

APPENDIX V TABLE NO.: 1

REGRESSION RESULTS : COST FUNCTIONS

Cross-Sectional Data Bank Group : Public Sector Banks [28]
[Average of Three Years;1985-87] Size Variable : Volume of Business(VB)

COEFFICIENTS (AND T - RATIOS) OF COST EQUATIONS WITH DEPENDENT VARIABLE :			
Independent Variable & Basic Stat.	Total Current Exp.	Establishment Exp.	Other Current Exp.
Equation No.	1	2	3
Intercept	-0.84E-01[0.41]	-0.6295 [1.04]	-0.93E-01[0.16]
VB	0.19E-01[2.62]	0.87E-02[3.54]	0.64E-02[5.96]
² (VB)	-0.68E-05[1.27]	-0.18E-05[1.30]	-0.22E-05[2.78]
³ (VB)	0.11E-08[1.52]	0.31E-09[1.73]	0.31E-09[3.06]
EA/VB			
Dep/VB			
Borr/VB		0.1710 [1.26]	0.1947 [2.31]
TB		0.21E-02[2.98]	
RB			0.20E-01[1.78]
Log VB			
Log EA/VB			
Log Dep/VB			
Log Borr/VB			
Log TB			
Log RB			
² R	0.971	0.997	0.993
² R	0.967	0.996	0.992
D-W	2.50	1.65	2.06

APPENDIX V TABLE NO : 2

REGRESSION RESULTS : COST FUNCTIONS

Cross-Sectional Data Bank Group : Public Sector Banks [28]
[Average of Three Years;1985-87] Size Variable : Total Assets[TA]

Independent variable & Basic Stat.	COEFFICIENTS (AND T - RATIOS) OF COST EQUATIONS WITH DEPENDENT VARIABLE:		
	Total Current Exp.	Establishment Exp.	Other Current Exp.
Equation No.	1	2	3
Intercept	8.2371 [2.27]	-0.1595 [0.29]	0.4892 [0.92]
TA	0.45E-01[3.73]	0.25E-01[7.34]	0.10E-01[5.29]
2			
(TA)	-0.33E-04[2.19]	-0.11E-04[2.60]	-0.52E-05[2.12]
3			
(TA)	0.79E-08[2.37]	0.28E-08[2.88]	0.13E-08[2.33]
EA/TA			
Cash/TA			
FA/TA	-9.0382 [2.26]		
OA/TA	-0.8725 [2.05]		
TB			
RB			-0.19E-01[1.55]
Log TA			
Log EA/TA			
Log Cash/TA			
Log FA/TA			
Log TB			
Log RB			
2			
R	0.977	0.996	0.992
2			
R	0.972	0.995	0.990
D-W	2.04	1.70	1.97

APPENDIX V TABLE NO : 3

REGRESSION RESULTS : COST FUNCTIONS

Cross-Sectional Data Bank Group : Public Sector Banks [28]
[Average of Three Years;1985-87] Size Variable : Earning Assets [EA]

Independent Variable & Basic Stat.		COEFFICIENTS (AND T - RATIOS) OF COST EQUATIONS WITH DEPENDENT VARIABLE :		
		Total Current Exp.	Establishment Exp.	Other Current Exp.
Equation No.		1	2	3
Intercept		-2.4942 [1.42]	-1.3781 [2.13]	
EA		0.68E-01[6.06]	0.16E-01[1.84]	
² (EA)		-0.78E-04[5.27]	-0.18E-04[1.74]	
³ (EA)		0.23E-07[5.87]	0.56E-08[2.05]	
Call M/EA				
Invt/EA				
Adv/EA				
TB			0.49E-02[5.26]	
RB				
Log EA				
Log Call M/EA				
Log Invt/EA				
Log Adv/EA				
Log TB				
Log RB				
² R		0.964	0.992	
² R		0.960	0.991	
D-W		1.939	1.61	

