



Adit Laixuthai, Ph.D.  
First Senior Vice President



ธนาคารกสิกรไทย  
KASIKORNBANK 泰华农民银行



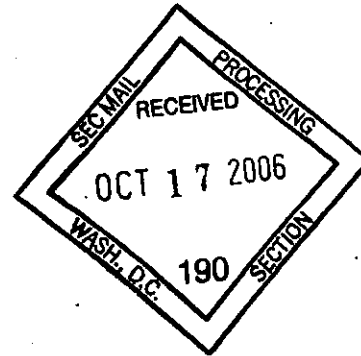
12g3-2(b) File No.82-4922

Ref No. CN. 495/2006

October 17, 2006

SUPPL

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



PROCESSED  
OCT 24 2006  
THOMSON FINANCIAL

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*  
Oct 17, 06

*Adit Laixuthai*  
10/18

ทะเบียนเลขที่ 0107536000315  
www.kasikornbank.com



Ref. FA. 072/2006

17 October 2006

To President  
The Stock Exchange of Thailand

**Subject : Submittal of the Unreviewed Financial Statement**

Enclosed herewith, please find copies of the unreviewed financial statements for the third quarter ended 30 September 2006 in SET Smart compared with various time interval of financial statements previously reported.

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1. Summary statement of assets and liabilities (C.B.1.1) as of 30 September 2006.	2
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We trust you will find the enclosed helpful and informative.

Yours sincerely,

( PRASARN TRAIRATVORAKUL )

President



## Summary statement of assets and liabilities "

As of 30 September 2006

Assets	Baht	Liabilities	Baht
Cash	14,645,810,941.14	Deposits	730,700,074,993.70
Interbank and money market items	82,388,375,760.49	Interbank and money market items	20,044,475,730.18
Securities purchased under resale agreements	30,560,000,000.00	Liabilities payable on demand	5,819,708,449.02
Investment in securities, net (with obligations Baht 9,426,993,887.69)	108,661,710,973.44	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	619,345,567,489.14	Borrowing	47,320,765,727.26
Accrued interest receivables	1,657,716,113.80	Bank's liabilities under acceptance	549,633,779.31
Properties foreclosed	11,832,424,017.60	Other liabilities	19,344,800,334.10
Customers' liabilities under acceptance	549,633,779.31	<b>Total Liabilities</b>	<b>823,779,459,013.57</b>
Premises and equipment, net	21,463,676,261.78	<b>Shareholders' equity</b>	
Other assets	17,718,937,879.79	Paid-up share capital (registered share capital Baht 30,486,146,970.00 )	23,819,411,330.00
<b>Total Assets</b>	<b>908,823,853,216.49</b>	Reserves and net profit after appropriation	48,112,456,461.46
Customers' liabilities under unmatured bills	5,054,309,162.92	Other reserves and profit and loss account	13,112,526,411.46
<b>Total</b>	<b>913,878,162,379.41</b>	<b>Total shareholders' equity</b>	<b>85,044,394,202.92</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>908,823,853,216.49</b>
		Bank's liabilities under unmatured bills	5,054,309,162.92
		<b>Total</b>	<b>913,878,162,379.41</b>

Non-Performing Loans as of 30 September 2006 (Quarterly) 6.52% of total loans before allowance for doubtful accounts

Baht

Required provisioning for loan loss as of 30 September 2006

42,459,722,544.10

Actual allowance for doubtful accounts

19,393,575,059.19

Loan to related parties

29,344,409,682.83

Loans to related asset management companies

15,838,461,194.02

Loans to related parties due to debt restructuring

7,372,000,000.00

Borrowing as part of subordinated debentures cum preferred shares to be included in the Tier-1 capital, permitted by the Bank of Thailand

1,108,432,296.05

Legal capital fund

-

103,652,469,882.39

Changes in assets and liabilities this month due to penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, Section

-

International Banking Facility's assets and liabilities

Total assets

Total Liabilities

Significant contingent liabilities

Avals on bills and guarantees of loans

648,243,461.38

Letter of credit

17,269,980,502.07

\* This summary statement has not been reviewed and audited by a Certified Public Accountant

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**ธนาคารกสิกรไทย**  
KASIKORN BANK 泰華商業銀行



## KASIKORN BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

## BALANCE SHEETS

	Consolidated (Thousand Baht)				The Bank (Thousand Baht)			
	30 September	30 June		31 December	30 September	30 June		31 December
	2006	2006	Change	2005	2006	2006	Change	2005
<b>ASSETS</b>								
Cash	14,646,282	14,371,620	274,662	14,912,704	14,645,811	14,371,199	274,612	14,912,319
Interbank and money market items								
Domestic items								
Interest bearing	2,298,090	4,402,946	(2,104,856)	4,925,528	2,253,983	4,315,516	(2,061,533)	4,829,743
Non-interest bearing	3,184,950	3,302,159	(117,209)	1,709,244	3,260,996	3,388,973	(127,977)	1,744,585
Foreign items								
Interest bearing	75,721,359	73,987,501	1,733,858	58,794,848	75,721,359	73,987,501	1,733,858	58,794,848
Non-interest bearing	1,152,038	1,057,370	94,668	498,990	1,152,038	1,057,370	94,668	498,990
Total interbank and money market items-net	82,336,437	82,749,976	(393,539)	65,928,610	82,388,376	82,749,360	(360,984)	65,868,166
Securities purchased under resale agreements	30,560,000	1,000,000	29,560,000	9,500,000	30,560,000	1,000,000	29,560,000	9,500,000
Investments								
Current investments-net	52,271,292	35,751,676	16,519,616	50,105,261	51,819,037	35,384,693	16,434,344	49,410,702
Long-term investments-net	48,588,215	45,427,675	3,160,540	49,009,071	47,348,344	44,165,315	3,183,029	47,688,866
Investment in subsidiaries & associated companies-net	445,144	498,894	(53,750)	450,332	9,494,330	9,587,342	(93,012)	8,967,037
Total investments-net	101,304,651	81,678,245	19,626,406	99,564,664	108,661,711	89,137,350	19,524,361	106,066,605
Loans and accrued interest receivables								
Loans	654,028,741	634,670,351	19,358,390	626,946,286	648,659,719	629,097,483	19,562,236	621,090,153
Accrued interest receivables	1,952,175	1,951,175	1,000	1,745,359	1,657,716	1,630,922	26,794	1,318,943
Total loans and accrued interest receivables	655,980,916	636,621,526	19,359,390	628,691,645	650,317,435	630,728,405	19,589,030	622,409,096
Less Allowance for doubtful accounts	(33,276,728)	(34,015,129)	738,401	(34,767,313)	(26,380,501)	(26,814,099)	433,598	(26,721,376)
Less Revaluation allowance for debt restructuring	(2,986,626)	(2,099,913)	(886,713)	(2,671,805)	(2,933,650)	(2,045,661)	(887,989)	(2,354,976)
Total loans and accrued interest receivables-net	619,717,562	600,506,484	19,211,078	591,252,527	621,003,284	601,868,645	19,134,639	593,332,744
Properties foreclosed-net	16,768,747	17,207,970	(439,223)	17,462,673	11,832,424	12,244,284	(411,860)	12,603,188
Customers' liability under acceptance	549,634	601,712	(52,078)	857,411	549,634	601,712	(52,078)	857,411
Premises and equipment-net	22,087,275	21,599,587	487,688	21,440,593	21,463,676	20,970,139	493,537	20,807,158
Intangible assets-net	5,236,281	5,060,698	175,583	4,900,016	3,849,788	3,638,772	211,016	3,403,864
Derivative revaluation	6,485,486	10,092,753	(3,607,267)	3,278,461	6,485,486	10,092,753	(3,607,267)	3,278,461
Other assets-net	8,746,268	9,698,589	(952,321)	8,210,907	7,383,663	8,402,813	(1,019,150)	7,069,634
Total Assets	908,453,623	844,567,634	63,890,989	837,308,566	908,823,853	845,077,027	63,746,826	837,699,550

