



Somkiat Sirichatchai  
Executive Vice President

ธนาคารกสิกรไทย  
KASIKORNBANK 泰华农民银行

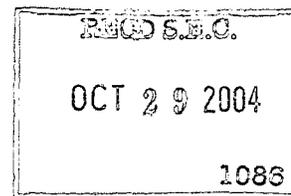


12g3-2(b) File No.82-4922

Ref No. CN. 654/2004

October 29, 2004

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



Dear Sirs:

SUPPL

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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**Prasarn Trairatvorakul**  
President

Ref. CN 2158/2004

28 October 2004

To The President  
The Stock Exchange of Thailand

**Re: Notification of Resolution of KASIKORNBANK PUBLIC COMPANY LIMITED's Board of Directors' Meeting No. 13/2547**

Pursuant to the resolution of the Extraordinary Shareholders Meeting No. 1/2541 held on 29 September 1998, it was approved that the Bank or any of the Bank's branches issue the debentures (senior/subordinated) in the total amount of not exceeding US\$ 3 billion by issuing such in the Thai Baht currency or in any other currency in the equivalent amount, at the exchange rate as on the date of the offer of such debenture.

KASIKORNBANK PUBLIC COMPANY LIMITED's Board of Directors' Meeting No.13 /2547, which was held on 28 October 2004 has resolved to grant approval for the Bank to issue and offer for sale of short-term debentures in order to allow the Bank better flexibility and wider variety of administration of its funding structure and to expand the investment alternative to the public and/or depositors of the Bank. The criteria and conditions of the short-term debentures can be summarized as follows:

<u>Types</u>	Unsecured, unsubordinated debentures and non-convertible debentures, indicated with debenture holder's name and with or without debenture holders' representative
<u>Currency</u>	Baht
<u>Offered Amount</u>	Principal amount of the debentures to be issued will not exceed Baht 50 billion
<u>Maturity Period</u>	No more than 270 days

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