



Plengchai Pookakupt, Ph.D.
Executive Vice President

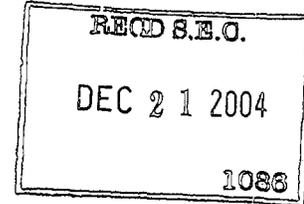


12g3-2(b) File No.82-4922

Ref No. CN. 796/2004

December 20, 2004

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



UPPL

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

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Summary Statement of Assets and Liabilities ^{1/}

As at November 30, 2004

ธนาคารกสิกรไทย
KASIKORN BANK ๓๙๓๒๒๓



Assets	Baht	Liabilities	Baht
Cash	13,191,978,077.00	Deposits	719,797,516,682.70
Interbank and money market items	81,128,965,050.78	Interbank and money market items	14,236,129,547.52
Securities purchased under resale agreements	26,900,000,000.00	Liabilities payable on demand	7,817,661,470.21
Investments in securities, net (with obligations Baht 15,813,316,418.72)	125,316,066,927.58	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	544,244,829,107.86	Borrowings	22,897,715,974.20
Accrued interest receivables	1,325,081,139.81	Bank's liabilities under acceptances	748,910,094.65
Properties foreclosed	12,478,367,911.53	Other liabilities	13,475,289,291.73
Customers' liabilities under acceptances	742,310,694.65	Total Liabilities	778,455,323,661.03
Premises and equipment, net	21,685,318,821.94	Shareholders' equity	
Other assets	14,011,414,218.15	Paid-up share capital (registered share capital Baht 30,480,140,970.00)	23,636,245,370.00
Total Assets	840,417,110,948.60	Reserves and net profit after appropriation	25,178,834,918.71
Customers' liabilities under unmatured bills	4,447,540,055.01	Other reserves and profit and loss account	13,148,706,993.86
Total	844,864,650,998.61	Total shareholders' equity	61,981,767,282.57
		Total Liabilities and Shareholders' Equity	840,417,110,948.60
		Bank's liabilities under unmatured bills	4,447,540,055.01
		Total	844,864,650,998.61

	Baht
Non-Performing Loans as at September 30, 2004 (Quarterly) (9.76% of total loans before allowance for doubtful accounts)	55,324,300,389.30
Required provisioning for loan loss, as at September 30, 2004 (Quarterly)	31,885,411,003.21
Actual allowance for doubtful accounts	64,285,744,846.87
Loans to related parties	4,096,109,760.14
Loans to related asset management companies	13,785,000,000.00
Loans to related parties due to debt restructuring	3,637,868,582.03
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	79,038,093,461.18
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	2,854,419,396.27
Total liabilities	467,776.28
Significant contingent liabilities	
Avals to bills and guarantees of loans	2,726,825,899.88
Letters of credit	15,218,825,623.67

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

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