0	0
{X} CBP07	98.28%	0.56	0	0.44	0	0.81	0.19	59 (1.73) 71 (1.03) 73 (0.38) 76 (5.00)	0	0	0	2.82	0	0
{X} LBOP07	93.84%	0	0.48	0.52	0.09	0.9	0.01	64 (0.29) 71 (1.32) 73 (0.71) 76 (43.66)	42.28	0	0	0	0	0

{X} MBBP07	88.64%	0.47	0	0.53	0.09	0.91	0	59 (0.14) 68 (0.19) 76 (3.50)	0	0.03	0	0	0	0.2
{X} MBTCP07	87.35%	0.15	0.52	0.33	0.33	0.66	0.01	64 (0.02) 65 (1.56) 71 (9.23) 73 (1.32) 76 (15.64)	0	0	0	0	0	0
{X} PBCP07	100.00%	0.51	0	0.49	0	0.74	0.26	0						
{X} PDB07	100.00%	0.58	0	0.42	0.25	0.66	0.1	0						
{X} PNBP07	100.00%	0.78	0	0.22	0	0	1	0						
{X} PTBP07	100.00%	0	0	1	0	0.52	0.48	0						
{X} PVBP07	99.68%	0	0.49	0.51	0.1	0.89	0.01	64 (0.07) 71 (0.01) 73 (0.03) 76 (1.28)	1.96	0	0	0	0	0
{X} RCBCP07	91.42%	0.51	0	0.49	0	0.79	0.21	59 (2.36) 71 (1.90) 73 (0.21) 76 (19.05)	0	0	0	2.86	0	0
{X} SBP07	100.00%	0.55	0	0.45	0	0.73	0.27	0						
{X} UBP07	87.99%	0.56	0	0.44	0	0.74	0.26	59 (1.45) 71 (2.15) 76 (3.87)	0	0.35	0	30.78	0	0
{X} UCPB07	62.56%	0.88	0	0.12	0.62	0	0.38	65 (0.87) 71 (1.12) 76 (3.18)	0	0.56	0	0	0.17	0
{X} UOBP07	100.00%	0	1	0	0	0	1	0						
{X} ABP08	86.13%	0.25	0.59	0.16	0.36	0.64	0	80 (0.04) 83 (0.17) 84 (0.53) 92 (0.16)	0	0	0	0	0	0.04
{X} AUBP08	100.00%	0.37	0	0.63	0.59	0.41	0	0						
{X} BCP08	100.00%	0.35	0	0.65	0.59	0.41	0	0						
{X} BOUB08	88.70%	0.4	0.23	0.37	1	0	0	78 (4.14) 80 (0.56) 87 (1.16)	0	0	0	0	0.19	0.19
{X} BPI08	100.00%	0.4	0.25	0.35	1	0	0	0						
{X} CBP08	97.75%	0.34	0.09	0.56	0.49	0.51	0	78 (2.97) 87 (0.41) 89 (0.40) 92 (0.11)	0	0	0	0	0	2.02
{X} LBOP08	100.00%	0.27	0.59	0.14	0.36	0.64	0	0						
{X} MBBP08	100.00%	1	0	0	1	0	0	0						
{X} MBTCP08	86.42%	0.34	0.33	0.33	0.75	0.25	0	78 (2.20) 80 (0.28) 87 (0.38) 92 (2.21)	0	0	0	0	0	0.02

{X} PBCP08	96.42%	0.67	0.13	0.2	0	0.87	0.13	78 (0.03) 84 (0.10) 86 (0.80) 87 (0.15)	0	0	0	3.03	0	0
{X} PDB08	100.00%	0.37	0	0.63	1	0	0	0						
{X} PNBP08	89.28%	0.32	0.57	0.11	0.17	0.49	0.34	78 (0.90) 80 (0.03) 81 (0.02) 88 (0.49) 95 (4.24)	0	0	0	0	0	0
{X} PTBP08	100.00%	0.5	0	0.5	0.51	0.49	0	0						
{X} PVBP08	100.00%	0	0.58	0.42	0.03	0	0.97	0						
{X} RCBCP08	91.53%	0.32	0.34	0.34	0.75	0.25	0	78 (1.32) 80 (0.11) 87 (1.37) 92 (0.13)	0	0	0	0	0	0.36
{X} SBP08	100.00%	0.33	0.1	0.57	0.47	0.53	0	0						
{X} UBP08	88.98%	0	0.6	0.4	0	0.84	0.16	78 (1.36) 92 (0.68) 95 (3.13)	7.08	0	0	15.02	0	0
{X} UCPB08	65.38%	0.39	0.26	0.35	1	0	0	78 (0.77) 80 (0.03) 87 (0.46)	0	0	0	0	0.5	0.33
{X} UOBP08	100.00%	1	0	0	0	0.72	0.28	0						

Backward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} ABP09	100.67%	0	1	0	0.85	0.15	0	0						
{X} AUBP09	117.44%	0.04	0	0.96	0.84	0	0.33	0						
{X} BCP09	97.06%	0.57	0	0.43	0	0.77	0.2	21 (1.49) 33 (0.92) 38 (1.74)	0	0.49	0	8.1	0	0
{X} BOUB09	109.48%	0.36	0.64	0	1	0	0.1	0						
{X} BPI09	115.53%	0	1	0	1.04	0	0.12	0						
{X} CBP09	96.51%	0	0.57	0.43	0.1	0.85	0.02	26 (0.07) 33 (1.98) 35 (0.67) 38 (10.69)	20.17	0	0	0	0	0
{X} LBOP09	102.94%	0	0.48	0.52	0.1	0.92	0.01	0						

{X} MBBP09	95.80%	0.11	0.58	0.31	0.44	0.51	0.01	24 (0.01) 26 (0.00) 27 (0.72) 33 (0.04) 38 (1.47)	0	0	0	0	0	0
{X} MBTCP09	92.50%	0.09	0.51	0.4	0.34	0.58	0	24 (0.05) 26 (0.69) 33 (10.22) 35 (0.18)	0	0	0	0	0	0.61
{X} PBCP09	104.12%	0.56	0	0.44	0	0.87	0.17	0						
{X} PDB09	99.49%	0.53	0.04	0.42	0.15	0.84	0	21 (0.56) 27 (0.41) 30 (0.44) 38 (1.76)	0	0	0	0	0	0.09
{X} PNBP09	95.31%	0	0.9	0.1	0	0	0.95	33 (4.95) 38 (40.60)	24.87	0	0	17.59	3.32	0
{X} PTBP09	111.09%	0	0	1	0	0.79	0.32	0						
{X} PVBP09	98.89%	0	0.59	0.41	0.37	0.62	0	24 (0.02) 33 (0.52) 35 (0.10)	1.77	0	0	0	0	0.75
{X} RCBCP09	97.03%	0.15	0.58	0.27	0.46	0.49	0.02	24 (0.13) 26 (0.03) 27 (2.62) 33 (3.01) 38 (5.65)	0	0	0	0	0	0
{X} SBP09	107.80%	0	0.61	0.39	0.11	0.95	0.01	0						
{X} UBP09	98.06%	0	0	1	0	0.41	0.57	32 (0.35) 33 (4.35)	9.49	0.48	0	29.22	0	0
{X} UCPB09	60.85%	0.76	0	0.24	0.46	0	0.15	27 (0.61) 30 (0.45) 33 (0.90)	0	0.07	0	0	0.24	0
{X} UOBP09	104.23%	0	0.13	0.87	0	1.04	0	0						
{X} ABP08	89.69%	0.01	0.99	0	0.88	0	0.02	40 (0.50) 43 (0.03) 52 (3.42)	0	0	0.15	0	0.36	0
{X} AUBP08	101.01%	0	0	1	1.01	0	0	0						
{X} BCP08	89.85%	0.44	0	0.56	0	0.9	0	40 (2.11) 51 (0.26)	0	0.41	0	1.06	0	2.93
{X} BOUB08	95.27%	0.01	0.99	0	0.93	0	0.02	40 (8.41) 43 (0.44) 52 (6.33)	0	0	2.46	0	6.27	0
{X} BPI08	112.73%	0	0.99	0.01	1.11	0	0.02	0						
{X} CBP08	90.04%	0	0.34	0.66	0	0.9	0	40 (4.09) 51 (0.55)	19.91	0	0	0.42	0	1.28
{X} LBOP08	106.98%	0	1	0	1.07	0	0	0						
{X} MBBP08	125.18%	0.78	0.22	0	1.23	0.02	0	0						