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KASIKORN BANK 泰华农民银行



## KASIKORN BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

## BALANCE SHEETS

	Consolidated (Thousand Baht)				The Bank (Thousand Baht)			
	30 September 2006	30 June 2006	Change	31 December 2005	30 September 2006	30 June 2006	Change	31 December 2005
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>								
<b>Deposits</b>								
Deposits in baht	725,286,958	683,064,974	42,221,984	686,011,736	725,778,043	683,503,144	42,274,899	687,741,854
Deposits in foreign currencies	4,922,032	4,099,508	822,524	3,725,484	4,922,032	4,099,508	822,524	3,725,484
Total deposits	730,208,990	687,164,482	43,044,508	690,337,220	730,700,075	687,602,652	43,097,423	691,467,338
<b>Interbank and money market items</b>								
<b>Domestic items</b>								
Interest bearing	17,256,521	12,588,953	4,667,568	14,757,347	17,626,521	13,058,953	4,567,568	14,498,381
Non-interest bearing	2,204,716	2,694,654	(489,938)	2,493,462	2,204,716	2,694,654	(489,938)	2,493,462
<b>Foreign items</b>								
Interest bearing	30,726	138,433	(107,707)	151,826	30,726	138,433	(107,707)	151,826
Non-interest bearing	182,513	422,306	(239,793)	290,142	182,513	422,306	(239,793)	290,142
Total interbank and money market items	19,674,476	15,844,346	3,830,130	17,692,777	20,044,476	16,314,346	3,730,130	17,433,811
Liability payable on demand	5,819,708	6,774,383	(954,675)	5,904,217	5,819,708	6,774,383	(954,675)	5,904,217
<b>Borrowings</b>								
Short-term borrowings	27,745,000	13,937,000	13,808,000	6,815,600	27,850,000	13,937,000	13,913,000	6,815,600
Long-term borrowings	19,470,766	19,605,730	(134,964)	20,170,374	19,470,766	19,605,730	(134,964)	20,170,374
Total borrowings	47,215,766	33,542,730	13,673,036	26,985,974	47,320,766	33,542,730	13,778,036	26,985,974
Bank's liability under acceptance	549,634	601,712	(52,078)	857,411	549,634	601,712	(52,078)	857,411
Derivative revaluation	3,975,889	4,181,845	(205,956)	3,034,382	3,975,889	4,181,845	(205,956)	3,034,382
Other liabilities	15,969,744	14,029,692	1,940,052	14,380,984	15,368,911	13,631,002	1,737,909	13,902,324
Total Liabilities	823,414,207	762,139,190	61,275,017	759,192,965	823,779,459	762,648,670	61,130,789	759,585,457

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KASIKORNBANK 泰華農民銀行



**KASIKORNBANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**  
**BALANCE SHEETS**

	Consolidated (Thousand Baht)				The Bank (Thousand Baht)							
	30 September	30 June	31 December		30 September	30 June	31 December					
	2006	2006	Change	2005	2006	2006	Change	2005				
<b>Shareholders' equity</b>												
Share capital												
Authorized share capital												
3,048,614,697 ordinary shares, Baht 10 per value	30,486,147	30,486,147	-	30,486,147	30,486,147	30,486,147	-	30,486,147				
Issued and fully paid-up share capital												
2,381,941,133 ordinary shares, Baht 10 per value	23,819,411	23,815,786	3,625		23,819,411	23,815,786	3,625					
2,381,578,567 ordinary shares, Baht 10 per value												
2,373,293,667 ordinary shares, Baht 10 per value									23,732,937			23,732,937
Premium on ordinary shares	17,900,062	17,893,557	6,505	17,737,192	17,900,062	17,893,557	6,505	17,737,192				
Appraisal surplus on asset revaluation	9,917,985	9,933,167	(35,182)	10,024,386	9,917,985	9,933,167	(35,182)	10,024,386				
Revaluation surplus (deficit) on investments	83,818	(637,518)	721,336	(529,067)	83,818	(637,518)	721,336	(529,067)				
Retained earning												
Appropriated												
Legal reserve	1,470,000	1,470,000	-	1,470,000	1,470,000	1,470,000	-	1,470,000				
Unappropriated	31,853,118	29,933,365	1,919,753	25,678,645	31,853,118	29,933,365	1,919,753	25,678,645				
	85,044,394	82,428,357	2,616,037	78,114,093	85,044,394	82,428,357	2,616,037	78,114,093				
Minority interests	22	87	(65)	1,308	-	-	-	-				
<b>Total Shareholders' equity</b>	<b>85,044,416</b>	<b>82,428,444</b>	<b>2,615,972</b>	<b>78,115,601</b>	<b>85,044,394</b>	<b>82,428,357</b>	<b>2,616,037</b>	<b>78,114,093</b>				
<b>Total Liabilities and Shareholders' equity</b>	<b>908,458,623</b>	<b>844,567,634</b>	<b>63,890,989</b>	<b>837,308,566</b>	<b>908,823,853</b>	<b>845,077,027</b>	<b>63,746,826</b>	<b>837,699,550</b>				
<b>Off-balance sheet items-contingency</b>												
Avals on bills and guarantees of loans	648,243	555,261	92,982	747,376	648,243	555,261	92,982	747,376				
Liability under unmatured import bills	5,054,309	4,933,052	121,257	5,546,381	5,054,309	4,933,052	121,257	5,546,381				
Letters of credit	17,269,981	18,796,002	(1,526,021)	13,627,411	17,269,981	18,796,002	(1,526,021)	13,627,411				
Other contingencies	1,046,330,614	1,009,185,031	37,145,583	829,778,731	1,046,159,091	1,009,050,088	37,109,003	829,643,286				

