



Adit Laixuthai, Ph.D.  
First Senior Vice President



06013695

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

Ref No. CN. 243/2006

May 19, 2006

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



SUPL

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*  
May 19, 06

PROCESSED  
MAY 25 2006  
THOMSON  
FINANCIAL

ทะเบียนเลขที่ 0107538000315  
www.kasikornbank.com

*Handwritten signature*

As at April 30, 2006

Assets	Baht	Liabilities	Baht
Cash	12,824,432,820.67	Deposits	717,897,507,434.40
Interbank and money market items	107,079,709,655.28	Interbank and money market items	19,487,621,400.88
Securities purchased under resale agreements	8,000,000,000.00	Liabilities payable on demand	7,076,897,207.72
Investments in securities, net (with obligations 8,476,848,436.18 Baht )	99,361,183,859.66	Securities sold under repurchase agreements	1,100,000,000.00
Credit advances (net of allowance for doubtful accounts)	586,980,431,797.19	Borrowings	29,064,413,407.08
Accrued interest receivables	1,676,987,225.81	Bank's liabilities under acceptances	733,221,273.91
Properties foreclosed	12,178,096,635.24	Other liabilities	21,260,586,631.49
Customers' liabilities under acceptances	733,221,273.91	<b>Total liabilities</b>	<b>786,360,247,345.48</b>
Premises and equipment, net	20,891,875,340.30	<b>Shareholders' equity</b>	
Other assets	29,510,420,524.88	Paid-up share capital	
<b>Total Assets</b>	<b>876,690,961,293.00</b>	(registered share capital Baht 80,466,148,870.00)	23,815,785,370.00
Customers' liabilities under unmatured bills	4,555,975,101.88	Reserves and net profit after appropriation	42,085,717,440.67
<b>Total</b>	<b>881,186,336,334.88</b>	Other reserves and profit and loss account	14,388,610,778.84
		<b>Total shareholders' equity</b>	<b>80,270,113,887.51</b>
		<b>Total Liabilities and Shareholders' Equity</b>	<b>876,690,961,293.00</b>
		Bank's liabilities under unmatured bills	4,555,975,101.88
		<b>Total</b>	<b>881,186,336,334.88</b>

	Baht
Non-Performing Loans as at March 31, 2006 (Quarterly)	42,868,923,928.07
(3.89 % of total loans before allowance for doubtful accounts)	
Required provisioning for loan loss, as at March 31, 2006 (Quarterly)	19,147,458,847.71
Actual allowance for doubtful accounts	29,381,721,519.63
Loans to related parties	12,502,371,112.02
Loans to related asset management companies	8,010,000,000.00
Loans to related parties due to debt restructuring	4,019,283,526.70
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	92,152,033,280.05
Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act, B.E. 2506 and amended Act, section	-
International Banking Facility's assets and liabilities	
Total assets	242,165,566.84
Total liabilities	2,720,780.44
Significant contingent liabilities	
Avals to bills and guarantees of loans	676,867,074.05
Letters of credit	17,565,504,641.18

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



7/1/06