



**ธนาคารกสิกรไทย**  
KASIKORNBANK 泰华农民银行



**Piengchai Pookakupt, Ph.D.**  
Executive Vice President

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

Ref No. CN. 246/2003

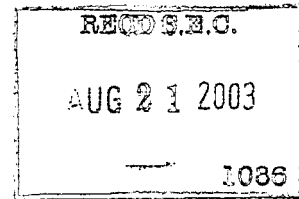
August 21, 2003

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



03029431

SUPPL



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*

PROCESSED

AUG 27 2003

THOMSON  
FINANCIAL

*llw 8/25*

OS028-4-03



KASIKORNBANK PCL  
supports efforts to  
protect the environment.  
This letter is printed on recycled paper.

KASIKORNBANK PCL  
1 Soi Kasikornthai, Ratburans Road,  
Bangkok 10140, Thailand.

Tel. +66 2470 1122, +66 2470 1199

Fax. +66 2470 3462

www.kasikornbank.com

Registration No.PCL 105

Summary Statement of Liabilities and Assets <sup>1/</sup>

**ธนาคารกรุงไทย**  
KASIKORN BANK 泰华农民银行



As at July 31, 2003

Assets	Baht	Liabilities	Baht
Cash	9,185,999,918.88	Deposits	877,537,873,712.63
Interbank and money market items, net	103,991,125,461.08	Interbank and money market items	4,884,477,214.88
Securities purchased under resale agreements	42,378,000,000.00	Liabilities payable on demand	2,879,600,853.85
Investments, net (with obligations Baht 546,813,953.10)	154,489,350,041.81	Securities sold under repurchase agreements	500,000,000.00
Credit advances (net of allowance for doubtful accounts)	442,395,971,593.78	Borrowings	48,308,770,016.09
Accrued interest receivables	1,542,268,287.69	Bank's liabilities under acceptances	553,954,266.89
Properties foreclosed, net	11,500,349,885.01	Other liabilities	13,198,144,347.56
Customers' liabilities under acceptances	553,954,266.88	<b>Total liabilities</b>	<b>747,982,820,211.83</b>
Premises and equipment, net	21,718,541,863.15	<b>Shareholders' equity</b>	
Other assets	6,804,949,999.74	Paid-up share capital	
		(registered share capital Baht 26,800,046,800.00)	23,540,654,170.00
		Reserves and net profit after appropriation	16,042,905,730.83
		Other reserves and profit and loss account	6,789,030,686.12
		<b>Total shareholders' equity</b>	<b>46,872,590,586.95</b>
<b>Total Assets</b>	<b>784,335,410,786.58</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>784,335,410,786.58</b>
Customers' liabilities under unmatured bills	2,750,119,953.70	Bank's liabilities under unmatured bills	2,750,119,953.70
<b>Total</b>	<b>787,085,530,752.28</b>	<b>Total</b>	<b>787,085,530,752.28</b>

## Non-Performing Loans as at June 30, 2003 (Quarterly)

85,868,842,223.51

(17.23% of total loans before allowance for doubtful accounts)

## Required provisioning for loan loss, as at June 30, 2003 (Quarterly)

38,087,772,246.67

## Actual allowance for doubtful accounts

52,611,928,882.08

## Loans to related parties

4,884,070,443.90

## Loans to related asset management companies

25,220,000,000.00

## Loans to related parties due to debt restructuring

3,056,781,610.14

## 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

82,952,037,915.07

## Changes in liabilities and assets this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2506 and amended Act, section

-

## International Banking Facility's assets and liabilities

## Total assets

3,638,658,904.86

## Total liabilities

855,508,266.80

## Significant contingent liabilities

## Avals to bills and guarantees of loans

6,580,755,821.03

## Letters of credit

8,707,067,215.21

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