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KASIKORNBANK 泰華商業銀行



## KASIKORNBANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

## STATEMENT OF INCOME

	Consolidated (Thousand Baht)				The Bank (Thousand Baht)			
	Q3/06	Q2/06	Change	Q3/05	Q3/06	Q2/06	Change	Q3/05
<b>Interest and dividend income</b>								
Loans	10,973,483	10,350,011	623,472	7,891,246	11,088,762	10,409,447	679,315	7,779,528
Interbank and money market items	970,928	1,208,070	(237,142)	651,048	969,764	1,206,760	(236,996)	651,359
Hire purchase and financial lease	137,810	99,851	37,959	4,031	-	-	-	-
Investments	1,062,188	1,180,291	(118,103)	866,021	1,055,633	1,077,448	(21,815)	858,973
<b>Total interest and dividend income</b>	<b>13,144,409</b>	<b>12,838,223</b>	<b>306,186</b>	<b>9,412,346</b>	<b>13,114,159</b>	<b>12,693,655</b>	<b>420,504</b>	<b>9,289,860</b>
<b>Interest expenses</b>								
Deposits	3,961,694	3,459,771	501,923	1,339,409	3,962,765	3,441,527	521,238	1,340,000
Interbank and money market items	125,996	213,285	(87,289)	96,202	131,919	217,549	(85,630)	74,579
Short-term borrowings	274,748	108,165	166,583	20,356	275,242	127,050	148,192	20,356
Long-term borrowings	269,219	268,284	935	283,578	269,219	268,284	935	283,578
<b>Total interest expenses</b>	<b>4,631,657</b>	<b>4,049,505</b>	<b>582,152</b>	<b>1,739,545</b>	<b>4,639,145</b>	<b>4,054,410</b>	<b>584,735</b>	<b>1,718,513</b>
<b>Net income from interest and dividend</b>	<b>8,512,752</b>	<b>8,788,718</b>	<b>(275,966)</b>	<b>7,672,801</b>	<b>8,475,014</b>	<b>8,639,245</b>	<b>(164,231)</b>	<b>7,571,347</b>
Bad debt and doubtful accounts (reversal)	(425,686)	758,076	(1,183,762)	515,432	(372,036)	842,944	(1,214,980)	598,913
Loss on debt restructuring	1,883,657	556,072	1,327,585	742,981	1,820,789	447,285	1,373,504	676,250
<b>Net income from interest and dividend after bad debt and doubtful accounts (reversal) and loss on debt restructuring</b>	<b>7,054,781</b>	<b>7,474,570</b>	<b>(419,789)</b>	<b>6,414,388</b>	<b>7,026,261</b>	<b>7,349,016</b>	<b>(322,755)</b>	<b>6,296,179</b>
<b>Non-Interest income</b>								
Gain on investment	69,292	61,116	8,176	46,577	75,222	74,534	688	57,710
Share of profit from investments on equity method	73,493	44,121	29,372	28,091	35,793	69,662	(33,869)	228,944
<b>Fees and service income</b>								
Acceptance, aval and guarantees	215,718	184,218	31,500	195,054	215,718	184,218	31,500	195,054
Others	2,522,939	2,351,453	171,486	2,168,131	2,262,683	2,100,365	162,318	1,971,786
Gain on exchanges	552,041	409,526	142,515	392,205	552,041	409,526	142,515	392,205
Other income	306,724	308,272	(1,548)	425,552	294,159	297,154	(2,995)	289,346
<b>Total non-interest income</b>	<b>3,740,207</b>	<b>3,358,706</b>	<b>381,501</b>	<b>3,255,610</b>	<b>3,435,616</b>	<b>3,135,459</b>	<b>300,157</b>	<b>3,133,045</b>
<b>Non-Interest expenses</b>								
Personnel expenses	2,070,069	1,818,542	251,527	2,374,528	1,927,261	1,686,057	241,204	2,268,175
Premises and equipment expenses	1,307,575	1,305,847	1,728	1,056,100	1,266,895	1,266,603	290	1,024,447
Taxes and duties	558,875	530,165	28,710	406,057	548,685	530,269	18,416	394,961
Fees and service expenses	704,704	763,977	(59,273)	515,192	671,230	732,003	(60,773)	508,020
Directors' remuneration	22,920	35,824	(12,904)	13,672	21,420	34,323	(12,903)	12,082
Contribution to Financial Institutions Development Fund	689,132	695,268	(6,136)	701,304	689,132	695,268	(6,136)	701,304
Other expenses	1,023,585	791,597	231,988	417,384	951,342	701,248	250,094	392,886
<b>Total non-interest expenses</b>	<b>6,376,860</b>	<b>5,961,220</b>	<b>415,640</b>	<b>5,484,237</b>	<b>6,075,963</b>	<b>5,645,771</b>	<b>430,192</b>	<b>5,301,875</b>
<b>Income before income tax</b>	<b>4,418,128</b>	<b>4,872,056</b>	<b>(453,928)</b>	<b>4,185,761</b>	<b>4,385,914</b>	<b>4,838,704</b>	<b>(452,790)</b>	<b>4,129,349</b>
Income tax expense	1,342,590	1,327,158	15,432	589,368	1,310,373	1,293,825	16,548	551,361
<b>Net income before minority interest</b>	<b>3,075,538</b>	<b>3,544,898</b>	<b>(469,360)</b>	<b>3,596,393</b>	<b>3,075,541</b>	<b>3,544,879</b>	<b>(469,338)</b>	<b>3,577,988</b>
Loss (income) of minority interest	3	(19)	22	(18,405)	-	-	-	-
<b>Net income</b>	<b>3,075,541</b>	<b>3,544,879</b>	<b>(469,338)</b>	<b>3,577,988</b>	<b>3,075,541</b>	<b>3,544,879</b>	<b>(469,338)</b>	<b>3,577,988</b>
Basic earning per share (Baht)	1.29	1.49	(0.20)	1.51	1.29	1.49	(0.20)	1.51
Number of the weighted average number of ordinary shares ('000)	2,381,898	2,381,536	362	2,372,332	2,381,898	2,381,536	362	2,372,332


**KASIKORNBANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**
**STATEMENTS OF INCOME**

For each of the nine - month periods ended 30 September 2006 and 2005

	Consolidated (Thousand Baht)			The Bank (Thousand Baht)		
	2006	2005	Change	2006	2005	Change
<b>Interest and dividend income</b>						
Loans	30,693,827	22,762,619	7,931,208	30,885,974	22,191,735	8,694,239
Interbank and money market items	3,072,536	1,758,008	1,314,528	3,068,813	1,757,121	1,311,692
Hire purchase and financial lease	796,054	11,739	284,315	-	-	-
Investments	3,243,811	3,170,435	73,376	3,128,941	3,151,075	(22,134)
<b>Total interest and dividend income</b>	<b>37,306,248</b>	<b>27,702,801</b>	<b>9,603,447</b>	<b>37,083,728</b>	<b>27,099,931</b>	<b>9,983,797</b>
<b>Interest expenses</b>						
Deposits	9,827,037	3,987,284	5,839,753	9,828,938	3,987,874	5,841,064
Interbank and money market items	439,455	238,734	200,721	453,242	214,073	239,169
Short-term borrowings	506,690	47,249	459,441	507,184	47,249	459,935
Long-term borrowings	809,626	849,442	(39,816)	809,626	849,442	(39,816)
<b>Total interest expenses</b>	<b>11,582,808</b>	<b>5,122,709</b>	<b>6,460,099</b>	<b>11,598,990</b>	<b>5,098,638</b>	<b>6,500,352</b>
<b>Net income from interest and dividend</b>	<b>25,723,440</b>	<b>22,580,092</b>	<b>3,143,348</b>	<b>25,484,738</b>	<b>22,001,293</b>	<b>3,483,445</b>
<b>Bad debt and doubtful accounts</b>	<b>823,063</b>	<b>360,755</b>	<b>462,308</b>	<b>1,131,089</b>	<b>829,578</b>	<b>301,511</b>
<b>Loss on debt restructuring</b>	<b>2,999,481</b>	<b>1,832,884</b>	<b>1,166,597</b>	<b>2,717,937</b>	<b>1,371,289</b>	<b>1,346,648</b>
<b>Net income from interest and dividend after bad debt and doubtful accounts and loss on debt restructuring</b>	<b>21,900,896</b>	<b>20,386,453</b>	<b>1,514,443</b>	<b>21,635,712</b>	<b>19,800,426</b>	<b>1,835,286</b>
<b>Non-interest income</b>						
Gain on investment	234,233	381,458	(147,225)	237,382	296,803	(59,421)
Share of profit (loss) from investments on equity method	138,492	(48,778)	187,270	248,301	372,280	(123,979)
<b>Fees and service income</b>						
Acceptance, aval and guarantees	588,196	501,983	86,213	588,196	501,983	86,213
Others	7,070,947	6,354,931	716,016	6,296,328	5,783,812	512,516
Gain on exchanges	1,250,666	819,454	431,212	1,250,666	819,454	431,212
Other income	920,824	901,254	19,570	827,346	683,066	144,280
<b>Total non-interest income</b>	<b>10,203,358</b>	<b>8,910,302</b>	<b>1,293,056</b>	<b>9,448,219</b>	<b>8,457,398</b>	<b>990,821</b>
<b>Non-interest expenses</b>						
Personnel expenses	5,794,335	5,477,714	316,621	5,378,516	5,162,617	215,899
Promises and equipment expenses	3,794,992	3,190,644	604,348	3,679,141	3,106,225	572,916
Taxes and duties	1,605,129	1,197,285	407,844	1,559,857	1,151,753	408,104
Fees and service expenses	2,052,061	1,324,506	727,555	1,947,383	1,296,479	650,904
Directors' remuneration	72,283	58,826	13,457	67,743	53,344	14,399
Contribution to Financial Institutions Development Fund	2,079,669	2,124,678	(45,009)	2,079,669	2,124,678	(45,009)
Other expenses	2,404,729	1,591,761	812,968	2,175,025	1,179,181	995,844
<b>Total non-interest expenses</b>	<b>17,803,198</b>	<b>14,965,414</b>	<b>2,837,784</b>	<b>16,887,334</b>	<b>14,074,277</b>	<b>2,813,057</b>
<b>Income before income tax</b>	<b>14,301,056</b>	<b>14,331,341</b>	<b>(30,285)</b>	<b>14,196,597</b>	<b>14,183,547</b>	<b>13,050</b>
<b>Income tax expense</b>	<b>4,066,953</b>	<b>3,009,506</b>	<b>1,057,447</b>	<b>3,961,070</b>	<b>2,913,777</b>	<b>1,047,293</b>
<b>Net income before minority interest</b>	<b>10,234,103</b>	<b>11,321,835</b>	<b>(1,087,732)</b>	<b>10,235,527</b>	<b>11,269,770</b>	<b>(1,034,243)</b>
<b>Loss (income) of minority interest</b>	<b>1,424</b>	<b>(52,065)</b>	<b>53,489</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net income</b>	<b>10,235,527</b>	<b>11,269,770</b>	<b>(1,034,243)</b>	<b>10,235,527</b>	<b>11,269,770</b>	<b>(1,034,243)</b>
<b>Basic earning per share (Baht)</b>	<b>4.30</b>	<b>4.75</b>	<b>(0.45)</b>	<b>4.30</b>	<b>4.75</b>	<b>(0.45)</b>
<b>Number of the weighted average number of ordinary shares ('000)</b>	<b>2,381,254</b>	<b>2,370,747</b>	<b>10,507</b>	<b>2,381,254</b>	<b>2,370,747</b>	<b>10,507</b>




**KASIKORNBANK AND SUBSIDIARIES Analysis of financial position and operating results of Q3/2006**

Data of Consolidated	Million Baht	
	30 Sep 06	30 Jun 06
Total Assets	908,459	844,568
NPL	53,310	54,038
NIM	4.07%	4.26%
ROE	14.69%	17.25%