{X} MBTCP08	86.65%	0	0.99	0.01	0.85	0	0.02	40 (8.60) 43 (0.25) 52 (6.38)	5.42	0	0	0	1.44	0
{X} PBCP08	90.29%	0.54	0	0.46	0	0.9	0	40 (1.14) 49 (0.15)	0	0.36	0	13.5	0	0.21
{X} PDB08	100.29%	0.77	0.23	0	1	0	0	0						
{X} PNBP08	92.74%	0	0.79	0.21	0.07	0.58	0.28	43 (0.23) 45 (0.05) 50 (0.22) 57 (5.79)	20.33	0	0	0	0	0
{X} PTBP08	116.72%	0	0	1	0	1.17	0	0						
{X} PVBP08	126.61%	0	0.25	0.75	0.4	0	0.86	0						
{X} RCBCP08	87.70%	0.02	0.98	0	0.88	0	0	40 (5.13) 52 (1.88)	0	0	0.5	0	1.22	0.43
{X} SBP08	98.73%	0	0.34	0.66	0	0.99	0	40 (2.84) 51 (0.47)	8.33	0	0	4.12	0	0.87
{X} UBP08	89.37%	0	0.82	0.18	0	0.71	0.18	40 (3.46) 45 (0.05) 50 (0.05)	29.88	0	0	19.35	0	0
{X} UCPB08	60.74%	0.02	0.98	0	0.61	0	0	40 (1.76) 52 (0.50)	0	0	0.04	0	0.87	0.21
{X} UOBP08	248.00%	0.19	0	0.81	0	2.48	0	0						
{X} ABP07	94.26%	0	0.88	0.12	0	0.94	0	59 (4.56) 76 (4.64)	33	0	0	3.05	0	0.67
{X} AUBP07	131.59%	0	0.47	0.53	1.32	0	0	0						
{X} BCP07	88.88%	0	0.47	0.53	0.89	0	0	59 (2.25) 68 (0.29)	6.67	0	0	0	0.22	0.74
{X} BOUB07	111.53%	0	0.94	0.06	0.77	0	0.35	0						
{X} BPI07	124.67%	0	0.94	0.06	0.91	0	0.34	0						
{X} CBP07	102.92%	0	0.46	0.54	1.03	0	0	0						
{X} LBOP07	111.92%	0	0.89	0.11	0.2	0.92	0	0						
{X} MBBP07	90.73%	0.78	0.08	0.14	0	0.91	0	59 (0.17) 65 (0.76) 68 (0.06)	0	0	0	1.66	0	0.27
{X} MBTCP07	104.62%	0	0.95	0.05	0.75	0	0.29	0						
{X} PBCP07	87.74%	0	0	1	0	0.2	0.68	59 (1.91) 67 (0.01)	0.44	0.33	0	15.2	0	0
{X} PDB07	104.59%	0.17	0.48	0.35	1.05	0	0	0						
{X} PNBP07	131.63%	0	0.85	0.15	0.25	0	1.06	0						
{X} PTBP07	126.14%	0	0	1	0	0.62	0.64	0						
{X} PVBP07	119.05%	0	0.89	0.11	0.24	0.95	0	0						

{X} RCBCP07	92.30%	0	0.92	0.08	0.18	0.74	0	59 (5.23) 65 (3.99) 76 (0.51)	46.14	0	0	0	0	0.25
{X} SBP07	96.87%	0	0	1	0.07	0	0.9	59 (3.87) 67 (0.34)	17.48	0.28	0	0	0.13	0
{X} UBP07	77.57%	0	0.92	0.08	0	0.78	0	59 (4.84) 76 (0.67)	28.98	0	0	16.28	0	0.03
{X} UCPB07	59.05%	0.03	0.93	0.04	0.46	0	0.13	59 (1.63) 62 (0.03) 65 (0.45) 76 (0.42)	0	0	0	0	0.81	0
{X} UOBP07	147.01%	0.21	0	0.79	0	1.47	0	0						
{X} ABP06	76.12%	0	1	0	0	0.6	0.16	78 (5.13) 90 (0.69)	23.17	0	0.57	11.52	0	0
{X} AUBP06	100.69%	0	0	1	0.21	0	0.8	0						
{X} BCP06	71.51%	0.51	0	0.49	0	0.72	0	78 (2.21) 89 (0.30)	0	0.15	0	0.68	0	0.06
{X} BOUB06	91.09%	0	0.79	0.21	0.05	0	0.86	78 (16.69) 88 (0.88) 93 (0.85)	19.69	0	0	0	5.01	0
{X} BPI06	90.86%	0	0.7	0.3	0.91	0	0	78 (10.88) 81 (0.53)	66.99	0	0	0	1.37	0.67
{X} CBP06	92.89%	0	0	1	0.06	0.48	0.39	78 (4.51) 89 (0.58) 93 (0.20)	19.97	0.1	0	0	0	0
{X} LBOP06	87.39%	0	0.77	0.23	0	0.87	0	78 (1.88) 90 (10.69)	41.01	0	0	26.02	0	0.23
{X} MBBP06	107.17%	0.97	0.03	0	1.07	0	0	0						
{X} MBTCP06	77.75%	0	0	1	0.63	0	0.15	78 (23.45) 89 (0.17)	112.62	0.63	0	0	2.13	0
{X} PBCP06	97.55%	0.45	0	0.55	0.01	0	0.97	78 (0.14) 93 (0.56) 95 (0.31)	0	0.61	0	0	0.04	0
{X} PDB06	113.48%	0.15	0	0.85	1.13	0	0	0						
{X} PNBP06	115.02%	0.23	0.7	0.07	0	0	1.15	0						
{X} PTBP06	118.14%	0	0	1	1.1	0	0.08	0						
{X} PVBP06	87.70%	0	0.79	0.21	0	0.88	0	78 (0.55) 90 (0.66)	3.24	0	0	1.36	0	0.12
{X} RCBCP06	70.98%	0	0.39	0.61	0	0.71	0	78 (8.16) 89 (0.33)	12.25	0	0	16.29	0	0.03
{X} SBP06	78.41%	0	0.1	0.9	0	0.52	0.27	78 (3.90) 89 (0.22) 93 (0.07)	14.41	0	0	16.96	0	0
{X} UBP06	79.46%	0	0.1	0.9	0	0.5	0.29	78 (3.26) 89 (0.10) 93 (0.42)	33.88	0	0	2.28	0	0

