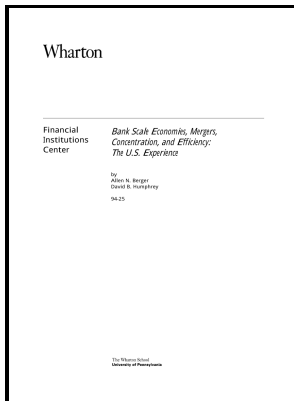


Measuring efficiency at U.S. banks - accounting for heterogeneity is important

Federal Reserve Bank of Philadelphia, Economic Research Division - An entropy approach to size and variance heterogeneity in U.S. commercial banks



Description: -

-Measuring efficiency at U.S. banks - accounting for heterogeneity is important

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All the variables are expressed as a percentage of total loans.

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Results show clear evidence for the existence of economies of scale for the smaller banks and economies of scope between deposits and loans were found for all but the largest banks. Areas needing additional research are also outlined.

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Both two-step system GMM and difference GMM provide consistent results.

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Operations, quality and profitability in the provision of banking services. On an average, the efficiency lies within 80% in all cases.

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This study may help to assess the managerial capacity in terms of ensuring safety and soundness of the bank.

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Tavana 2014 Performance Measurement with Fuzzy DEA, Springer Enrouznejad A. For technical questions regarding this item, or to correct its authors, title, abstract, bibliographic or download information, contact: Stanislav Vojir email available below. The model is stochastic because the upper limit is determined based on stochastic variable.

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Banking efficiency in the Nordic countries. This could lead to quality financial reporting and less practice of EM, whereas managerial ownership has a positive relationship with EM practice. The Jones model and the modified Jones model are found to be the most popular among the academicians, but their models exclude financial firms.

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