Interest Rate	30 Sep 06	30 Jun 06
MOR	8.00%	7.75%
Saving	0.75%	0.75%
Fixed 6 months	3.75%	3.50%
Fixed 24 months	4.75%	4.75%

NPL : Non performing loan  
 NIM : Net Interest margin  
 ROA : Return on average assets  
 ROE : Return on average equity  
 MLR : Minimum lending rate  
 MOR : Minimum overdraft rate  
 MRR : Minimum retail rate

**Consolidated statements of income**

	Million Baht		
	Q3/06	Q2/06	Change
Total interest and dividend income	13,144	12,838	306
Total interest expenses	4,631	4,049	582
Net income from interest and dividend	8,513	8,789	(276)
Bad debt and doubtful accounts (reversal)	(426)	758	(1,184)
Loss on debt restructuring	1,884	556	1,328
Net income from interest and dividend after of bad debt and doubtful accounts (reversal) and loss on debt restructuring	7,055	7,475	(420)
Total non-interest income	3,740	3,358	382
Total non-interest expenses	6,377	5,961	416
Income before income tax	4,418	4,872	(454)
Income tax expenses	1,342	1,327	15
Net income	3,076	3,545	(469)

In the third quarter of 2006, the Bank and its subsidiaries recorded net operating income amounting to Baht 3,076 million, decreasing from the second quarter by Baht 469 million or 13.23%. The items having significant changes are as follows:

- Total interest and dividend income, up by Baht 306 million or 2.38% over the preceding quarter, as follows:

Interest and dividend income	Million Baht		
	Q3/06	Q2/06	Change
Loans	10,973	10,350	623
Interbank and money market items	971	1,208	(237)
Hire purchase and financial lease	138	100	38
Investments	1,062	1,180	(118)
Total	13,144	12,838	306

- Interest income from loans, increased by Baht 623 million or 6.02% as a result of loan growth as well as an upward loan interest rate.
- Interest income from interbank and money market items, decreased by Baht 237 million or 19.62% due mainly to a maturity of nostro time deposit and thereafter extended more loans for higher yield return.

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- ☐ Total interest expenses, up by Baht 582 million or 14.37% over the preceding quarter, as follows:

Interest expenses	Million Baht		
	Q3/06	Q2/06	Change
Deposits	3,961	3,460	501
Interbank and money market items	126	213	(87)
Short-term borrowings	275	108	167
Long-term borrowings	269	268	1
<b>Total</b>	<b>4,631</b>	<b>4,049</b>	<b>582</b>

- Interest expenses from deposits, up by Baht 501 million or 14.48% due mainly to an increase of fixed deposits and an upward fixed deposit interest rate.

- ☐ Bad debt and doubtful accounts (reversal), down from the preceding quarter by Baht 1,184 million or 156.20%.

Bad debt and doubtful accounts (reversal)	Million Baht		
	Q3/06	Q2/06	Change
<b>The Bank-only</b>			
>> addition in this quarter	1,450	1,290	160
>> compensate for loss on debt restructuring	(1,821)	(451)	(1,370)
<b>Subsidiaries</b>			
>> decreased in this quarter	(55)	(81)	26
<b>Total</b>	<b>(426)</b>	<b>758</b>	<b>(1,184)</b>

- ☐ Non-interest income, up by Baht 382 million or 11.38% from the preceding quarter. The items having significant changes are as follows:

Non-interest income	Million Baht		
	Q3/06	Q2/06	Change
Gain on investment	69	61	8
Share of profit from investments on equity method	73	44	29
Fee and service income	2,739	2,535	204
Gain on exchange	552	410	142
Other income	307	308	(1)
<b>Total</b>	<b>3,740</b>	<b>3,358</b>	<b>382</b>

- Share of profit from investments on equity method

Profit (loss)*	Million Baht		
	Q3/06	Q2/06	Change
Phetchai - AMC	(40)	30	(70)
Other associates and subsidiaries	76	40	36
<b>Total</b>	<b>36</b>	<b>70</b>	<b>(34)</b>

\* The Bank-only figure

- Fee and service income, up by Baht 204 million or 8.05% from the preceding quarter due mainly to bancassurance, fee received from credit card and letter of guarantee.

- ☐ Total non-interest expenses, up from the preceding quarter by Baht 416 million or 6.98% due mainly to a provision for bonus and loss on impairment of properties foreclosed as well as the Bank's strategic projects.

Non-interest expenses	Million Baht		
	Q3/06	Q2/06	Change
Personnel expenses	2,070	1,818	252
Premises and equipment expenses	1,307	1,306	1
Taxes and duties	559	550	9
Fee and service expenses	705	764	(59)
Directors' remuneration	23	36	(13)
Contributions to PIFD	689	695	(6)
Other expenses	1,024	792	232
<b>Total</b>	<b>6,377</b>	<b>5,961</b>	<b>416</b>

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## KASIKORNBANK AND SUBSIDIARIES

## Analysis of financial position and operating results of Q3/2006

## Consolidated Balance Sheets

	Million Baht		
	30 Sep 06	30 Jun 06	Change
Total Assets	908,459	844,568	63,891
Total Liabilities	823,414	762,139	61,275
Total Shareholders' equity	85,045	82,429	2,616

## &gt;&gt; Assets

	Million Baht		
	30 Sep 06	30 Jun 06	Change
Total Assets	908,459	844,568	63,891
• Securities purchased under resale agreements	30,560	1,000	29,560
• Investment-net	101,305	81,678	19,627
• Loans and accrued interest receivables-net	619,718	600,506	19,212

The items of Total Assets having significant changes are as follows:

- Investment in the bond repurchase market with the Bank of Thailand, up by Baht 29,560 million or 2,956% and Investments-net, up by Baht 19,627 million or 24.03% as the result of the Bank's liquidity management in highly effective direction.

