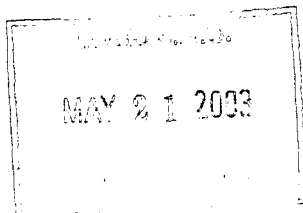




**Tida Samalapa**  
Executive Vice President

Ref No. CN. 131/2003



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



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

May 21, 2003

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



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,

**PROCESSED**

MAY 29 2003

**THOMSON  
FINANCIAL**

*Handwritten initials and date: JW 5/27*

CS023-4-03



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

KASIKORN BANK PCL  
1 Soi Kasikornthai, Ratburana Road,  
Bangkok 10140, Thailand.

Tel. +66 2470 1122, +66 2470 1199  
Fax. +66 2470 3499

www.kasikornbank.com Registration No.PCL 105

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

As at April 30, 2003

**ธนาคารกสิกรไทย**  
KASIKORN BANK 泰華商業銀行



Assets	Baht	Liabilities	Baht
Cash	8,820,291,753.33	Deposits	870,197,079,144.79
Interbank and money market items, net	115,217,596,605.52	Interbank and money market items	4,986,042,093.13
Securities purchased under resale agreements	31,700,000,000.00	Liabilities payable on demand	2,728,594,942.42
Investments, net (with obligations Baht 129,320,391.06)	141,887,897,207.27	Securities sold under repurchase agreements	100,000,000.00
Credit advances (net of allowance for doubtful accounts)	442,209,468,917.32	Borrowings	48,479,165,578.24
Accrued interest receivables	1,702,321,686.14	Bank's liabilities under acceptances	556,487,517.14
Properties foreclosed, net	10,939,797,720.23	Other liabilities	14,890,417,306.78
Customers' liabilities under acceptances	556,487,517.14	<b>Total liabilities</b>	<b>741,889,766,882.50</b>
Premises and equipment, net	21,892,024,771.99	<b>Shareholders' equity</b>	
Other assets	5,512,232,314.33	Paid-up share capital	
		(registered share capital Baht 28,900,946,900.00)	23,530,947,170.00
		Reserves and net profit after appropriation	5,130,205,957.77
		Other reserves and profit and loss account	9,877,988,763.00
		<b>Total shareholders' equity</b>	<b>38,539,121,890.77</b>
<b>Total Assets</b>	<b>780,378,908,473.27</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>780,378,908,473.27</b>
Customers' liabilities under unmatured bills	2,585,557,400.40	Bank's liabilities under unmatured bills	2,585,557,400.40
<b>Total</b>	<b>782,964,465,873.67</b>	<b>Total</b>	<b>782,964,465,873.67</b>

Non-Performing Loans as at March 31, 2003 (Quarterly)	91,172,367,325.58
(18.38% of total loans before allowance for doubtful accounts)	
Required provisioning for loan loss, as at March 31, 2003 (Quarterly)	37,668,458,265.93
Actual allowance for doubtful accounts	54,098,711,035.52
Loans to related parties	4,509,043,454.95
Loans to related asset management companies	27,495,000,000.00
Loans to related parties due to debt restructuring	3,744,886,182.01
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	19,987,145,000.00
Legal capital fund	71,937,898,517.89
Changes in liabilities and assets this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2503 and amended Act, section 15 first paragraph	180,000.00
International Banking Facility's assets and liabilities	
Total assets	4,064,883,324.61
Total liabilities	655,839,479.30
Significant contingent liabilities	
Avails to bills and guarantees of loans	6,598,401,841.77
Letters of credit	8,729,532,510.35

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

*mm*