



**Somkiat Sirichatchai**  
Executive Vice President

**ธนาคารกสิกรไทย**  
**KASIKORNBANK** 泰华农民银行



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

Ref No. CN. 320/2004

May 21, 2004

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.

**PROCESSED**

**MAY 24 2004**



Yours sincerely,

*Somkiat Sirichatchai*

*Ilw 5/24*



Summary Statement of Assets and Liabilities <sup>1/</sup>
**ธนาคารกสิกรไทย**  
**KASIKORN BANK 泰华农商银行**


As at April 30, 2004

Assets	Baht	Liabilities	Baht
Cash	12,765,708,598.20	Deposits	715,847,799,914.00
Interbank and money market items	92,508,259,945.99	Interbank and money market items	11,681,519,822.91
Securities purchased under resale agreements	47,050,000,000.00	Liabilities payable on demand	9,073,813,820.78
Investments in securities, net (with obligations Baht 33,171,760.68)	134,240,670,816.51	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	493,193,412,317.70	Borrowings	19,933,015,267.83
Accrued interest receivables	1,438,780,881.58	Bank's liabilities under acceptances	687,793,891.07
Properties foreclosed	11,679,489,585.89	Other liabilities	13,056,568,068.41
Customers' liabilities under acceptances	687,793,891.07	<b>Total liabilities</b>	<b>770,249,450,805.00</b>
Premises and equipment, net	21,688,786,775.52	<b>Shareholders' equity</b>	
Other assets	6,735,386,384.18	Paid-up share capital (registered share capital Baht 30,486,146,970.00)	23,622,268,710.00
<b>Total Assets</b>	<b>823,998,269,006.61</b>	Reserves and net profit after appropriation	17,528,353,248.55
Customers' liabilities under unmatured bills	3,384,968,359.01	Other reserves and profit and loss account	12,238,193,245.06
<b>Total</b>	<b>827,383,235,365.62</b>	<b>Total shareholders' equity</b>	<b>53,748,618,201.61</b>
		<b>Total Liabilities and Shareholders' Equity</b>	<b>823,998,269,006.61</b>
		Bank's liabilities under unmatured bills	3,384,968,359.01
		<b>Total</b>	<b>827,383,235,365.62</b>

	Baht
Non-Performing Loans as at March 31, 2004 (Quarterly)	64,743,579,877.62
(12.06% of total loans before allowance for doubtful accounts)	
Required provisioning for loan loss, as at March 31, 2004 (Quarterly)	35,095,919,749.27
Actual allowance for doubtful accounts	47,241,036,160.53
Loans to related parties	2,077,909,852.10
Loans to related asset management companies	17,425,000,000.00
Loans to related parties due to debt restructuring	3,501,975,381.31
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Legal capital fund	71,407,392,992.59
Changes in assets and liabilities 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	8,276,081,568.53
Total liabilities	147,511.04
Significant contingent liabilities	
Avals to bills and guarantees of loans	3,112,205,848.03
Letters of credit	12,785,709,990.91

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