	Million Baht		
Investments	30 Sep 06	30 Jun 06	Change
Debt securities	95,788	75,910	19,878
Equity securities	5,517	5,768	(251)
Total	101,305	81,678	19,627

 Loans, Interest receivables and Allowance for doubtful accounts

	Million Baht		
	30 Sep 06	30 Jun 06	Change
Loans	654,029	634,670	19,359
• Restructured loans	67,050	68,474	(1,424)
- Performing Restructured loans	38,685	39,835	(1,150)
- Non-performing Restructured loans <sup>1</sup>	28,365	28,639	(274)
• Non-restructured loans	586,979	566,196	20,783
Interest receivables	1,952	1,951	1
Total loans and interest receivables	655,981	636,621	19,360
Less Allowance for doubtful accounts	(33,277)	(34,015)	738
Revaluation allowance for debt restructuring	(2,986)	(2,100)	(886)
Total loans and interest receivables-net	619,718	600,506	19,212

Loans, up by Baht 19,359 million or 3.05% due mainly to an increase of new loans (after repayment) amounted to Baht 20,842 million while loan written off amounted to Baht 1,483 million in this quarter.

<sup>1</sup> as part of NPL


**Classified Loans**

Million Baht

	Consolidated							
	30 Sep 2006				30 Jun 2006			
	Loans and accrued interest receivables	Outstanding debt after deduction of collateral value	% used for calculation the provisions	Total provision	Loans and accrued interest receivables	Outstanding debt after deduction of collateral value	% used for calculation the provisions	Total provision
Pass	594,114	269,984	1	5,946	573,658	247,279	1	5,741
Special mention	7,781	1,823	2	156	8,088	2,003	2	161
Sub standard	7,788	2,727	20	545	7,755	2,489	20	498
Doubtful	12,250	3,321	50	1,660	11,711	3,734	50	1,867
Doubtful of loss	34,048	12,763	100	12,838	35,410	13,053	100	13,100
<b>Total</b>	<b>655,981</b>	<b>290,618</b>		<b>21,145</b>	<b>636,622</b>	<b>268,558</b>		<b>21,367</b>
Revaluation allowance for debt restructuring				2,987				2,100
<b>Total</b>				<b>24,132</b>				<b>23,467</b>
Allowance established in excess of BOT regulations for NPLs and Normal loans				12,131				12,648
<b>Total</b>				<b>36,263</b>				<b>36,115</b>

Million Baht

	The Bank							
	30 Sep 2006				30 Jun 2006			
	Loans and accrued interest receivables	Outstanding debt after deduction of collateral value	% used for calculation the provisions	Total Provision	Loans and accrued interest receivables	Outstanding debt after deduction of collateral value	% used for calculation the provisions	Total provision
Pass	600,078	276,822	1	6,001	579,999	254,273	1	5,800
Special mention	7,331	1,587	2	147	7,750	1,805	2	155
Sub standard	7,737	2,677	20	535	7,708	2,442	20	488
Doubtful	12,199	3,270	50	1,635	11,678	3,702	50	1,851
Doubtful of loss	22,972	7,962	100	8,037	23,593	8,029	100	8,076
<b>Total</b>	<b>650,317</b>	<b>292,318</b>		<b>16,355</b>	<b>630,728</b>	<b>270,251</b>		<b>16,370</b>
Revaluation allowance for debt restructuring				2,924				2,046
<b>Total</b>				<b>19,289</b>				<b>18,416</b>
Allowance established in excess of BOT regulations for NPLs and Normal loans				10,025				10,444
<b>Total</b>				<b>29,314</b>				<b>28,860</b>



## &gt;&gt; Liabilities and Shareholders' equity

	Million Baht		
	30 Sep 06	30 Jun 06	Change
Total Liabilities	823,414	762,139	61,275
■ Deposits	730,209	687,164	43,045
■ Short-term borrowings	27,745	13,937	13,808
Shareholders' equity	85,045	82,429	2,616

The items of Total Liabilities and shareholders' equity having significant changes are as follows:

- Deposits, up from the preceding quarter by Baht 43,045 million or 6.26% due mainly to a growth of fixed deposits.

Type of deposits	Million Baht		
	30 Sep 06	30 Jun 06	Change
Current	37,931	38,397	(466)
Saving	322,130	339,063	(16,933)
Fixed 3 months	175,410	182,440	(7,030)
Fixed 6 - 11 months	120,332	72,454	47,878
Fixed 12 months and upward	74,406	54,810	19,596
Total	730,209	687,164	43,045

- Short-term borrowings, up from the preceding quarter by Baht 13,808 million or 99.07% due mainly to issuing of short-term debentures to promote ample flexibility and variety of funding structure management as well as to provide more alternatives in investments for the public.
- Shareholders' equity, up by Baht 2,616 million or 3.17% as a result of operating income amounting to Baht 3,076 million and the Bank paid the interim dividend by the amount of Baht 1,191 million in this quarter.

## &gt;&gt; Capital Funds

	Million Baht		
	30 Sep 06	30 Jun 06	Change
Tier 1*	71,932	65,882	6,050
Tier 2	31,655	31,672	(17)
Total Tier*	103,587	97,554	6,033
Risk weighted assets	643,974	629,055	14,919
Tier 1 capital ratio*	11.17%	10.47%	0.70%
Total capital ratio*	16.09%	15.51%	0.58%

\* excluding net profit of each period.



