



Adit Laixuthai, Ph.D.  
First Senior Vice President

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INTERNATIONAL  
CORPORATE FINANCE

ธนาคารกสิกรไทย  
KASIKORNBANK 泰华农民银行



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

December 19, 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*  
Dec 19, 08

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THOMSON REUTERS

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ทะเบียนเลขที่ 0107536000315  
www.kasikornbankgroup.com

Summary Statement of Assets and Liabilities <sup>1/</sup>ธนาคารกสิกรไทย  
KASIKORN BANK 泰华农商行

As of 30 Nov 2008

Assets	Baht	Liabilities	Baht
Cash	19,890,509,342.49	Deposits	869,870,922,390.00
Interbank and money market items	94,743,768,765.28	Interbank and money market items	21,834,819,938.88
Investments, net (with obligations Baht 3,471,245,083.00)	129,327,139,279.18	Liabilities payable on demand	9,516,809,577.61
Credit advances (net of allowance for doubtful accounts)	649,878,058,765.52	Borrowings	117,722,123,819.78
Accrued interest receivables	1,512,650,397.10	Financial institution's liabilities under acceptances	609,419,747.51
Properties foreclosed, net	11,188,828,338.32	Other liabilities	48,146,878,722.40
Customers' liabilities under acceptances	609,418,747.51	<b>Total liabilities</b>	<b>1,088,900,273,999.25</b>
Premises and equipment, net	28,035,884,485.91	<b>Shareholders' equity</b>	
Other assets, net	44,129,577,131.44	Paid-up share capital (registered share capital Baht 30,485,146,970.00)	28,992,001,890.00
<b>Total Assets</b>	<b>1,178,316,781,240.82</b>	Reserves and net profit after appropriation	68,891,022,441.84
Customers' liabilities under unmatured bills	5,840,810,408.88	Other reserves and profit and loss account	17,852,882,902.53
<b>Total</b>	<b>1,184,287,391,647.50</b>	<b>Total shareholders' equity</b>	<b>111,416,507,274.37</b>
		<b>Total Liabilities and Shareholders' Equity</b>	<b>1,178,316,781,240.88</b>
		Financial institution's liabilities under unmatured bills	5,840,810,408.88
		<b>Total</b>	<b>1,184,287,391,647.50</b>

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

10,252,022,872.83

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

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

24,844,828,816.01

Actual provisioning for loan loss

27,481,224,784.23

Loans to related parties

36,397,954,723.12

Loans to related asset management companies

875,000,000.00

Loans to related parties due to debt restructuring

1,471,954,359.35

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

123,183,110,722.46

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

Avals to bills and guarantees of loans

1,453,246,954.88

Letters of credit

20,145,901,895.44

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

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

34,162,191,255.82

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

END