{X} UCPB06	56.06%	0.13	0	0.87	0.56	0	0	78 (3.29) 89 (0.15)	0	0.07	0	0	0.75	0.41
{X} UOBP06	626.39%	0.25	0.75	0	0	0	6.26	0						

Thailand

Forward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} BB05	100.00%	0	0.94	0.06	0.75	0	0.25	0						
{X} BOA05	100.00%	0	0.95	0.05	0.76	0	0.24	0						
{X} CIMBT05	93.95%	0	0.06	0.94	0	0	1	27 (0.03) 29 (1.41)	125.32	0	0	4.64	2.38	0
{X} GHB05	100.00%	0	0.86	0.14	1	0	0	0						
{X} ICBCT05	100.00%	0	1	0	0	0.22	0.78	0						
{X} KB05	100.00%	0	0.92	0.08	0.77	0	0.23	0						
{X} KNB05	100.00%	0.54	0.41	0.05	0	0.4	0.6	0						
{X} KTB05	100.00%	0	0.91	0.09	1	0	0	0						
{X} SCB05	100.00%	0	0.95	0.05	0.78	0	0.22	0						
{X} SCBT05	100.00%	0	0.86	0.14	0.46	0.35	0.19	0						
{X} SCOMB05	100.00%	0	1	0	0	0	1	0						
{X} SMEDB05	100.00%	0.52	0.39	0.08	1	0	0	0						
{X} TISCOB05	100.00%	0.65	0.35	0	0	0	1	0						
{X} TMBB05	100.00%	0	0.56	0.44	1	0	0	0						
{X} TRB05	77.13%	0	1	0	1	0	0	31 (0.34)	0.05	0	0	0	0	0
{X} UOBT05	100.00%	0	0.88	0.12	1	0	0	0						
{X} BB06	95.28%	0	0.36	0.64	0	0.38	0.62	39 (3.68) 43 (0.56) 45 (2.80)	254.42	0	0	38.42	0	0
{X} BOA06	89.77%	0	0.39	0.61	0.25	0.45	0.3	36 (0.14) 38 (0.25) 39 (2.51) 45 (0.14)	81.4	0	0	0	0	0
{X}	68.21%	0.38	0.62	0	0	1	0	39 (2.12) 42	0	0	1.58	38.56	0	1.94

CIMBT06								(0.00)						
{X} GHB06	100.00%	0	0	1	0.52	0	0.48	0						
{X} ICBCT06	85.39%	1	0	0	0.49	0.51	0	39 (0.29) 45 (0.09)	0	0.15	0.05	0	0	0.13
{X} KB06	99.30%	0	0.82	0.18	0.04	0.96	0	38 (0.55) 40 (0.22) 42 (0.48)	13.45	0	0	0	0	0.75
{X} KNB06	100.00%	1	0	0	0	1	0	0						
{X} KTB06	100.00%	0	0.42	0.58	0.17	0.83	0	0						
{X} SCB06	79.59%	0.1	0.46	0.44	0.14	0.86	0	36 (0.05) 39 (1.88) 40 (0.03) 42 (0.69)	0	0	0	0	0	0.26
{X} SCBT06	100.00%	0.43	0.57	0	0	1	0	0						
{X} SCOMB06	100.00%	0	0.26	0.74	0	0	1	0						
{X} SMEDB06	89.23%	0.82	0	0.18	0.47	0.53	0	36 (0.02) 39 (0.16) 45 (0.24)	0	0.01	0	0	0	0.64
{X} TISCOB06	100.00%	1	0	0	1	0	0	0						
{X} TMBB06	79.61%	0.64	0.33	0.03	1	0	0	40 (0.27) 45 (3.08)	0	0	0	0	3.33	3.76
{X} TRB06	100.00%	0.39	0.61	0	0	1	0	0						
{X} UOBT06	100.00%	0.68	0.28	0.04	1	0	0	0						
{X} BB07	93.89%	0	0.51	0.49	0	0.96	0.04	52 (0.44) 56 (0.19) 58 (2.76) 59 (0.33)	8.74	0	0	0.01	0	0
{X} BOA07	86.30%	0.84	0.16	0	0.66	0.3	0.04	50 (0.28) 55 (1.79) 59 (0.07) 61 (0.66)	0	0	0.6	0	0	0
{X} CIMBT07	92.25%	0.68	0	0.32	0	1	0	52 (0.02) 55 (1.75)	0	1.12	0	61.61	0	6.84
{X} GHB07	100.00%	0	0	1	0.64	0	0.36	0						
{X} ICBCT07	85.92%	1	0	0	0.04	0.5	0.46	55 (0.23) 58 (0.02) 59 (0.02)	0	0.27	0	0	0	0
{X} KB07	98.97%	0.87	0.13	0	0.67	0.28	0.06	50 (0.12) 55 (0.83) 59 (0.66) 61 (0.28)	0	0	0.15	0	0	0
{X} KNB07	100.00%	1	0	0	0.03	0.48	0.49	0						
{X} KTB07	100.00%	0.03	0.43	0.53	0	0.98	0.02	0						
{X} SCB07	81.56%	0.03	0.5	0.48	0	0.98	0.02	52 (0.03) 55 (2.17) 56 (0.08)	0	0	0	29.93	0	0

								59 (0.00)						
{X} SCBT07	100.00%	0.03	0.48	0.49	0	0.98	0.02	0						
{X} SCOMB07	100.00%	1	0	0	0.08	0	0.92	0						
{X} SMEDB07	93.63%	1	0	0	0.64	0.36	0	52 (0.05) 55 (0.09)	0	0.24	0.55	0	0	0.07
{X} TISCOB07	100.00%	1	0	0	0.03	0.43	0.53	0						
{X} TMBB07	84.74%	0.85	0.15	0	0.7	0.28	0.02	50 (0.17) 52 (0.11) 55 (1.61) 61 (1.31)	0	0	16.82	0	0	0
{X} TRB07	100.00%	0.76	0.24	0	1	0	0	0						
{X} UOBT07	87.06%	0.84	0.16	0	0.67	0.3	0.03	50 (0.18) 55 (0.35) 59 (0.00) 61 (0.18)	0	0	0.35	0	0	0
{X} BB08	97.00%	0.11	0.47	0.42	0.14	0.86	0	68 (0.57) 71 (1.33) 74 (2.15) 75 (0.55)	0	0	0	0	0	3.23
{X} BOA08	99.22%	0.79	0.21	0	0.47	0.53	0	66 (0.49) 71 (1.36) 77 (1.43)	0	0	0.24	0	0	4.68
{X} CIMBT08	76.89%	1	0	0	0	1	0	71 (1.36)	0	0.09	0.12	30.12	0	1.96
{X} GHB08	100.00%	0	0	1	0	1	0	0						
{X} ICBCT08	85.28%	0.55	0.28	0.17	0.43	0.54	0.03	66 (0.01) 68 (0.02) 69 (0.11) 71 (0.17) 77 (0.03)	0	0	0	0	0	0
{X} KB08	95.63%	0.11	0.39	0.5	0.14	0.86	0	68 (0.11) 71 (1.57) 74 (0.46) 75 (0.71)	0	0	0	0	0	0.96
{X} KNB08	100.00%	1	0	0	0	1	0	0						
{X} KTB08	100.00%	0.12	0.42	0.46	0.15	0.85	0	0						
{X} SCB08	88.85%	0.1	0.51	0.39	0.12	0.88	0	68 (0.11) 71 (1.29) 74 (0.38) 75 (0.06)	0	0	0	0	0	0.47
{X} SCBT08	100.00%	0.27	0.17	0.56	0	0.7	0.3	0						
{X} SCOMB08	100.00%	0.74	0.26	0	0.09	0.63	0.27	0						
{X} SMEDB08	77.60%	1	0	0	0.96	0.04	0	68 (0.05) 77 (0.07)	0	0.7	0.7	0	0	0.18