## Additional Information

## Investment, Loans and allowance for accounts, Properties foreclosed, Deposits and Capital funds

	Consolidated (Million Baht.)					The Bank (Million Baht.)				
	30 Sep 06	30 Jun 06	31 Mar 06	31 Dec 05	30 Sep 05	30 Sep 06	30 Jun 06	31 Mar 06	31 Dec 05	30 Sep 05
<b>Investments</b>										
<b>Debt Instruments</b>	95,788	75,910	91,704	92,402	88,964	95,251	75,363	91,041	91,708	88,009
■ Government and state enterprise securities										
>> Trading investments	12,140	6,017	3,090	1,155	1,240	12,140	5,651	3,090	1,155	1,240
>> Available-for-sale investments	42,449	30,342	35,145	26,125	39,108	42,449	30,342	35,145	26,125	39,108
>> Held-to-maturity investments	11,660	11,718	16,727	21,708	24,860	11,123	11,338	16,064	21,014	23,905
■ Private enterprise debt instruments										
>> Trading investments	-	-	-	-	22	-	-	-	-	22
>> Available-for-sale investments	1,553	1,742	1,786	2,178	2,050	1,553	1,741	1,786	2,178	2,050
>> Held-to-maturity investments	980	1,001	181	223	223	980	1,001	181	223	223
■ Foreign debt instruments										
>> Available-for-sale investments	22,896	17,219	26,427	27,522	17,987	22,896	17,219	26,427	27,522	17,987
>> Held-to-maturity investments	4,109	7,871	8,348	13,491	13,474	4,109	7,871	8,348	13,491	13,474
<b>Equity Securities</b>	5,917	5,768	6,327	7,163	7,887	13,411	13,774	13,645	14,359	16,502
>> Trading investments	327	338	241	-	-	247	238	241	-	-
>> Available-for-sale investments	858	919	1,134	1,086	1,293	853	908	1,083	1,036	1,393
>> General investments	3,877	4,112	4,482	5,626	6,161	2,817	3,041	3,248	4,356	4,786
>> Investment in subsidiaries & associated companies	445	499	472	451	433	9494	9,587	9,113	8,967	10,433
<b>Total investments-net</b>	101,305	81,678	98,031	99,565	96,851	102,662	89,137	104,726	106,067	104,511
<b>Loans, Accrued interest receivables and allowance for doubtful accounts</b>										
<b>Written off loans</b>	1,483	2,520	1,624	4,014	3,296	1,214	2,074	1,138	3,688	1,910
<b>Restructured loans</b>	67,050	68,474	70,273	71,471	75,398	59,447	60,581	61,856	62,220	64,747
<b>Non-performing loans (NPL)</b>	53,310	54,038	54,826	56,217	59,883	42,460	42,493	42,867	44,388	47,970
<b>Total loans used for NPL ratio calculation</b>	657,050	639,435	627,696	632,922	620,717	651,681	633,863	622,343	627,066	614,188
<b>NPL to total loans (%)</b>	8.11	8.45	8.73	8.88	9.65	6.52	6.70	6.89	7.08	7.81
<b>Classified loans</b>										
>> Pass	594,114	573,658	552,718	566,600	547,030	600,078	579,999	559,821	572,805	553,413
>> Special mention	7,781	8,083	14,359	5,072	5,885	7,331	7,750	13,890	4,860	4,889
>> Sub standard	7,788	7,755	5,426	4,515	4,575	7,737	7,708	5,384	4,504	4,573
>> Doubtful	12,250	11,711	10,861	12,110	12,766	12,199	11,678	10,830	12,083	12,704
>> Doubtful of loss	34,048	35,410	39,310	40,395	43,350	32,972	33,593	27,017	28,157	30,970
<b>Total</b>	655,981	636,622	622,474	628,692	613,613	650,317	630,728	616,942	622,409	606,613
<b>Kasikorn Factoring Co., Ltd.</b>					2,592					
<b>Total</b>	655,981	636,622	622,474	628,692	616,205	650,317	630,728	616,942	622,409	606,613
<b>Allowance for doubtful accounts</b>	36,263	36,115	37,027	37,439	38,366	29,314	28,860	29,274	29,076	29,773
<b>Allowance as required by BOT</b>	24,132	23,467	24,665	26,016	26,870	19,289	18,416	19,079	20,293	21,021
<b>Allowance to allowance as required by BOT(%)</b>	150.27	153.89	150.13	143.90	142.78	151.97	156.71	153.14	143.29	141.64
<b>Properties foreclosed-net</b>										
<b>Properties foreclosed</b>	19,585	19,971	20,139	20,320	21,220	14,218	14,580	14,750	15,225	15,878
<b>Loss Allowance for impairment</b>	(2,816)	(2,763)	(2,924)	(3,057)	(3,260)	(2,385)	(2,326)	(2,526)	(2,622)	(2,858)
<b>Properties foreclosed-net</b>	16,769	17,208	17,215	17,463	17,960	11,833	12,254	12,224	12,603	13,020
<b>Deposits</b>										
>> Currents	37,931	38,397	42,325	39,674	42,268	38,153	38,469	42,456	39,934	42,459
>> Saving	322,130	339,063	381,242	390,021	404,860	322,339	339,370	381,793	390,891	405,233
>> Fixed 3 months	175,410	182,440	207,963	190,220	193,958	175,410	182,440	207,965	190,220	193,958
>> Fixed 6 - 11 months	120,333	73,454	41,485	17,408	12,233	120,392	72,510	41,485	17,408	12,233
>> Fixed 12 months and upward	74,406	54,810	54,790	53,014	51,374	74,406	54,810	54,790	53,014	51,374
<b>Total deposits</b>	730,209	687,164	727,807	690,337	704,693	730,700	687,602	728,489	691,467	705,237


**Additional Information**
**Investment, Loans and allowance for accounts, Properties foreclosed, Deposits and Capital funds**

	% <sup>(2)</sup>					% <sup>(3)</sup>				
	30 Sep 06	30 Jun 06	31 Mar 06	31 Dec 05	30 Sep 05	30 Sep 06	30 Jun 06	31 Mar 06	31 Dec 05	30 Sep 05
Capital funds ratio <sup>(1)</sup>										
Tier 1 capital ratio	11.17	10.47	9.94	9.53	9.58	11.65	11.63	11.53	10.50	10.14
Tier 2 capital ratio	4.92	5.03	5.12	4.93	4.93	4.92	5.03	5.12	4.93	4.93
Total Capital funds ratio	16.09	15.51	15.07	14.47	14.51	16.57	16.66	16.65	15.43	15.07

(1) Calculated from the financial statements of the Bank and include the risk assets of the Bank's subsidiaries asset management companies. (From the first quarter of 2006 onwards, the ratios are only calculated from the financial statements of the Bank and Phetjai - AMC since Ploy - AMC is already terminated its operations and commenced the liquidation process accordingly.

(2) Excluding net profit of each period, which under Bank of Thailand's regulations, net profit in the first period is to be counted as capital after approval by the Board of Directors as per the Bank's regulations. Net profit in the second period is also counted as capital after approval of the General Meeting of Shareholders. However, whenever a net loss occurs, the capital must be immediately reduced accordingly.

(3) Including net profit of each period be counted as the capital funds.



