



60 Years

ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



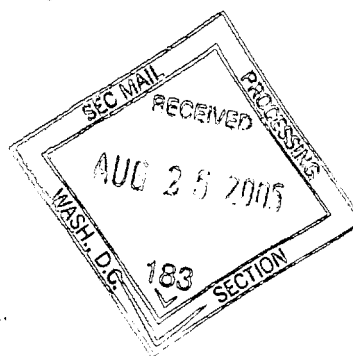
Ref No. CN. 584/2005



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

August 22, 2005

Securities and Exchange Commission
100 F Street, NE
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,

PROCESSED

AUG 26 2005

THOMSON
FINANCIAL

(Ms. Kattiya Indaravijaya)

First Senior Vice President

KASIKORNBANK Public Company Limited

9906014-1-05

บพ. ธนาคารกสิกรไทย
1 ซอยกสิกรไทย ถนนพหลโยธิน
กรุงเทพฯ 10140

KASIKORNBANK PCL
1 Soi Kasikornhai, Ratchurana Road,
Bangkok 10140, Thailand

泰华农民银行总行
泰国曼谷武拉纳路泰华农民巷1号,
邮政编码 10140

Summary Statement of Assets and Liabilities 1/

As at July 31, 2005

Assets	Baht	Liabilities	Baht
Cash	12,151,837,420.15	Deposits	680,598,451,655.02
Interbank and money market items	97,885,716,221.57	Interbank and money market items	18,054,770,828.04
Securities purchased under resale agreements	8,200,000,000.00	Liabilities payable on demand	6,666,840,764.82
Investments in securities, net (with obligations Baht 18,158,487,053.79)	110,427,801,807.67	Securities sold under repurchase agreements	0.00
Credit advances (net of allowances for doubtful accounts)	581,618,051,238.58	Borrowings	28,547,526,638.86
Accrued interest receivables	1,337,564,852.00	Bank's liabilities under acceptances	756,150,200.82
Properties foreclosed	12,806,868,447.73	Other liabilities	17,874,141,098.75
Customers' liabilities under acceptances	756,150,200.82	Total liabilities	763,487,280,940.77
Premises and equipment, net	20,753,882,040.88	Shareholders' equity	
Other assets	14,445,791,681.68	Paid-up share capital	
		(registered share capital Baht 30,486,140,870.00)	38,725,430,810.00
		Reserves and not profit after appropriation	30,785,704,540.76
		Other reserves and profit and loss account	18,428,848,036.82
		Total shareholders' equity	78,950,084,488.58
		Total Liabilities and Shareholders' Equity	837,447,364,827.95
		Bank's liabilities under unmatured bills	4,977,018,559.78
		Total	842,424,381,387.11
Total Assets	837,447,364,827.95		
Customers' liabilities under unmatured bills	4,977,018,559.78		
Total	842,424,381,387.11		

Non-Performing Loans as at Jun 30, 2005 (Quarterly)

Baht 51,784,602,475.77

(8.57% of total loans before allowances for doubtful accounts)

Required provisioning for loan loss, as at Jun 30, 2005 (Quarterly)

22,888,170,888.73

Actual allowances for doubtful accounts

38,438,820,765.85

Loans to related parties

4,255,430,915.18

Loans to related asset management companies

8,215,000,000.00

Loans to related parties due to debt restructuring

3,523,087,181.55

Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand

86,666,586,282.40

Legal capital fund

Changes in assets and liabilities this month due to the penalty expenses from violating the

Commercial Banking Act B.E. 2509 and amended Act, section

International Banking Facility's assets and liabilities

Total assets

1,856,508,728.18

Total liabilities

Significant contingent liabilities

Avals to bills and guarantees of loans

881,909,288.08

Letters of credit

13,133,312,515.84

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