

Paweena Traiwarunyu 2007: Factors Affecting Supply of Housing Loan of Thai Commercial Banks. Master of Economics, Major Field: Economics, Department of Economics. Thesis Advisor: Mr. Vorapoj Udomratana, M.Econ. 87 pages.

Commercial Banks are sources of savings and loans that are significant to the Thai economy, especially housing loans which Thai Commercial Banks have emphasized since 1988, until now. The important sources of funds for banks other than savings are domestic capital and foreign capital before and after economic crisis. The objectives of this research are to study types of housing loans, situation of the housing markets and the housing loans and the factors that affect the supply of housing loans of Thai Commercial Banks. The study used time series data for quantitative analysis from 1988-2004 and used Econometrics Models with the Multiple Linear Regression Analysis Model and estimated value by using The Ordinary Least Squares Method.

The research of types of housing loans, situation of the housing markets and the housing loans of Thai Commercial Banks found that savings system is the important sources of the supply of housing loans. The situation of the housing markets and the housing loans are changing according to business cycle. The most important factor that affect the supply of housing loans of Thai Commercial Banks from 3 equations are dummy variable which represents economic crisis. The second important factor is price expectation which have inverse direction with the housing loans of Thai Commercial Banks and the domestic capital and foreign capital. The least important factor is the Time Deposit which has the same direction with the housing loans of Thai Commercial Banks. According to the research, Bank of Thailand should adapt monetary policy to preserve economic stability and get confident from public that will lead to more savings with commercial banks. For the commercial banks should restrict and carefully give the housing loans to prevent Non Performing Loans (NPL) that happened in the past.

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