



Adit Laixuthai, Ph.D.
First Senior Vice President



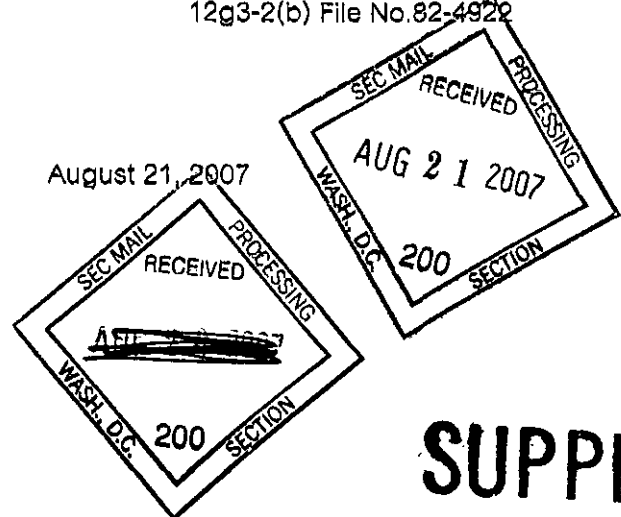
ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



Ref No. CN. 501/2007

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

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



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,

PROCESSED

SEP 18 2007

**THOMSON
FINANCIAL**

Adit Laixuthai
Aug 21, 07

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ทะเบียนเลขที่ 0107536000915
www.kasikornbank.com

Summary Statement of Assets and Liabilities ^{1/}

As at 31 July 2007

ธนาคารกรุงไทย
KASIKORN BANK

Assets	Baht	Liabilities	Baht
Cash	23,143,323,994.02	Deposits	792,996,507,817.66
Interbank and money market items	199,797,955,020.92	Interbank and money market items	16,303,648,000.00
Securities purchased under resale agreements	2,300,000,000.00	Liabilities payable on demand	8,206,789,362.87
Investments in securities, net (with obligations 8,853,711,888.78 Baht)	102,552,085,803.50	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	573,940,812,598.99	Borrowings	69,517,884,706.96
Accrued interest receivables	1,579,228,209.85	Bank's liabilities under acceptances	1,530,522,428.55
Properties foreclosed	11,137,427,448.01	Other liabilities	26,000,877,740.31
Customers' liabilities under acceptances	1,550,522,428.35	Total liabilities	906,875,027,154.03
Premises and equipment, net	23,023,828,934.08		
Other assets	26,295,208,393.89	Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 30,488,148,870.00)	23,879,693,120.00
		Reserves and net profit after appropriation	31,810,843,684.94
		Other reserves and profit and loss account	20,588,894,824.81
		Total shareholders' equity	96,279,351,430.55
Total Assets	1,002,254,388,593.58	Total Liabilities and Shareholders' Equity	1,002,254,388,593.58
Customers' liabilities under unmatured bills	5,696,028,088.09	Bank's liabilities under unmatured bills	5,696,028,088.09
Total	1,007,951,018,889.87	Total	1,007,951,018,889.87

Non-Performing Loans 2/(net) as at 30 June 2007 (Quarterly)

Baht

20,818,406,346.17

(3.06% of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as at 30 June 2007 (Quarterly)

23,349,732,974.15

Actual allowance for doubtful accounts

29,881,554,147.11

Loans to related parties

23,371,010,816.08

Loans to related asset management companies

5,450,000,000.00

Loans to related parties due to debt restructuring

1,058,071,281.88

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

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Legal capital fund

104,758,975,818.26

Change in assets and liabilities this month due to the penalty expense: from violating the Commercial Banking Act B.E. 2505 and amended Act, section

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Significant contingent liabilities

Aval to bills and guarantees of loans

748,302,974.22

Letters of credit

18,007,529,584.55

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

2 / Non-Performing Loans (gross) as at 30 June 2007 (Quarterly)

39,822,197,335.13

(5.89% of total loans before allowance for doubtful accounts)

END

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