

Saowalak Wichaidit 2006: A Financial Analysis of The S.C.B. Staffs Savings Co-operative LTD. Master of Arts (Cooperative Economics), Major Field: Cooperative Economics, Department of Cooperative. Thesis Advisor:
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The objective of this study was to analyze change in financial ratio of the S.C.B. Staffs Savings Co-operative LTD. during 1995 to 2004 and compare the ratios with the average ratios of the same asset group of Savings Cooperative.

First financial secondary data was gathered from sources such as balance sheets, and profit and loss statement of S.C.B. Staffs Savings Co-operative LTD. annual report from 1995 to 2004. This study used the approach to analyze financial institutions' performance called CAMEL. The researcher used this approach with the proportion of the saving cooperative's efficiency of financial management in the way of capital strength, asset quality, earning sufficiency and liquidity.

The study found that the capital strength of the S.C.B. Staffs Savings Co-operative LTD. was rated lower to standard. It's ratio of asset spending management was lower than standard and liquidity ratio was higher than standard, resulting from high money deposit. Both the capital stock and the reserve till were of lower value than the standard, and they use external source of fund more than internal source of fund. The return was decreased because the S.C.B. must pay the interest from raising an external loan. It still has a risk in the capital. The asset quality was lower than the standard because of using loan receivables. Also, return on asset was a little bit low. Earning sufficiency was lower than the standard because it could not balance expenditure and revenue. Thus, profit was low. Liquidity was higher than the standard. There fore, the liquidity was good and enough for using money. Although, the S.C.B. Staffs Savings Co-operative LTD. raises many deposits, they still can control financial liquidity quite well.

Saowalak Wichaidit

Student's signature

Narong Koojaroenprasit 25, 10, 06

Thesis Advisor's signature