{X} TISCOB08	96.61%	0.52	0.3	0.18	0.43	0.53	0.04	66 (0.02) 68 (0.03) 69 (0.19) 71 (0.12) 77 (0.59)	0	0	0	0	0	0
{X} TMBB08	80.58%	0.61	0.24	0.15	0.48	0.52	0	66 (0.33) 68 (0.01) 71 (0.60) 77 (1.50)	0	0	0	0	0	1.53
{X} TRB08	82.38%	0.78	0.22	0	1	0	0	66 (0.01) 76 (0.05)	0	0	0.05	0	0.03	0.05
{X} UOBT08	94.22%	0.81	0.19	0	0.48	0.52	0	66 (0.19) 71 (0.27) 77 (0.22)	0	0	0.33	0	0	0.93

Backward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} BB09	138.23%	0	1	0	1.28	0	0.1	0						
{X} BOA09	107.00%	0.17	0.83	0	0.19	0.88	0	0						
{X} CIMBT09	93.04%	0.44	0.56	0	0	0.93	0	23 (0.59) 27 (0.05)	0	0	1.68	11.29	0	0.03
{X} GHB09	120.02%	0	0.8	0.2	1.17	0	0.03	0						
{X} ICBCT09	119.90%	0	0.1	0.9	0.34	0	0.86	0						
{X} KB09	151.37%	0	1	0	0.23	0	1.28	0						
{X} KNB09	104.49%	0.03	0.48	0.49	0	1.02	0.02	0						
{X} KTB09	130.79%	0	1	0	1.25	0	0.05	0						
{X} SCB09	99.39%	0	1	0	0	0.99	0	22 (0.30)	23.7	0	0.16	3.32	0	1.13
{X} SCBT09	118.74%	0	1	0	0	1.19	0	0						
{X} SCOMB09	163.81%	0	1	0	0	0	1.64	0						
{X} SMEDB09	106.31%	0.79	0.21	0	1.06	0	0	0						
{X} TISCOB09	115.36%	1	0	0	0.39	0.36	0.41	0						
{X} TMBB09	102.35%	0	1	0	0	0	1.02	0						
{X} TRB09	91.96%	0.8	0.2	0	0.92	0	0	20 (0.00) 24 (0.00)	0	0	0.19	0	0.04	0.02
{X} UOBT09	110.38%	0	1	0	0	1.1	0	0						

{X} BB08	102.05%	0	0.45	0.55	0.87	0	0.15	0						
{X} BOA08	100.93%	0.67	0.32	0.01	0.74	0.27	0	0						
{X} CIMBT08	74.18%	0.35	0.65	0	0.05	0.69	0	38 (0.01) 39 (0.61) 42 (0.50)	0	0	0.18	0	0	2.31
{X} GHB08	110.66%	0	0.84	0.16	0.22	0.89	0	0						
{X} ICBCT08	88.54%	0	0.48	0.52	0.2	0.6	0.09	36 (0.02) 38 (0.02) 39 (0.12) 40 (0.02)	2.07	0	0	0	0	0
{X} KB08	121.57%	0	1	0	0.83	0	0.39	0						
{X} KNB08	97.45%	0.1	0.45	0.45	0.15	0.83	0	36 (0.00) 39 (0.87) 40 (0.02) 42 (0.06)	0	0	0	0	0	0.53
{X} KTB08	123.63%	0	1	0	1.24	0	0	0						
{X} SCB08	90.80%	0	0.43	0.57	0.17	0.65	0.08	36 (0.01) 39 (1.35) 40 (0.19) 42 (0.02)	40.66	0	0	0	0	0
{X} SCBT08	115.57%	0	0.27	0.73	0	0	1.16	0						
{X} SCOMB08	116.53%	0	1	0	0.77	0	0.39	0						
{X} SMEDB08	71.21%	0.97	0	0.03	0.71	0	0	36 (0.01) 45 (0.38)	0	0.21	0	0	0.74	0.78
{X} TISCOB08	97.42%	0.42	0.36	0.22	0.61	0.32	0.04	36 (0.03) 38 (0.06) 39 (0.05) 40 (0.01) 45 (0.31)	0	0	0	0	0	0
{X} TMBB08	82.07%	0.67	0.31	0.03	0.77	0.05	0	38 (0.33) 40 (0.04) 45 (1.18) 47 (1.97)	0	0	0	0	0	2.13
{X} TRB08	91.16%	0	1	0	0.91	0	0	40 (0.01)	0.03	0	0.14	0	0.11	0.04
{X} UOBT08	98.11%	0.7	0.29	0.01	0.72	0.26	0	38 (0.19) 39 (0.06) 45 (0.03) 47 (3.60)	0	0	0	0	0	1.15
{X} BB07	97.68%	0	0.36	0.64	0.17	0.53	0.28	52 (0.29) 56 (0.16) 58 (1.43) 59 (0.80)	161.96	0	0	0	0	0
{X} BOA07	84.10%	0.42	0.46	0.12	0.37	0.37	0.1	54 (0.07) 55 (1.09) 56 (0.23) 61 (1.53) 63 (16.55)	0	0	0	0	0	0
{X} CIMBT07	78.33%	0.06	0.36	0.58	0	0.78	0	52 (0.06) 55 (1.63) 58 (0.22)	0	0	0	43.76	0	6.58
{X} GHB07	108.55%	0.8	0	0.2	0	1.09	0	0						

{X} ICBCT07	79.26%	0.11	0.35	0.54	0.18	0.42	0.19	52 (0.00) 56 (0.01) 58 (0.06) 59 (0.00) 61 (0.23)	0	0	0	0	0	0
{X} KB07	111.60%	0	0.95	0.05	0.82	0	0.3	0						
{X} KNB07	110.17%	0.49	0.47	0.04	0	0.43	0.67	0						
{X} KTB07	102.33%	0.62	0.3	0.08	1.02	0	0.01	0						
{X} SCB07	75.27%	0.17	0.33	0.5	0.19	0.45	0.11	52 (0.02) 55 (1.38) 56 (0.14) 58 (0.33) 61 (0.17)	0	0	0	0	0	0
{X} SCBT07	101.41%	0	0.2	0.8	0	0.54	0.48	0						
{X} SCOMB07	111.00%	0	1	0	0.47	0	0.64	0						
{X} SMEDB07	82.79%	0.94	0	0.06	0.8	0.03	0	52 (0.03) 61 (0.32) 63 (1.21)	0	0	0	0	0	0.45
{X} TISCOB07	114.27%	0	0	1	0	0	1.14	0						
{X} TMBB07	72.78%	0.48	0.36	0.15	0.72	0	0.01	52 (0.07) 56 (0.18) 61 (2.18) 63 (143.74)	0	0	0	0	1.13	0
{X} TRB07	84.36%	0.41	0.29	0.3	0.84	0	0	52 (0.00) 56 (0.00) 63 (1.80)	0	0	0	0	0.07	0.01
{X} UOBT07	84.81%	0.52	0.34	0.13	0.55	0.29	0	55 (0.22) 56 (0.10) 61 (0.57) 63 (9.30)	0	0	0	0	0	0.29
{X} BB06	91.67%	0.06	0	0.94	0	0.16	0.75	68 (0.77) 71 (6.10) 75 (0.89)	0	5.9	0	225.73	0	0
{X} BOA06	82.27%	0.06	0	0.94	0	0.18	0.64	68 (0.50) 71 (3.78) 75 (0.16)	0	1.13	0	52.68	0	0
{X} CIMBT06	57.32%	0.99	0	0.01	0	0.57	0	71 (2.43) 79 (14.70)	0	0.93	0	9.68	0	1.74
{X} GHB06	148.73%	0	0	1	0	1.49	0	0						
{X} ICBCT06	82.09%	0.64	0	0.36	0.35	0.47	0	68 (0.01) 71 (0.31) 77 (0.12)	0	0.38	0	0	0	0.09
{X} KB06	86.45%	0.32	0.37	0.31	0.39	0.45	0.02	68 (0.27) 70 (0.26) 71 (4.79) 72 (0.14) 77 (0.65)	0	0	0	0	0	0
{X} KNB06	104.34%	0.28	0	0.72	0	1.04	0	0						

