



Somkiat Sirichatchai
Executive Vice President

ธนาคารกสิกรไทย
KASIKORNBANK 聚华农民银行



RECORDED
OCT 20 2004
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October 20, 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.

Yours sincerely,

Somkiat Sirichatchai

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KASIKORNBANK PCL
supports efforts to
protect the environment

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Summary Statement of Assets and Liabilities ^{1/}

As at September 30, 2004

ธนาคารกสิกรไทย
KASIKORN BANK 泰華銀行



Assets	Baht	Liabilities	Baht
Cash	8,858,743,787.86	Deposits	711,482,478,943.24
Interbank and money market items	86,445,725,052.82	Interbank and money market items	10,237,792,493.36
Securities purchased under resale agreements	19,200,000,000.00	Liabilities payable on demand	5,987,908,608.45
Investments in securities, net (with obligations Baht 12,880,648,719.01)	138,718,788,875.44	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	522,120,965,350.70	Borrowings	20,250,519,080.88
Accrued interest receivables	1,491,925,083.68	Bank's liabilities under acceptances	838,938,417.87
Properties foreclosed	12,332,290,823.45	Other liabilities	14,178,266,882.05
Customers' liabilities under acceptances	838,938,417.87	Total liabilities	782,913,888,927.85
Premises and equipment, net	21,076,405,722.48	Shareholders' equity	
Other assets	8,846,194,740.75	Paid-up share capital (registered share capital Baht 90,486,146,970.00)	23,634,493,110.00
Total Assets	821,882,265,874.56	Reserves and net profit after appropriation	25,175,712,891.38
Customers' liabilities under unmatured bills	4,035,648,185.91	Other reserves and profit and loss account	6,958,181,445.21
Total	825,717,912,060.48	Total shareholders' equity	59,768,386,948.80
		Total Liabilities and Shareholders' Equity	821,882,265,874.56
		Bank's liabilities under unmatured bills	4,035,648,185.91
		Total	825,717,912,060.48

	Baht
Non-Performing Loans as at September 30, 2004 (Quarterly)	55,324,300,389.30
(0.75% of total loans before allowance for doubtful accounts)	
Required provisioning for loan loss, as at September 30, 2004 (Quarterly)	81,865,411,008.21
Actual allowance for doubtful accounts	43,895,402,381.72
Loans to related parties	2,623,545,376.26
Loans to related asset management companies	14,980,000,000.00
Loans to related parties due to debt restructuring	4,183,380,344.66
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	78,844,711,015.08
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	3,210,646,862.64
Total liabilities	92,170.25
Significant contingent liabilities	
Avals to bills and guarantees of loans	2,904,828,101.19
Letters of credit	14,621,844,807.62

^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant