



Plengchai Pookakupt, Ph.D.  
Executive Vice President



ธนาคารกสิกรไทย  
KASIKORN BANK 華僑農民銀行



RECD S.E.C.  
MAR 22 2005  
1086

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

Ref No. CN. 200/2005

March 21, 2005

Securities and Exchange Commission

450 Fifth Street

Washington, D.C. 20549

U.S.A.



05006766

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,

P. Pookakupt

PROCESSED

MAR 25 2005

THOMSON  
FINANCIAL

ธนาคารกสิกรไทย  
1 อาคารกสิกรไทย ถนนรัชดาภิเษก  
กรุงเทพฯ 10140  
โทร. 0 2222 0000 โทรสาร 0 2470 3462  
www.kasikornbank.com

KASIKORN BANK PCL.  
1 Soi Kasikornthani, Ratchurong Road,  
Bangkok 10140, Thailand.  
Tel. +66 2222 0000 Fax. +66 2470 3462  
www.kasikornbank.com

華僑農民銀行總行  
泰國曼谷拉查那路華僑農民銀行一號  
郵政編碼 10140  
電話: (66) 2222 0000 傳真: (66) 2470 3462  
www.kasikornbank.com

Handwritten signature/initials: Jlw 3/23

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



As at February 29, 2005

Assets	Baht	Liabilities	Baht
Cash	14,546,708,092.00	Deposits	725,909,944,688.34
Interbank and money market items	91,887,045,502.84	Interbank and money market items	14,140,873,272.04
Securities purchased under resale agreements	80,744,000,000.00	Liabilities payable on demand	5,819,808,624.20
Investments in securities, net (with obligations Baht 13,780,888,643.87)	110,428,756,250.30	Securities sold under repurchase agreements	0.00
Credit advances (net of allowances for doubtful accounts)	590,221,448,427.09	Borrowings	28,422,506,846.08
Accrued interest receivables	1,501,575,157.78	Bank's liabilities under acceptances	768,981,548.87
Properties foreclosed	12,838,879,389.01	Other liabilities	11,489,981,118.58
Customers' liabilities under acceptances	788,681,042.87	Total liabilities	781,851,608,082.16
Premises and equipment, net	20,695,781,013.10	Shareholders' equity	
Other assets	18,419,889,763.17	Paid-up share capital	
		(registered share capital Baht 80,488,148,970.00)	28,688,345,670.00
		Reserves and net profit after appropriation	26,028,774,032.53
		Other reserves and profit and loss account	20,600,625,564.48
		Total shareholders' equity	70,322,645,267.01
Total Assets	951,890,259,389.17	Total Liabilities and Shareholders' Equity	951,890,259,389.17
Customers' liabilities under unmatured bills	3,877,277,885.82	Bank's liabilities under unmatured bills	3,877,277,265.82
Total	955,867,530,074.99	Total	955,867,530,074.99

	Baht
Non-Performing Loans as at December 31, 2004 (Quarterly)	58,893,080,574.22
(0.81% of total loans before allowance for doubtful accounts)	
Required provisioning for loan loss, as at December 31, 2004 (Quarterly)	23,555,877,692.60
Actual allowance for doubtful accounts	31,010,016,418.50
Loans to related parties	3,988,021,138.89
Loans to related asset management companies	12,380,000,000.00
Loans to related parties due to debt restructuring	3,624,011,442.12
Borrowings so part of subordinated debentures can preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Legal capital fund	78,845,439,021.10
Charges in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2506 and amended Act, section	-
International Banking Facility's assets and liabilities	
Total assets	2,631,415,730.08
Total liabilities	66,804.08
Significant contingent liabilities	
Avails to bills and guarantees of loans	871,407,981.69
Letters of credit	13,322,074,146.80

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

M