

Investigating the Risk Effect on Bank Branch Efficiency Using Data Envelopment Analysis (Case Study: Saderat Bank of Guilan)

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Abstract: The financial performance of commercial banks is a major factor in economic expansion. Due to the serviceability of the banks' activities and the great variety of services provided, their performance evaluation has specific problems and methods that require more precision and more appropriate methods. Efficiency measurement is based on the fact that financial risks are important factors in influencing the productivity of a bank. One of the major ways bankers succeed in modifying production methods and increasing their ability to compete with other banks is the branch network. One of the main strategies for setting up programs to improve the efficiency and efficiency of a bank is the existence of an efficient network of its branches. On the other hand, the issue of risk and performance evaluation has long been a concern for managers of banks and that they can achieve higher performance through risk management. Considering the importance of efficiency category and the impact of risk on this research, the present study attempts to investigate the effective impact on efficiency. In this regard, the branches of Sadegard Bank in Guilan province were ed as the statistical sample as the statistical community and grade 3 and 4 banks in the province of Sadegh province. The required data for 1394 were extracted the financial statements of SADERAT Bank and via Dea Solver software in the form of three models (first model without risk and claims, the second model without risk and taking into account claims, then the third model By risk and taking into account claims). The results showed that the average CCR efficiency for the third model was more and better than the other two models, while the efficiency of the second-order CCR was higher than the first one. In the review of the BCC performance average, the second and third models had the same efficiency and efficiency as the first model. **Keywords:** Risk,

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