Abstract

This study aimed to study the risk examination of financial institution such as the credit risk and the operational risk, risk management, auditors conception of the Bank of Thailand Supervision.

The data in the study was collected by questionnaires from 22 auditors from The Northern Bank of Thailand.

The results indicated that most of the auditors are of the opinion that the current risk examination is more important than quality asset examination. The highest risk is the credit risk factor which is caused by an unexpected economy , the second is the lateness and neglectful behavior in strategies and in policies of the financial institution and in credit analytic system. The highest operational risk factor is inefficient internal control, the second operational risk is the most change in organization structure and high executive administrators, and inefficient information technology. The best risk management is good internal control ,then the internal auditors reports followed by protective risk systems.

The suggestion of this study is that the financial institutional administrators should be absolutely interested in risk management because it is a new and significant science for operating

their business. The financial institutional auditors should be more knowledgeable of risk examination as a tool increase productivity and accountability in their field and a country.