



Adit Laixuthai, Ph.D.
First Senior Vice President



ธนาคารกสิกรไทย
KASIKORNBANK 華泰農民銀行



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Securities and Exchange Commission

100 F Street, NE

Washington, D.C. 20549

U.S.A.

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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

Feb 19, 08

Adit Laixuthai

Summary Statement of Assets and Liabilities ^{1/}

As at 31 July 2008

ธนาคารกสิกรไทย
KASIKORN BANK ธนาคารกสิกรไทย



| Assets | Baht | Liabilities | Baht |
|--|----------------------|--|----------------------|
| Cash | 18,928,388,248.69 | Deposits | 845,228,708,689.72 |
| Interbank and money market items | 81,188,182,804.04 | Interbank and money market items | 15,279,187,994.79 |
| Securities purchased under resale agreements | | Liabilities payable on demand | 8,508,899,448.09 |
| Investments in securities, net (with obligations 8,603,781,447.89 Baht) | 115,870,255,816.55 | Securities sold under repurchase agreements | |
| Credit advances (net of allowance for doubtful accounts) | 820,863,069,074.88 | Borrowings | 78,118,955,846.29 |
| Accrued interest receivables | 1,202,176,116.20 | Bank's liabilities under acceptances | 670,832,858.37 |
| Properties foreclosed | 11,240,842,278.01 | Other liabilities | 30,531,588,180.53 |
| Customers' liabilities under acceptances | 670,832,858.37 | Total liabilities | 978,438,772,714.79 |
| Premises and equipment, net | 28,983,385,883.89 | Shareholders' equity | |
| Other assets | 88,348,874,871.81 | Paid-up share capital (registered share capital Baht 30,488,148,870.00) | 23,932,601,930.00 |
| Total Assets | 1,086,768,655,951.83 | Reserves and net profit after appropriation | 62,444,820,257.89 |
| Customers' liabilities under unmatured bills | 6,978,248,510.48 | Other reserves and profit and loss account | 20,932,960,948.25 |
| Total | 1,092,738,899,462.41 | Total shareholders' equity | 107,328,883,237.14 |
| | | Total Liabilities and Shareholders' Equity | 1,086,768,655,951.83 |
| | | Bank's liabilities under unmatured bills | 6,978,248,510.48 |
| | | Total | 1,092,738,899,462.41 |

| | |
|---|--------------------|
| Non-Performing Loans 2/(net) as at 30 June 2008 (Quarterly) | 16,474,190,861.08 |
| (1.82% of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as at 30 June 2008 (Quarterly) | 23,786,883,873.73 |
| Actual allowance for doubtful accounts | 28,803,248,215.48 |
| Loans to related parties | 33,716,935,890.72 |
| Loans to related asset management companies | 1,020,000,000.00 |
| Loans to related parties due to debt restructuring | 801,191,001.18 |
| 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 | 119,898,002,449.61 |
| Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2558 and amended Act, section | - |
| Significant contingent liabilities | |
| Avals to bills and guarantees of loans | 2,077,533,853.77 |
| Letters of credit | 27,387,369,299.21 |
| | 33,802,505,887.85 |

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

2/ Non-Performing Loans (gross) as at 30 June 2008 (Quarterly)
(3.84% of total loans before allowance for doubtful accounts)

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