

Benchawan Leelachiochankun 2013: The Analysis of Factors Affecting Loan and Gross Non-Performing Loan of Commercial Bank: A Case Study of Housing Loan. Master of Economics (Business Economics), Major Field: Business Economics, Faculty of Economics at Si Racha. Thesis Advisor: Associate Professor Sri-on Somboonsup, M.S. 115 pages.

If commercial banks grant loan on the purpose of increasing loan quantity and do not aware of loan quality, then they would face with non-performing loan (NPL) problem and NPL has proved to be one critical reason to several economic crises in the past. The objectives of this study were: 1) to examine the housing loan in the country, 2) to analyze factors affecting NPL of commercial banks in the long run with emphasis on housing loan and 3) to forecast future trend of commercial banks' NPL of housing loan. The study utilized quarterly time series data from the year 2004 to 2011 with 32 data sets. The study used descriptive analysis to explain overall housing loan in the country and quantitative analysis by means of regression technique to forecast NPL of housing loan for the management.

The study result revealed that housing loan was the highest proportion in the consumer loan. Factors which significantly explained the NPL unpaid amount of housing loan were interest rate of housing loan, per capita income, consumer price index, housing price index and coupon rate of government bond. Factors which related in the same direction with NPL unpaid amount of housing loan were per capita income, consumer price index, and housing price index. Factors which related in the opposite direction were interest rate of housing loan and coupon rate of government bond. Concerning future trend of NPL unpaid amount of housing loan, the projection showed decreasing trend.

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Thesis Advisor's signature