



Adit Laixuthai, Ph.D.  
First Senior Vice President

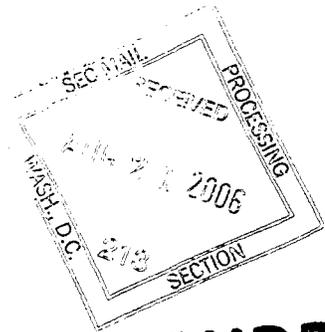


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August 21, 2006

Securities and Exchange Commission  
100 F Street, NE  
Washington, D.C. 20549  
U.S.A.



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THOMSON  
FINANCIAL

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,

*Adit Laixuthai*  
Aug 21, 06

*JW 8/22*

Summary Statement of Assets and Liabilities 1/

As at July 31, 2006

**ธนาคารกสิกรไทย**  
KASIKORN BANK PUBLIC COMPANY LIMITED



| Assets  | Baht                      | Liabilities  | Baht                      |
|---|---------------------------|--|---------------------------|
| Cash  | 16,865,369,831.63         | Deposits   | 881,884,441,442.00        |
| Interbank and money market items  | 77,009,631,491.98         | Interbank and money market items   | 28,097,531,028.02         |
| Securities purchased under resale agreements                                | 300,000,000.00            | Liabilities payable on demand  | 6,691,898,775.14          |
| Investments in securities, net<br>(with obligations 13,081,242,592.10 Baht) | 100,997,452,766.83        | Securities sold under repurchase agreements                                | 110,000,000.00            |
| Credit advances (net of allowance for doubtful accounts)                    | 603,364,926,452.98        | Borrowings   | 88,640,626,334.91         |
| Accrued interest receivables  | 1,655,970,072.38          | Bank's liabilities under acceptances                                       | 588,161,593.68            |
| Properties foreclosed   | 12,228,721,206.62         | Other liabilities  | 18,766,419,350.57         |
| Customers' liabilities under acceptances                                    | 588,161,593.68            | Total liabilities  | 770,889,079,931.28        |
| Premises and equipment, net   | 21,087,349,420.81         | <b>Shareholders' equity</b>  |                           |
| Other assets  | 19,584,840,607.43         | Paid-up share capital<br>(registered share capital Baht 30,486,146,970.00) | 28,819,411,330.00         |
| <b>Total Assets</b>   | <b>854,522,417,650.34</b> | Reserves and net profit after appropriation                                | 42,072,221,617.99         |
| Customers' liabilities under unmatured bills                                | 4,742,866,084.92          | Other reserves and profit and loss account                                 | 17,761,710,771.07         |
| Total   | <b>859,265,283,735.26</b> | Total shareholders' equity   | 88,653,343,719.06         |
|   |                           | Total Liabilities and Shareholders' Equity                                 | <b>854,522,417,650.34</b> |
|   |                           | Bank's liabilities under unmatured bills                                   | 4,742,866,084.92          |
|   |                           | Total  | <b>859,265,283,735.26</b> |

|  | Baht              |
|--|-------------------|
| Non-Performing Loans as at June 30, 2006 (Quarterly)<br>(6.70 % of total loans before allowance for doubtful accounts)                                   | 42,493,339,024.42 |
| Required provisioning for loan loss, as at June 30, 2006 (Quarterly)   | 18,463,017,197.17 |
| Actual allowance for doubtful accounts   | 28,934,543,502.61 |
| Loans to related parties   | 13,889,443,225.23 |
| Loans to related asset management companies  | 7,610,000,000.00  |
| Loans to related parties due to debt restructuring   | 1,111,136,793.87  |
| Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital,<br>permitted by the Bank of Thailand            | -                 |
| Legal capital fund   | 97,023,935,591.54 |
| Changes in assets and liabilities this month due to the penalty expenses from violating the<br>Commercial Banking Act B.E. 2505 and amended Act, section | -                 |
| International Banking Facility's assets and liabilities  |                   |
| Total assets   | 203,563,148.38    |
| Total liabilities  | 638,562.75        |
| Significant contingent liabilities   |                   |
| Avals to bills and guarantees of loans   | 540,149,729.05    |
| Letters of credit  | 13,071,292,346.48 |

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

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