## Additional Information

## Financial Highlights - Consolidated financial statement

As of or for the quarter ended	30 Sep 06	30 Jun 06	%Change	31 Mar 06	31 Dec 05	30 Sep 05
<b>Common share information:</b>						
Per share (Baht)						
- basic earnings	1.39	1.49	(13.42)	1.52	1.12	1.51
- book value	35.70	34.61	3.15	34.42	32.91	31.93
Share price <sup>1)</sup> (Baht)						
- high	70.50	72.00	(2.08)	76.50	70.50	64.50
- low	54.50	54.00	0.93	63.00	58.50	59.00
- closing	67.00	59.00	13.56	66.00	70.00	62.50
Common shares outstanding						
- average basic (thousand share)	2,381,898	2,381,536	0.02	2,380,311	2,373,204	2,372,332
- end of quarter (thousand share)	2,381,941	2,381,579	0.02	2,381,188	2,373,294	2,372,543
Market capitalization (Million Baht)	159,390	140,513	13.58	157,158	166,131	148,284
<b>Value measures:</b>						
Price to book value ratio (PBV)	1.88	1.70	10.59	1.92	2.13	1.96
<b>Operating results (Million Baht)</b>						
Interest and dividend income	13,144	12,838	2.38	11,324	10,362	9,412
Interest expenses	4,631	4,049	14.37	2,902	2,160	1,740
Net income from interest and dividends	8,513	8,789	(3.14)	8,422	8,202	7,672
Bad debt and doubtful accounts <sup>2)</sup>	1,458	1,314	10.96	1,051	1,468	1,258
Non-interest income	3,740	3,358	11.38	3,104	3,392	3,256
Non-interest expenses	6,377	5,961	6.98	5,465	6,461	5,494
Total income <sup>3)</sup>	12,355	12,147	0.87	11,526	11,594	10,928
Net income	3,076	3,545	(13.23)	3,615	2,660	3,578
<b>Operating measures:</b>						
Net interest margin <sup>4)</sup>	4.07%	4.26%	(0.19)	4.07%	4.07%	3.79%
Efficiency ratio	52.04%	49.07%	2.97	47.41%	55.73%	50.18%
Return on average assets (ROA) <sup>5)</sup>	1.40%	1.63%	(0.23)	1.67%	1.27%	1.70%
Return on average equity (ROE) <sup>6)</sup>	14.69%	17.25%	(2.56)	18.07%	15.83%	19.23%
Number of employees	10,986	10,765	2.05	10,392	10,303	10,212
<b>Balance sheet information (Million Baht)</b>						
Loans	654,020	634,670	3.05	620,812	626,946	614,439
Allowance for doubtful accounts <sup>7)</sup>	36,265	36,113	0.41	37,027	37,439	38,449
Non-performing loans (NPL)	53,310	54,038	(1.35)	54,826	56,217	59,882
Total assets	908,459	844,568	7.56	891,602	837,309	839,923
Deposits	730,209	687,164	6.26	727,807	690,337	704,693
Total liabilities	823,414	762,139	8.04	809,630	759,193	763,858
Shareholders' equity <sup>8)</sup>	85,045	82,429	3.17	81,972	78,114	75,756
Average assets	876,314	848,083	0.97	864,156	838,616	840,353
Average earning assets <sup>9)</sup>	830,126	825,981	1.23	826,799	805,095	808,776
Average shareholders' equity <sup>10)</sup>	83,737	82,201	1.87	80,042	76,935	74,426
Risk weighted assets	643,974	629,055	2.37	628,934	653,636	649,988
<b>Balance sheet quality measures:</b>						
Loans to deposits ratio	89.57%	92.36%	(2.79)	85.30%	90.82%	87.19%
Shareholders' equity to risk weighted assets	13.21%	13.10%	0.11	13.03%	11.95%	11.63%
Return on risk weighted assets <sup>11)</sup>	1.91%	2.25%	(0.34)	2.30%	1.63%	2.20%
Tier 1 capital ratio	11.17%	10.47%	0.70	9.94%	9.53%	9.58%
Total capital ratio	16.09%	15.51%	0.58	15.07%	14.47%	14.51%
NPL to loans <sup>12)</sup>	8.11%	8.45%	(0.34)	8.73%	8.93%	9.65%
Total allowance to loans	5.54%	5.69%	(0.15)	5.96%	5.97%	6.26%
Total allowance to NPL	68.02%	66.83%	1.19	67.54%	66.60%	64.21%
NPL after allowance (Million Baht)	17,047	17,423	(4.89)	17,799	18,778	21,433





## Additional Information

**Financial Highlights – Consolidated financial statement (continued)**

<sup>1)</sup> Local board / high-low share price during the quarter

<sup>2)</sup> Including loss on debt restructuring

<sup>3)</sup> Total income = Net income from interest and dividend + Non-interest income

<sup>4)</sup> Annualized

<sup>5)</sup> Including revaluation allowance for debt restructuring

<sup>6)</sup> Excluding minority interest

<sup>7)</sup> Earning assets = Interbank and money market items net + Securities purchased under resale agreements + Investments net + Loans + Accrued interest receivables

<sup>8)</sup> Loans used in calculation are loans to general customers and loans to financial institutions


**Additional Information**
**Preparing of Consolidated financial statement**

The consolidated financial statements comprise the Bank and its subsidiaries, are as follows:

	% Shareholding				
	30 Sep 06	30 Jun 06	31 Mar 06	31 Dec 05	30 Sep 05
<b>KASIKORNBANKGROUP</b>					
>> Kasikorn Factoring Co., Ltd. (KFactoring)	99.99	99.99	99.99	99.99	99.99
>> Kasikorn Asset Management Co., Ltd. (KAsset)	99.99	99.99	99.99	99.99	71.42
>> Kasikorn Research Center Co., Ltd. (KResearch)	99.99	99.99	99.99	99.99	99.99
>> Kasikorn Securities Co., Ltd. (KSecurities)	99.98	99.98	99.98	99.98	99.98
>> Kasikorn Leasing Co., Ltd. (KLeasing)	99.99	99.99	99.99	99.99	99.99
Phethei Asset Management Co., Ltd. (Phethei-AMC)	99.99	99.99	99.99	99.99	99.99
Ploy Asset Management Co., Ltd. (Ploy-AMC)	-	-	-	99.99	99.99
Progress Land and Buildings Co., Ltd. (PLB)	99.99	99.99	99.99	99.99	99.99

The consolidated financial statements exclude the financial statements of subsidiaries whose financial statements are not material to the Bank.

\* The Bank's consolidated financial statements exclude the financial statements of Ploy Asset Management Co., Ltd. from the first quarter of 2006 onwards since it has been already terminated its operations and commenced the liquidation process accordingly.

Report: The Stock Exchange of Thailand requires banks to submit financial reports as follows

- The C.B. 1.1 which is the Bank-only financial statements within 21 days after the end of each quarter.
- The Consolidated and the Bank-only financial statements within 45 days after the end of the first and third quarters, and within 60 days after the end of the second and fourth quarters.