



Piengchal Pookakupt, Ph.D.
Executive Vice President



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ธนาคารกสิกรไทย
KASIKORNBANK 聚华农民银行



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

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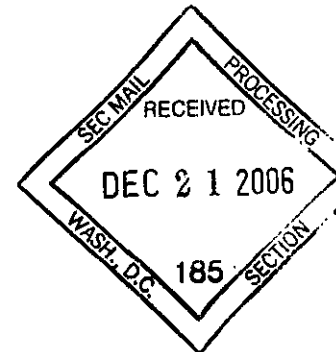
Securities and Exchange Commission

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,

P. Pookakupt

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FINANCIAL

ทะเบียนเลขที่ 0107536000315
www.kasikornbank.com

Summary Statement of Assets and Liabilities 1/

As at 30 November 2008

ธนาคารกรุงไทย
KASIKORN BANK PUBLIC LTD.

Assets	Baht	Liabilities	Baht
Cash	17,260,068,781.79	Deposits	750,477,805,569.27
Interbank and money market items	102,730,686,813.14	Interbank and money market items	19,949,380,718.63
Securities purchased under resale agreements	12,444,000,000.00	Liabilities payable on demand	8,153,389,583.81
Investments in securities, net (with obligations 9,861,354,390.04 Baht)	119,805,276,491.08	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	690,733,331,749.93	Borrowings	61,043,476,457.55
Accrued interest receivables	1,836,819,345.38	Bank's liabilities under acceptances	600,765,542.27
Properties foreclosed	12,086,095,001.53	Other liabilities	27,022,997,212.98
Customers' liabilities under acceptances	600,765,542.27	Total liabilities	855,247,215,024.51
Promises and equipment, net	21,827,763,900.23		
Other assets	23,571,870,711.31	Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 30,486,146,970.00)	23,821,477,330.00
		Reserves and not profit after appropriation	48,116,136,073.40
		Other reserves and profit and loss account	15,512,037,708.67
		Total shareholders' equity	87,449,653,112.13
		Total Liabilities and Shareholders' Equity	942,696,868,136.64
Total Assets	942,696,868,136.64	Bank's liabilities under unmatured bills	5,162,452,582.61
Customers' liabilities under unmatured bills	5,162,452,582.61		
Total	947,859,320,719.25	Total	947,859,320,719.25
			Baht
Non-Performing Loans as at 30 September 2008 (Quarterly)			42,459,722,544.10
(6.52 % of total loans before allowance for doubtful accounts)			
Required provisioning for loan loss, as at 30 September 2008 (Quarterly)			19,393,575,059.19
Actual allowance for doubtful accounts			28,088,231,067.75
Loans to related parties			16,494,208,059.83
Loans to related asset management companies			6,825,000,000.00
Loans to related parties due to debt restructuring			1,105,716,721.31
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			103,646,579,304.13
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			-
Total liabilities			-
Significant contingent liabilities			-
Avals to bills and guarantees of loans			679,825,720.17
Letters of credit			16,757,530,877.69

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