{X} KTB06	93.67%	0	0.43	0.57	0.12	0.81	0	68 (0.44) 71 (6.18) 72 (0.49)	26.69	0	0	0	0	2.19
{X} SCB06	72.89%	0.34	0	0.66	0	0.73	0	68 (0.23) 71 (3.74)	0	0.69	0	43.36	0	0.35
{X} SCBT06	96.98%	0.31	0	0.69	0	0.97	0	68 (0.07) 71 (2.12)	0	0.22	0	41.76	0	0.53
{X} SCOMB06	93.14%	0.05	0	0.95	0	0.15	0.78	68 (0.28) 71 (4.34) 75 (0.73)	0	4.19	0	22.56	0	0
{X} SMEDB06	89.93%	0.7	0	0.3	0.42	0.48	0	68 (0.04) 71 (0.38) 77 (0.10)	0	0.52	0	0	0	0.56
{X} TISCOB06	105.24%	0.25	0	0.75	0.24	0.09	0.72	0						
{X} TMBB06	66.11%	0.69	0	0.31	0.33	0.33	0	68 (0.47) 71 (2.32) 77 (3.12)	0	0.26	0	0	0	2.98
{X} TRB06	349.50%	1	0	0	0	3.49	0	0						
{X} UOBT06	81.91%	0.31	0.38	0.31	0.4	0.42	0	68 (0.05) 71 (0.35) 72 (0.04) 77 (1.19)	0	0	0	0	0	0.84

Vietnam

Forward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} ABBKV05	100.00%	0.32	0.5	0.18	0.23	0.77	0	0						
{X} ACB05	86.85%	0	0.83	0.17	0	1	0	29 (9.60) 34 (0.81)	1210.28	0	0	1118.4	0	181.98
{X} AGRIBV05	100.00%	0.24	0.59	0.18	0.18	0.82	0	0						
{X} DONGA05	100.00%	0.63	0.02	0.35	0.67	0	0.33	0						
{X} HABU05	99.79%	0.81	0	0.19	0.29	0.71	0	23 (0.00) 25 (0.41) 33 (0.08)	0	13.07	0	0	0	3.18
{X} MHB05	85.82%	0.28	0.55	0.17	0.24	0.76	0	23 (0.04) 31 (1.91) 33 (0.04) 34 (0.03)	0	0	0	0	0	75.83
{X} MPV05	91.01%	0.51	0.33	0.16	0	0.87	0.13	21 (5.31) 23 (0.00) 29 (0.80)	0	0	0	506.04	0	0

								34 (0.32)						
{X} NAMAV05	100.00%	0.78	0	0.22	0	1	0	0						
{X} NAVIB05	100.00%	0	0.4	0.6	0.27	0	0.73	0						
{X} OCB05	100.00%	0.75	0	0.25	0.32	0.68	0	0						
{X} OCV05	93.82%	0	0.66	0.34	0.8	0	0.2	31 (2.64) 34 (0.09) 35 (0.01)	2328.83	0	0	0	3.24	0
{X} SACOM05	93.96%	0.25	0.58	0.16	0.17	0.83	0	23 (0.02) 29 (4.53) 31 (0.58) 34 (0.23)	0	0	0	0	0	22.86
{X} SAIGON05	100.00%	0.71	0.29	0	0.98	0	0.02	0						
{X} THCOMV05	100.00%	0	0.97	0.03	0	1	0	0						
{X} VEXIMB05	86.27%	0.37	0.51	0.12	0.27	0.7	0.03	23 (0.00) 29 (1.69) 31 (2.88) 33 (0.18) 34 (0.24)	0	0	0	0	0	0
{X} VIBB05	88.41%	0.3	0.59	0.11	0.2	0.8	0	23 (0.01) 29 (1.15) 31 (3.63) 34 (0.16)	0	0	0	0	0	48.3
{X} VIDPB05	97.25%	0	0.72	0.28	0.06	0.94	0	29 (1.39) 31 (0.23) 34 (0.04)	333.98	0	0	0	0	18.99
{X} VIETCB05	100.00%	0	0.8	0.2	0.07	0.93	0	0						
{X} VIETIN05	97.54%	0.24	0.61	0.15	0.19	0.81	0	23 (0.27) 29 (5.96) 31 (29.75) 34 (0.35)	0	0	0	0	0	207.82
{X} VPB05	90.99%	0.41	0.4	0.19	0.3	0.63	0.07	23 (0.01) 29 (2.71) 30 (0.09) 33 (0.51) 34 (0.11)	0	0	0	0	0	0
{X} ABBKV06	100.00%	0	1	0	0.02	0.55	0.43	0						
{X} ACB06	90.51%	0.02	0.74	0.24	0	0.94	0.06	47 (0.88) 50 (1.15) 51 (0.09) 57 (0.24)	0	0	0	2715.08	0	0
{X} AGRIBV06	100.00%	1	0	0	0.67	0.33	0	0						
{X} DONGA06	99.13%	0.81	0	0.19	0.44	0.24	0.31	42 (0.01) 44 (0.14) 53 (0.01)	0	43	0	0	0	0

								59 (0.05)						
{X} HABU06	100.00%	0.13	0.56	0.32	0.23	0.77	0	0						
{X} MHB06	89.48%	0.36	0.57	0.07	0	1	0	43 (0.02) 45 (0.29) 50 (0.36)	0	0	0	95.71	0	114.35
{X} MPV06	100.00%	0.02	0.73	0.25	0	0.93	0.07	0						
{X} NAMAV06	93.29%	0.2	0.65	0.14	0	0.97	0.03	43 (0.00) 47 (0.01) 50 (0.25) 59 (0.00)	0	0	0	152.41	0	0
{X} NAVIB06	100.00%	0	1	0	0	0	1	0						
{X} OCB06	100.00%	0.33	0.44	0.23	0.25	0.68	0.06	0						
{X} OCV06	100.00%	0	0.72	0.28	1	0	0	0						
{X} SACOM06	100.00%	0.28	0.72	0	0.11	0.67	0.22	0						
{X} SAIGON06	100.00%	0.12	0.6	0.28	0.44	0.56	0	0						
{X} THCOMV06	100.00%	0	0	1	0.07	0.63	0.29	0						
{X} VEXIMB06	100.00%	0.13	0.45	0.42	0.21	0.63	0.15	0						
{X} VIBB06	93.81%	0.03	0.73	0.24	0.02	0.94	0.03	47 (0.03) 50 (0.48) 51 (0.09) 55 (0.01) 57 (1.83)	0	0	0	0	0	0
{X} VIDPB06	100.00%	0.08	0.92	0	0	0.96	0.04	0						
{X} VIETCB06	100.00%	0.04	0.72	0.24	0	0.92	0.08	0						
{X} VIETIN06	100.00%	0.77	0	0.23	0.39	0.61	0	0						
{X} VPB06	90.77%	0.21	0.62	0.16	0	0.94	0.06	45 (0.05) 47 (0.10) 50 (0.48) 59 (0.00)	0	0	0	357.7	0	0
{X} ABBKV07	85.60%	0	1	0	0.95	0	0.05	77 (0.09) 78 (0.06)	74	0	5.19	0	17.24	0
{X} ACB07	100.00%	0	1	0	0	0	1	0						
{X} AGRIBV07	100.00%	0.13	0.87	0	1	0	0	0						
{X} DONGA07	100.00%	0	1	0	0.94	0	0.06	0						
{X}	100.00%	0	0.57	0.43	0.07	0.88	0.05	0						