APPENDIX V TABLE NO : 4

REGRESSION RESULTS : COST FUNCTIONS

Cross-Sectional Data Bank Group : Public Sector Banks [28]
[Average of Three Years;1985-87] Size Variable : Total Deposits[TD]

Independent Variable & Basic Stat.				COEFFICIENTS (AND T - RATIOS) OF COST EQUATIONS WITH DEPENDENT VARIABLE:			
				Total Current Exp.	Establishment Exp.	Other Current Exp.	
Equation No.	1			2		3	
Intercept	0.7133	[0.38]		0.52 E-01	[0.11]	0.6021	[1.02]
TD	0.31E-01	[2.34]		0.16 E-01	[3.07]	0.12E-01	[5.04]
2							
(TD)	-0.19E-04	[0.99]		-0.60 E-05	[1.08]	-0.84E-05	[2.43]
3							
(TD)	0.81E-08	[1.46]		0.30 E-08	[1.89]	0.29E-08	[3.00]
FD/TD							
SD/TD							
CD/TD							
TB				0.21 E-02	[2.74]		
RB						-0.23E-01	[1.70]
Log TD							
Log FD/TD							
Log SD/TD							
Log CD/TD							
Log TB							
Log RB							
2							
R	0.973			0.997		0.991	
2							
R	0.970			0.996		0.998	
D-W	2.68			1.37		1.91	

APPENDIX V TABLE NO : 5

REGRESSION RESULTS : COST FUNCTIONS

Cross-Sectional Data Bank Group : Public Sector Banks [28]
 [Average of Three Years;1985-87] Size Variable : Total Operating Earning[TOE]

Independent Variable & Basic Stat.				COEFFICIENTS (AND T - RATIOS) OF COST EQUATIONS WITH DEPENDENT VARIABLE :		
				Total Current Exp.	Establishment Exp.	Other Current Exp.
Equation No.:				1	2	3
Intercept				-4.9014 [1.34]	-1.3416 [1.67]	0.2501 [0.47]
TOE				0.6121 [3.52]	0.1823 [3.33]	0.1131 [4.66]
² (TOE)				-0.61E-02[2.41]	-0.83E-03[1.30]	-0.58E-03[1.63]
³ (TOE)				0.17E-04[2.58]	0.26E-05[1.59]	0.16E-05[1.80]
Comm/TOE				0.25 [1.64]	0.91E-01[1.73]	
IntE/TOE						
TB					0.25E-02[3.84]	
RB						-0.13E-01[1.04]
Log TOE						
Log Comm/TOE						
Log IntE/TOE						
Log TB						
Log RB						
² R				0.969	0.997	0.992
² R				0.964	0.996	0.990
D-W				2.22	2.05	2.31

APPENDIX V TABLE NO : 6

REGRESSION RESULTS : COST FUNCTIONS

Cross-Sectional Data Bank Group : Public Sector Banks[2B]
[Average of Three Years;1985-87] Size Variable : Total No.Branches[TB]

Independent Variable & Basic Stat.	COEFFICIENTS (AND T - RATIOS) OF COST EQUATIONS WITH DEPENDENT VARIABLE		
	Total Current Exp.	Establishment Exp.	Other Current Exp.
Equation No.	1	2	3
Intercept	1.3682 [1.04]	10.3779 [1.60]	3.6757 [1.68]
TB	0.48E-02[3.59]	0.51E-02[7.95]	0.19E-02[5.40]
² (TB)	0.11E-05[6.26]	0.60E-06[7.38]	0.25E-06[5.43]
³ (TB)			
RB/TB		-0.1223 [1.53]	-0.64E-01[1.77]
SU/TB		-0.1029 [1.48]	0.40E-01[1.33]
U/TB		-0.1298 [1.23]	
M/TB			
Log TB			
Log RB/TB			
Log SU/TB			
Log U/TB			
Log M/TB			
² R	0.974	0.991	0.981
² R	0.972	0.989	0.978
D-W	2.45	2.09	1.99