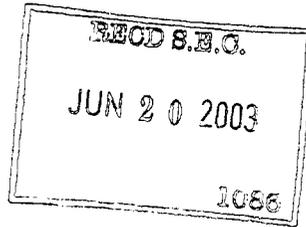




Piengchai Pookakupt, Ph.D.  
Executive Vice President



ธนาคารไทย  
KASIKORNBANK 泰华农民银行



12g3-2(b) File No.82-4922

Ref No. CN. 191/2003

June 20, 2003



Securities and Exchange Commission  
450 Fifth Street  
Washington, D.C. 20549  
U.S.A.

*Thai Farmers Bank Public Co., Ltd.*  
**SUPPLY**

Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

*P. Pookakupt*



*llw 6/24*

CS026-4-03



KASIKORNBANK PCL

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protect the environment.

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KASIKORNBANK PCL

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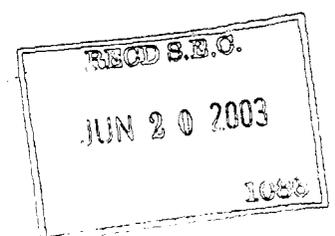
Registration No. PCL 105

Summary Statement of Liabilities and Assets <sup>1/</sup>
**sumitranisro**  
**KASIKORN BANK**


As at May 31, 2003

Assets	Baht	Liabilities	Baht
Cash	8,551,705,704.18	Deposits	689,732,277,355.67
Interbank and money market items, net	102,114,019,254.27	Interbank and money market items	3,425,914,475.19
Securities purchased under resale agreements	37,500,000,000.00	Liabilities payable on demand	2,806,816,521.23
Investments, net (with obligations Baht 33,293,387.89)	149,215,688,339.25	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	441,905,619,136.75	Borrowings	48,256,810,357.30
Accrued interest receivables	1,717,521,389.87	Bank's liabilities under acceptances	389,142,647.31
Properties foreclosed, net	10,979,299,589.93	Other liabilities	15,560,829,622.97
Customers' liabilities under acceptances	589,142,647.31	<b>Total liabilities</b>	<b>742,361,590,979.67</b>
Premises and equipment, net	21,930,641,758.82	<b>Shareholders' equity</b>	
Other assets	8,030,986,091.42	Paid-up share capital	
<b>Total Assets</b>	<b>782,415,166,911.82</b>	(registered share capital Baht 26,900,946,900.00)	23,530,947,170.00
Customers' liabilities under unmatured bills	2,814,634,665.25	Reserves and net profit after appropriation	3,340,431,508.50
<b>Total</b>	<b>785,229,801,577.08</b>	Other reserves and profit and loss account	10,982,177,253.66
		<b>Total shareholders' equity</b>	<b>40,053,573,932.16</b>
		<b>Total Liabilities and Shareholders' Equity</b>	<b>782,415,166,911.83</b>
		Bank's liabilities under unmatured bills	2,814,634,665.25
		<b>Total</b>	<b>785,229,801,577.08</b>

	Baht
Non-Performing Loans as at March 31, 2003 (Quarterly)	91,172,387,325.53
(18.38% of total loans before allowance for doubtful accounts)	
Required provisioning for loan loss, as at March 31, 2003 (Quarterly)	97,868,456,265.93
Actual allowance for doubtful accounts	53,666,907,829.17
Loans to related parties	4,260,249,529.86
Loans to related asset management companies	26,500,000,000.00
Loans to related parties due to debt restructuring	3,748,818,552.02
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	19,967,145,600.00
Legal capital fund	71,927,731,666.08
Changes in liabilities and assets this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, section	-
International Banking Facility's assets and liabilities	
Total assets	3,943,799,979.95
Total liabilities	656,022,247.69
Significant contingent liabilities	
Avails to bills and guarantees of loans	6,662,654,114.41
Letters of credit	9,595,200,173.17

<sup>1/</sup> This Summary Statement has not been reviewed or audited by Certified Public Accountant


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