HABU07													
{X} MHB07	98.59%	0.1	0.9	0	1	0	0	77 (3.93) 78 (0.02)	0	0	9.83	0	305.92	310.92
{X} MPV07	100.00%	0	1	0	0.24	0	0.76	0					
{X} NAMAV07	91.19%	0.21	0.5	0.29	0.21	0.79	0	65 (0.06) 73 (0.00) 77 (0.49) 78 (0.00)	0	0	0	0	0	7.4
{X} NAVIB07	100.00%	0	1	0	0.27	0	0.73	0					
{X} OCB07	100.00%	0.14	0.86	0	1	0	0	0					
{X} OCV07	100.00%	0	0.27	0.73	1	0	0	0					
{X} SACOM07	100.00%	0	1	0	0.27	0	0.73	0					
{X} SAIGON07	100.00%	0.02	0.22	0.76	1	0	0	0					
{X} THCOMV07	100.00%	0	1	0	0.95	0	0.05	0					
{X} VEXIMB07	100.00%	0	1	0	0.94	0	0.06	0					
{X} VIBB07	100.00%	0	1	0	0.93	0	0.07	0					
{X} VIDPB07	100.00%	0	1	0	1	0	0	0					
{X} VIETCB07	100.00%	0	1	0	0.92	0	0.08	0					
{X} VIETIN07	100.00%	0.12	0.88	0	1	0	0	0					
{X} VPB07	100.00%	0	1	0	0.95	0	0.05	0					
{X} ABBKV08	100.00%	1	0	0	0	1	0	0					
{X} ACB08	100.00%	0.74	0	0.26	0	0.74	0.26	0					
{X} AGRIBV08	100.00%	1	0	0	0	0.84	0.16	0					
{X} DONGA08	100.00%	0.7	0	0.3	0	0.73	0.27	0					
{X} HABU08	100.00%	0.83	0	0.17	0	1	0	0					
{X} MHB08	100.00%	0.77	0	0.23	0	1	0	0					
{X} MPV08	100.00%	0.18	0.5	0.32	0	0.95	0.05	0					
{X} NAMAV08	100.00%	1	0	0	0	1	0	0					
{X} NAVIB08	96.08%	0.79	0	0.21	0	0.93	0.07	85 (0.06) 90 (0.57) 93 (0.05)	0	108.43	0	2483.46	0	0

{X} OCB08	100.00%	1	0	0	0	0.92	0.08	0
{X} OCV08	100.00%	0	0	1	0	0.68	0.32	0
{X} SACOM08	100.00%	1	0	0	0	0.26	0.74	0
{X} SAIGON08	100.00%	0.81	0	0.19	0	1	0	0
{X} THCOMV08	100.00%	0.78	0	0.22	0	0	1	0
{X} VEXIMB08	100.00%	0.74	0	0.26	0	0.77	0.23	0
{X} VIBB08	100.00%	0.75	0	0.25	0	1	0	0
{X} VIDPB08	100.00%	1	0	0	0	0.27	0.73	0
{X} VIETCB08	100.00%	0.06	0.56	0.38	0	1	0	0
{X} VIETIN08	100.00%	1	0	0	0	0.9	0.1	0
{X} VPB08	100.00%	1	0	0	0	1	0	0

Backward

DMU	Score	DEPOSIT {I}{V}	INT_EXP {I}{V}	NINT_EXP {I}{V}	LOAN {O}{V}	INT_INC {O}{V}	NINT_INC {O}{V}	Benchmarks	{S} DEPOSIT {I}	{S} INT_EXP {I}	{S} NINT_EXP {I}	{S} LOAN {O}	{S} INT_INC {O}	{S} NINT_INC {O}
{X} ABBKV09	129.99%	0	1	0	1.3	0	0	0						
{X} ACB09	101.02%	0	0.53	0.47	0.55	0	0.46	0						
{X} AGRIBV09	115.98%	0.11	0.89	0	1.16	0	0	0						
{X} DONGA09	154.25%	0.12	0.88	0	1.54	0	0	0						
{X} HABU09	92.36%	0.17	0.46	0.38	0.16	0.7	0.06	25 (0.04) 33 (0.16) 34 (0.07) 37 (0.10) 38 (0.06)	0	0	0	0	0	0
{X} MHB09	84.33%	0.2	0.48	0.32	0.35	0.5	0	24 (0.22) 33 (0.16) 37 (3.45) 38 (0.01)	0	0	0	0	0	430.78
{X} MPV09	133.28%	0	1	0	1.23	0	0.11	0						
{X} NAMAV09	100.70%	0.13	0.87	0	1.01	0	0	0						

{X} NAVIB09	88.78%	0	0.6	0.4	0.72	0	0.17	24 (0.01) 37 (0.66) 38 (0.03)	558.92	0	0	0	115.28	0
{X} OCB09	142.99%	0.11	0.89	0	1.43	0	0	0						
{X} OCV09	105.45%	0	0.3	0.7	1.05	0	0	0						
{X} SACOM09	124.68%	0	1	0	1.14	0	0.11	0						
{X} SAIGON09	130.74%	0.02	0.31	0.66	1.31	0	0	0						
{X} THCOMV09	106.01%	0	1	0	0.29	0	0.77	0						
{X} VEXIMB09	157.90%	0	1	0	1.49	0	0.09	0						
{X} VIBB09	104.33%	0	1	0	0.98	0	0.07	0						
{X} VIDPB09	173.70%	0	1	0	1.62	0	0.12	0						
{X} VIETCB09	154.63%	0	1	0	1.45	0	0.1	0						
{X} VIETIN09	153.97%	0.14	0.86	0	1.54	0	0	0						
{X} VPB09	111.07%	0.14	0.86	0	1.11	0	0	0						
{X} ABBKV08	149.59%	1	0	0	0	1.5	0	0						
{X} ACB08	126.22%	0.9	0	0.1	0	0.88	0.38	0						
{X} AGRIBV08	114.62%	1	0	0	0.25	0.89	0	0						
{X} DONGA08	143.35%	0.88	0	0.12	0	0.98	0.45	0						
{X} HABU08	119.32%	0.9	0	0.1	0	1.19	0	0						
{X} MHB08	117.02%	1	0	0	0	1.17	0	0						
{X} MPV08	107.84%	0.19	0.66	0.15	0	1.01	0.06	0						
{X} NAMAV08	153.28%	1	0	0	0	1.53	0	0						
{X} NAVIB08	95.23%	1	0	0	0.17	0.78	0	46 (0.01) 48 (1.99)	0	54.37	8.29	0	0	34.61
{X} OCB08	150.00%	1	0	0	0.32	1.18	0	0						
{X} OCV08	141.10%	0	0	1	0	1.1	0.31	0						
{X} SACOM08	132.01%	1	0	0	0	0.81	0.51	0						
{X} SAIGON08	128.91%	0.79	0	0.21	0.37	0.92	0	0						
{X}	145.91%	1	0	0	0	0.81	0.65	0						

