



Adit Laixuthai, Ph.D.
First Senior Vice President

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OFFICE OF THE ATTORNEY GENERAL
JEROME K. ROBBINS

ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



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

Ref No. OS.317/2008

November 21, 2008

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,

Adit Laixuthai
Nov 21, 08

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Summary Statement of Assets and Liabilities^{1/}

As of 31 Oct 2008

ธนาคารกสิกรไทย
KASIKORN BANK PUBLIC CO., LTD.

Assets	Baht	Liabilities	Baht
Cash	22,317,013,283.25	Deposits	883,030,239,903.93
Interbank and money market items	78,884,391,351.80	Interbank and money market items	21,104,518,961.82
Investments, net	130,334,857,064.69	Liabilities payable on demand	8,537,948,840.18
(with obligations Baht 3,467,903,511.00)		Borrowings	111,732,172,880.95
Credit advances (net of allowance for doubtful accounts)	844,499,820,020.08	Financial institution's liabilities under acceptances	598,848,190.18
Accrued interest receivables	1,247,302,294.27	Other liabilities	40,801,393,580.45
Properties foreclosed, net	11,150,034,581.28	Total liabilities	1,045,698,515,378.50
Customers' liabilities under acceptances	596,349,198.18		
Premises and equipment, net	27,687,066,795.88	Shareholders' equity	
Other assets, net	89,817,147,105.84	Paid-up share capital	
		(registered share capital Baht 30,486,146,870.00)	23,998,601,930.00
		Reserves and net profit after appropriation	88,631,022,441.84
		Other reserves and profit and loss account	16,852,702,016.24
		Total shareholders' equity	110,418,326,388.08
Total Assets	1,158,114,941,701.58	Total Liabilities and Shareholders' Equity	1,158,114,941,701.58
Customers' liabilities under unmatured bills	6,523,542,859.53	Financial institution's liabilities under unmatured bills	6,523,542,859.53
Total	1,162,038,484,621.11	Total	1,162,038,484,621.11

Non-Performing Loans 2/(net) as of 30 September 2008 (Quarterly)

Baht
10,252,683,872.59

(1.80 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 September 2008 (Quarterly)

24,844,823,919.01

Actual provisioning for loan loss

27,941,073,890.11

Loans to related parties

35,420,272,529.53

Loans to related asset management companies

750,000,000.00

Loans to related parties due to debt restructuring

1,030,484,805.73

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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Regulatory capital

123,200,182,130.58

Changes in assets and liabilities this quarter as of 30 September 2008 due to fine from

violating the Financial Institution Business Act B.E. 2551, Section

-

Significant contingent liabilities

Avails to bills and guarantees of loans

1,424,100,449.87

Letters of credit

19,428,752,102.22

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

2/ Non-Performing Loans (gross) as of 30 September 2008 (Quarterly)

54,162,131,255.92

(3.72 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

END

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