

Independent study title	BANK CREDIT RISK AND CORPORATE GOVERNANCE: EVIDENCE IN THAILAND
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### **ABSTRACT**

This paper indicated the impact between corporate governance and credit risk in Thai commercial banks. The sample is in between 2000 to 2017. Non-performing loan ratio and loan loss provision ratio were applied to measure credit risk and corporate governance is represented by size of board, independent director and female director portion. The objective is to find relationship between corporate governance and credit risk in banking industry. The results show that board size has negative and significant relationship to credit risk for the commercial banks in Thailand, since it has negative and significant effect to both non-performing loan and loan loss provision. However, board independence and female director have negative and significant relationship to non-performing loan, but it has positive relationship to loan loss provision. For the robustness test, it indicates that the corporate governance will affect to the bank differently follow bank's size.

Keywords: credit risk, corporate governance, banking industry