

WARANGKANA UTAIRATANA : (AN ANALYSIS ON COST PER DEPOSIT
UNIT OF THE GOVERNMENT SAVINGS BANK BRANCH) THESIS ADVISOR :
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This thesis is an analysis on cost per deposit unit of The Government Savings Bank Branch. It compares the cost per deposit unit of each of the branches. It also analyzes the cost per deposit unit of each of the type of deposit, as well as the cost of each level of branch and each part of the country. Data for the study are collected from The Government Savings Bank Financial and Accounting Report in 1989, and from the interview of the executives and staffs of the Bank.

The summary of the study are (1) Cost per deposit unit of the branches are different. It depends on the amount of deposit balance and expenses management of each manager. (2) The cost per deposit unit of each types of deposits are different. The type that has the lowest cost is 6 months fixed deposit, cost per deposit unit is 7.1644 % . The current deposit is the type that has the highest cost, cost per deposit unit is 26.6093 % . (3) The cost per deposit unit of each level of the branches are different. The level 1-branches have the lowest cost, cost per deposit unit is 9.5029 % and the level 3-branches have the highest cost, cost per deposit unit is 10.6300 % . (4) The cost per deposit unit of each part of the country are different. Bangkok has the lowest, the cost per deposit unit is 9.5044 % ; and northern part has the highest, the cost per deposit unit is 10.6078 % .