THCOMV08														
{X} VEXIMB08	119.16%	0.89	0	0.11	0	0.87	0.32	0						
{X} VIBB08	112.81%	1	0	0	0	1.13	0	0						
{X} VIDPB08	139.18%	1	0	0	0	0.87	0.52	0						
{X} VIETCB08	106.96%	0.03	0.75	0.22	0	1.03	0.04	0						
{X} VIETIN08	114.26%	1	0	0	0.21	0.93	0	0						
{X} VPB08	148.83%	1	0	0	0	1.49	0	0						
{X} ABBKV07	84.42%	0.27	0.63	0.09	0	0.84	0	63 (0.02) 69 (0.81) 74 (0.43)	0	0	0	1690.8	0	27.68
{X} ACB07	148.19%	0.39	0	0.61	0	0	1.48	0						
{X} AGRIBV07	97.81%	0.85	0	0.15	0.66	0.16	0.16	63 (0.85) 69 (69.03) 70 (9.19) 73 (3.08)	0	137.46	0	0	0.01	0
{X} DONGA07	113.95%	0.52	0.16	0.32	0.82	0	0.32	0						
{X} HABU07	114.11%	0.78	0	0.22	0	1.14	0	0						
{X} MHB07	100.53%	0.8	0	0.2	0	1.01	0	0						
{X} MPV07	94.24%	0.35	0	0.65	0	0	0.94	69 (13.26) 74 (0.91)	0	42.85	0	1173.53	78.59	0
{X} NAMAV07	113.35%	0.76	0	0.24	0	1	0.13	0						
{X} NAVIB07	100.98%	0	0.44	0.56	0.29	0	0.72	0						
{X} OCB07	99.35%	0.25	0.63	0.12	0.17	0.82	0	63 (0.02) 69 (0.32) 71 (1.36) 74 (0.23)	0	0	0	0	0	46.02
{X} OCV07	93.12%	0	0.67	0.33	0.73	0	0.2	71 (4.29) 74 (0.18) 75 (0.03)	4626.52	0	0	0	5.8	0
{X} SACOM07	113.76%	0.37	0	0.63	0	0	1.14	0						
{X} SAIGON07	114.42%	0.7	0	0.3	0.86	0	0.29	0						
{X} THCOMV07	91.15%	0.3	0.58	0.12	0.17	0.75	0	63 (0.02) 69 (10.15) 71 (8.28) 74 (0.98)	0	0	0	0	0	124.17
{X} VEXIMB07	102.05%	0.64	0.05	0.31	0.63	0.08	0.31	0						

{X} VIBB07	85.28%	0.3	0.58	0.13	0.15	0.7	0	63 (0.01) 69 (9.63) 71 (5.22) 74 (0.86)	0	0	0	0	0	53.58
{X} VIDPB07	93.78%	0.31	0.55	0.14	0.18	0.76	0	63 (0.00) 69 (1.53) 71 (1.27) 74 (0.10)	0	0	0	0	0	27.46
{X} VIETCB07	88.05%	0.51	0.24	0.25	0.48	0.15	0.25	69 (52.09) 71 (11.24) 73 (1.22) 74 (5.99) 75 (0.72)	0	0	0	0	0	0
{X} VIETIN07	106.14%	0.74	0	0.26	0	0.84	0.22	0						
{X} VPB07	99.19%	1	0	0	0.88	0	0.11	63 (0.01) 69 (5.23) 73 (1.07)	0	18.62	0	0	59.44	0
{X} ABBKV06	137.13%	0.84	0.16	0	0	0	1.37	0						
{X} ACB06	84.55%	0.19	0.75	0.06	0	0.71	0.13	83 (0.05) 87 (0.85) 94 (0.70) 97 (0.66)	0	0	0	2248.92	0	0
{X} AGRIBV06	101.89%	0.5	0.5	0	0	1.02	0	0						
{X} DONGA06	104.17%	1	0	0	0.12	0.28	0.65	0						
{X} HABU06	97.83%	0.43	0.51	0.05	0	0.98	0	83 (0.00) 88 (2.27) 94 (0.59)	0	0	0	687.49	0	53.47
{X} MHB06	86.19%	0.41	0.51	0.08	0	0.86	0	83 (0.03) 88 (3.58) 94 (0.51)	0	0	0	1305.92	0	148.62
{X} MPV06	101.41%	0.2	0.74	0.06	0	0.83	0.18	0						
{X} NAMAV06	88.38%	0.45	0.47	0.08	0	0.88	0	83 (0.01) 88 (0.21) 94 (0.11)	0	0	0	73.53	0	12.48
{X} NAVIB06	357.11%	0	1	0	0	0	3.57	0						
{X} OCB06	100.70%	0.52	0.27	0.21	0.48	0.44	0.09	0						
{X} OCV06	137.06%	0.16	0.49	0.35	1.37	0	0	0						
{X} SACOM06	107.48%	1	0	0	0.1	0.25	0.73	0						
{X} SAIGON06	111.85%	0.56	0	0.44	1.12	0	0	0						
{X} THCOMV06	121.96%	0	0	1	1.22	0	0	0						
{X} VEXIMB06	105.45%	0.06	0.59	0.35	0.68	0	0.37	0						

{X} VIBB06	83.77%	0.27	0.67	0.06	0	0.84	0	81 (9.75) 83 (0.02) 94 (0.48)	0	0	0	120.05	0	10.37
{X} VIDPB06	94.81%	0.18	0.75	0.06	0	0.88	0.07	81 (0.36) 83 (0.01) 94 (0.04) 97 (0.36)	0	0	0	112.9	0	0
{X} VIETCB06	92.73%	0	0.83	0.17	0	0.59	0.34	87 (1.98) 94 (4.64) 98 (0.47)	103.82	0	0	3232.29	0	0
{X} VIETIN06	95.15%	0.44	0.36	0.2	0.36	0.59	0	83 (0.27) 88 (26.22) 93 (0.21) 94 (1.06)	0	0	0	0	0	31.29
{X} VPB06	83.57%	0.46	0.47	0.08	0	0.84	0	83 (0.02) 88 (0.47) 94 (0.33)	0	0	0	615.01	0	9.32

STATA OUTPUT

Malaysia

Summary

Shapiro-Wilk W Test

Shapiro-Wilk W test for normal data

Variable	Obs	W	V	z	Prob>z
crs_score	95	0.93493	5.147	3.625	0.00014
size	95	0.97763	1.770	1.263	0.10334

The Shapiro Wilk W value in table A above shows a value of close to 1 indicate normality of data set (Royston, 1992)

Source	SS	df	MS
Model	.260090812	7	.03715583
Residual	.726693274	87	.008352796
Total	.986784086	94	.010497703

Number of obs =	95
F(7, 87) =	4.45
Prob > F =	0.0003
R-squared =	0.2636
Adj R-squared =	0.2043
Root MSE =	.09139

