

VENUSDA KITNICHEE : REVENUE AND EXPENSE ANALYSIS OF INTERNATIONAL  
TRADING DEPARTMENT OF COMMERCIAL BANKS IN THAILAND. THESIS  
ADVISOR : DR.PORNSIRI POONAKASEM, MR.YAI JUNSENEE. 200 PP.

This study was to : (1) examine the cost allocation methods from the banks' cost centers to the profit centers; (2) calculate the variable and fixed costs per unit of the banks' import, export and related credit services; and (3) analyze the break-even points of each international trading service in order to provide management with information useful for more efficient planning, controlling and performance evaluating.

It was found that revenues on the banks import services were in fixed rate between 1/8% of the letter of credit amount and 100 bahts plus 6.625% of the letter of credit amount. The minimum unit cost was for the letter of credit amendment service of 131.37 bahts and the maximum was for the letter of credit opening with shipping guarantee and trust receipt service of 978.68 bahts plus 4.4125% of the letter of credit amount. The break-even points were the letter of credit opening with trust receipt service of 38,658.53 bahts minimum and the letter of credit opening with shipping guarantee service of 571,144.00 bahts maximum. On the export side, yields for the banks were in fixed rate between 1/10% of the letter of credit amount and 200 bahts plus 5.125% of the letter of credit amount. The minimum unit cost was for the letter of credit amendment advising service of 97.80 bahts and the maximum was for the export bills buying under letter of credit with packing credit service of 1,073.65 bahts plus 3.46% of the packing credit amount. The break-even points were the outward bills for collection without packing credit service of 48,696.00 bahts minimum and the export bills buying under letter of credit without packing credit service of 114,416.00 bahts maximum.