

# THE INFLUENCE OF DIVERSIFYING INCOME SOURCES ON THE FINANCIAL PERFORMANCE: AN EMPIRICAL STUDY ON VIETNAMESE COMMERCIAL BANKS

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**Appendix 1.** Statistical results of variables used in the research method

Variable	Obs	Mean	Std.Dev.	Min	Max
ROE	281	0.1058	0.0755	0.0003	0.3033
DIV	281	0.0168	0.0050	0.0066	0.0329
SIZE	281	18.7492	1.1483	16.5023	21.4750
CAP	281	0.0934	0.0604	0.0406	0.9077
DTA	281	0.6654	0.1134	0.0768	0.8937
LTA	281	0.5770	0.1155	0.1012	0.7881
LLP	281	0.0078	0.0029	0.0027	0.0217
GDP	281	0.0584	0.0159	0.0258	0.0802
INF	281	0.0379	0.0223	0.0063	0.0910

**Appendix 2.** Correlation coefficients between research variables

	ROE	DIV	SIZE	CAP	DTA	LTA	LLP	GDP	INF
ROE	1.0000								
DIV	0.1467	1.0000							
SIZE	0.6270	-0.1915	1.0000						
CAP	-0.0092	0.2483	-0.1901	1.0000					
DTA	-0.1179	-0.0181	0.1572	-0.0831	1.0000				
LTA	0.3026	0.0826	0.3286	0.0031	0.4337	1.0000			
LLP	0.3190	0.0511	0.5217	0.1221	0.1510	0.4049	1.0000		
GDP	-0.0434	0.0451	-0.0417	-0.1265	0.0218	0.0106	-0.0740	1.0000	
INF	-0.1587	0.1825	-0.2414	0.1010	-0.2418	-0.3029	-0.0001	-0.0896	1.0000