CRS_SCORE	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
DEPO	-2.52e-07	1.76e-06	-0.14	0.886	-3.75e-06	3.25e-06
INTEXP	-.0001706	.0000889	-1.92	0.058	-.0003473	6.12e-06
NINTEXP	-.0001673	.0000565	-2.96	0.004	-.0002797	-.000055
NLOAN	1.05e-06	2.27e-06	0.46	0.644	-3.46e-06	5.56e-06
INTINC	.0001086	.0000771	1.41	0.162	-.0000446	.0002618
NINTINC	.0000798	.0000466	1.71	0.091	-.0000129	.0001724
SIZE	-.0485176	.0140004	-3.47	0.001	-.076345	-.0206903
_cons	.6266787	.01901	32.97	0.000	.5888942	.6644633

Cameron & Trivedi's decomposition of IM-test

Source	chi2	df	p
Heteroskedasticity	40.64	35	0.2359
Skewness	4.07	7	0.7712
Kurtosis	2.14	1	0.1434
Total	46.86	43	0.3173

```
Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
         Ho: Constant variance
         Variables: fitted values of CRS_SCORE

         chi2(1)      =     7.90
         Prob > chi2  =   0.0000
```

Philippines

Summary

Shapiro-Wilk W Test

Shapiro-Wilk W test for normal data

Variable	Obs	W	V	z	Prob>z
crs_score	95	0.89495	8.311	4.684	0.00000
size	95	0.98450	1.226	0.451	0.32589

The Shapiro Wilk W value in table A above shows a value of close to 1 indicate normality of data set (Royston, 1992)

Source	SS	df	MS
Model	.503836424	7	.071976632
Residual	1.33188261	87	.015308995
Total	1.83571903	94	.019528926

Number of obs =	95
F(7, 87) =	4.70
Prob > F =	0.0002
R-squared =	0.2745
Adj R-squared =	0.2161
Root MSE =	.12373

CRS_SCORE	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
DEPO	-.0001791	.0006055	-0.30	0.768	-.0013827	.0010244
INTEXP	-.0635371	.0156378	-4.06	0.000	-.0946189	-.0324552
NINTEXP	-.0133319	.0117887	-1.13	0.261	-.0367633	.0100995
NLOAN	.0001227	.0007932	0.15	0.877	-.001454	.0016993
INTINC	.0295018	.0114146	2.58	0.011	.006814	.0521897
NINTINC	.0287197	.0101046	2.84	0.006	.0086357	.0488038
SIZE	-.0898045	.0394953	-2.27	0.025	-.1683057	-.0113033
_cons	.5600249	.0208404	26.87	0.000	.5186023	.6014474

```
Cameron & Trivedi's decomposition of IM-test

---------------------------------------------------
              Source |       chi2     df      p
---------------------+-----------------------------
  Heteroskedasticity |      48.53     35    0.0638
            Skewness |      18.56      7    0.0097
            Kurtosis |       7.53      1    0.0061
---------------------+-----------------------------
               Total |      74.62     43    0.0020
---------------------------------------------------


Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
         Ho: Constant variance
         Variables: fitted values of CRS_SCORE

         chi2(1)      =    13.02
         Prob > chi2  =   0.0003
```

Thailand

Shapiro-Wilk W Test

```
                   Shapiro-Wilk W test for normal data
    Variable |    Obs       W           V         z     Prob>z
-------------+-------------------------------------------------
   crs_score |     80    0.95215      3.285     2.606  0.00458
        size |     80    0.98208      1.230     0.454  0.32485
```

The Shapiro Wilk W value in table A above shows a value of close to 1 indicate normality of data set (Royston, 1992)

```
      Source |       SS       df       MS              Number of obs =      80
-------------+------------------------------           F(  7,    72) =   13.17
       Model |  1.5944443     7  .227777758            Prob > F      =  0.0000
    Residual | 1.24555894    72   .01729943            R-squared     =  0.5614
-------------+------------------------------           Adj R-squared =  0.5188
       Total | 2.84000324    79  .035949408            Root MSE      =  .13153

------------------------------------------------------------------------------
   CRS_SCORE |      Coef.   Std. Err.      t    P>|t|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
        DEPO |  -.0002784   .0002606    -1.07   0.289     -.000798    .0002412
      INTEXP |  -.0157159   .0054612    -2.88   0.005    -.0266027   -.0048292
     NINTEXP |  -.0182982   .0049139    -3.72   0.000    -.0280938   -.0085025
       NLOAN |   .0014283   .0002856     5.00   0.000      .000859    .0019977
      INTINC |  -.0042779   .0050622    -0.85   0.401    -.0143691    .0058133
     NINTINC |   .0086952   .0058575     1.48   0.142    -.0029816    .0203719
        SIZE |   .0831369   .0332888     2.50   0.015      .016777    .1494968
       _cons |     .53668   .0301706    17.79   0.000     .4765361    .5968239
------------------------------------------------------------------------------
```

```
Cameron & Trivedi's decomposition of IM-test

---------------------------------------------------
              Source |       chi2     df      p
---------------------+-----------------------------
  Heteroskedasticity |      27.20     35    0.8239
            Skewness |       7.70      7    0.3599
            Kurtosis |       1.55      1    0.2128
---------------------+-----------------------------
               Total |      36.45     43    0.7493
---------------------------------------------------

. hettest

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
         Ho: Constant variance
         Variables: fitted values of CRS_SCORE

         chi2(1)      =     1.78
         Prob > chi2  =   0.1819
```

Vietnam

Shapiro-Wilk W Test

```
. swilk crs_score size

                   Shapiro-Wilk W test for normal data
    Variable |    Obs       W           V          z      Prob>z
-------------+-------------------------------------------------
   crs_score |    100    0.95103      4.043      3.099  0.00097
        size |    100    0.98146      1.530      0.944  0.17260
```

The Shapiro Wilk W value in table A above shows a value of close to 1 indicate normality of data set (Royston, 1992)

```
      Source |       SS       df       MS              Number of obs =     100
-------------+------------------------------           F(  7,    92) =    5.45
       Model |  .476532842     7  .06807612            Prob > F      =  0.0000
    Residual |   1.1481509    92  .012479901           R-squared     =  0.2933
-------------+------------------------------           Adj R-squared =  0.2395
       Total |  1.62468374    99  .016410947           Root MSE      =  .11171

------------------------------------------------------------------------------
   CRS_SCORE |      Coef.   Std. Err.      t    P>|t|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
        DEPO |  -2.16e-06   1.15e-06    -1.87   0.064    -4.45e-06    1.32e-07
      INTEXP |  -.0000207   .0000255    -0.81   0.419    -.0000714      .00003
     NINTEXP |  -.0002626   .0000658    -3.99   0.000    -.0003932    -.000132
       NLOAN |   1.35e-06   1.72e-06     0.78   0.435    -2.07e-06    4.77e-06
      INTINC |   .0000845   .0000275     3.07   0.003     .0000298    .0001393
     NINTINC |  -.0000201   .0000392    -0.51   0.609     -.000098    .0000577
        SIZE |  -.0244957   .0253674    -0.97   0.337    -.0748775    .0258861
       _cons |   .6384356   .0162049    39.40   0.000     .6062513      .67062
------------------------------------------------------------------------------
```

Cameron & Trivedi's decomposition of IM-test

Source	chi2	df	p
Heteroskedasticity	56.10	35	0.0133
Skewness	12.09	7	0.0978
Kurtosis	2.92	1	0.0875
Total	71.10	43	0.0045

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
Ho: Constant variance
Variables: fitted values of CRS_SCORE

chi2(1) = 7.17
Prob > chi2 = 0.0074