SDI EDITORIAL COMMENTS FORM

EDITORIAL COMMENT'S on revised paper (if any)	**Authors' response to editor's comments**
It is suggested at least classification rules of banks performance should be pointed out as log regression I was also used thus machine learning approach is possible for classification	Table 1.1 showed the quadrate form (transformed models) of Log-normal models of five banks parameters estimates with their Standard errors. Comparing the transformed models of the five banks number of successful service time and time of failure rate in Table 6.1 with respect to R^2 and regression ANOVA p-values. The number of successful service time of all the banks have higher variation and significant p-values than the time of failure rate. In addition, GT-Bank model has the highest variation of 90.3% for number of successful service time (t), while Fidelity bank model has the highest variation of 56.6% for time of failure rate. Note that only Fidelity bank regression ANOVA p-values is significant, this seem to implies that the time of failure rate are not same for all the five banks (or indicated Fidelity bank time of failure rate is more than others). However, machine learning approach can be applied in further research for classification