



Adit Laixuthal, Ph.D.
First Senior Vice President



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ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



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

Ref No. OS.024/2008

January 18, 2008

Securities and Exchange Commission

100 F Street, NE

Washington, D.C. 20549

U.S.A.

SEC Mail
Mail Processing
Section

JAN 27 2008

Washington, DC
100

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

JAN 30 2008

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FINANCIAL

Adit Laixuthal
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โทรสารหมายเลข 0107538000315

www.kasikornbankgroup.com

Summary Statement of Assets and Liabilities^{1/}

As at 31 December 2007

ธนาคารกรุงไทย
KASIKORNBANK จำกัด

Assets	Baht	Liabilities	Baht
Cash	18,050,384,480.04	Deposits	784,407,654,274.68
Interbank and money market items	58,081,208,441.80	Interbank and money market items	14,820,711,954.35
Securities purchased under resale agreements	10,700,000,000.00	Liabilities payable on demand	11,110,705,543.88
Investments in securities, net (with obligations 0,499,120,783.04 Baht)	103,800,413,248.84	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	737,057,910,443.51	Borrowings	57,703,841,824.54
Accrued interest receivables	1,840,448,593.82	Bank's liabilities under acceptances	1,401,817,820.82
Properties foreclosed	11,882,507,215.50	Other liabilities	20,004,212,437.32
Customers' liabilities under acceptances	1,481,817,380.62	Total liabilities	894,014,208,855.87
Premises and equipment, net	23,982,109,592.05	Shareholders' equity	
Other assets	27,916,735,504.38	Paid-up share capital (registered share capital Baht 30,486,140,870.00)	23,882,028,170.00
Total Assets	994,149,340,856.77	Reserves and net profit after appropriation	58,835,840,722.08
Customers' liabilities under unmatured bills	5,574,257,724.14	Other reserves and profit and loss account	17,417,864,709.34
Total	999,823,598,580.91	Total shareholders' equity	100,165,187,601.40
		Total Liabilities and Shareholders' Equity	994,149,340,856.77
		Bank's liabilities under unmatured bills	5,574,257,724.14
		Total	999,823,598,580.91

Non-Performing Loans 2/(net) as at 31 December 2007 (Quarterly)	15,776,904,833.74
(2.05% of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as at 31 December 2007 (Quarterly)	21,400,970,987.84
Actual allowance for doubtful accounts	24,859,298,998.21
Loans to related parties	27,122,350,982.58
Loans to related asset management companies	8,743,000,000.00
Loans to related parties due to debt restructuring	819,829,153.49
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	112,570,918,487.84
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	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	1,142,268,308.72
Letters of credit	20,496,880,542.88

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

2/ Non-Performing Loans (gross) as at 31 December 2007 (Quarterly)

31,914,750,240.02

(4.06% of total loans before allowance for doubtful accounts)

END