

Title : Planning and Control of Operating Performance of
Commercial Banks in Thailand

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Degree : Master of Business Administration (MBA.)

Major Field : Accounting

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30 / DEC / 1992

The objective of this thesis is to study the efficiency of planning and control of income and expenses of commercial banks in Thailand. Hence, the study emphasized on comparing the actual accounting figures (i.e., income and expenses) with the budget figures.

The hypothesis of this study is that the planning and control of income and expenses of commercial banks in Thailand is efficient. The information had been collected from the profit and loss statements and the budgeted data of profit and loss statements of commercial banks in Thailand during 1986-1991. The analytical method of comparing between actual and budget accounting figures had been used to analyse the efficiency of planning and control by considering the followings : The favorable variances which are

- The actual income of the commercial banks is higher than the budgeted income of the commercial banks.

- The actual expenses of the commercial banks are less than budgeted expenses of the commercial banks.

The result showed that there are more favorable variances than unfavorable ones. It is concluded that the planning and control of operating performances of commercial banks in Thailand is efficient.

Remarks

The favorable variance doesn't tell the absolutely successful work, because it is possible that the commercial banks calculate too low income or calculate too high expenses while the unfavorable variance doesn't tell the absolutely unsuccessful work, because it is possible that the commercial banks calculate too high income or too low expenses.