



Piengchai Pookakupt, Ph.D.
Executive Vice President



ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



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

Ref No. OS.109/2007

November 21, 2007

SUPPL

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,

P. Pookakupt

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ทะเบียนเลขที่ 0107536000315
www.kasikornbankgroup.com

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Summary Statement of Assets and Liabilities ^{1/}

As at 31 October 2007

ธนาคารกรุงไทย
KASIKORN BANK

Assets	Baht	Liabilities	Baht
Cash	18,958,410,936.31	Deposits	816,310,506,130.11
Interbank and money market items	104,688,427,809.40	Interbank and money market items	14,153,099,235.41
Securities purchased under resale agreements	6,600,000,000.00	Liabilities payable on demand	7,471,186,447.51
Investments in securities, net (with obligations 6,439,520,324.78 Baht)	105,258,138,892.90	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	704,404,762,131.69	Borrowings	37,982,071,741.83
Accrued interest receivables	1,607,921,984.55	Bank's liabilities under acceptances	2,964,578,484.79
Properties foreclosed	11,438,217,757.74	Other liabilities	24,982,072,757.06
Customers' liabilities under acceptances	2,904,578,484.79	Total liabilities	804,024,424,796.71
Premises and equipment, net	29,574,690,457.41	Shareholders' equity	
Other assets	22,672,031,191.56	Paid-up share capital (registered share capital Baht 30,480,146,970.00)	28,882,023,170.00
		Reserves and net profit after appropriation	68,835,246,722.00
		Other reserves and profit and loss account	15,331,466,050.93
		Total shareholders' equity	88,048,756,948.93
		Total Liabilities and Shareholders' Equity	1,002,078,193,745.70
Total Assets	1,002,078,193,745.70	Bank's liabilities under unmatured bills	5,426,810,418.29
Customers' liabilities under unmatured bills	5,426,810,418.29	Total	1,007,499,794,163.99
Total	1,007,499,794,163.99		

Non-Performing Loans 2/(net) as at 30 September 2007 (Quarterly)	20,510,078,135.79
(2.85% of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as at 30 September 2007 (Quarterly)	24,740,058,940.09
Actual allowance for doubtful accounts	29,947,568,194.57
Loans to related parties	26,706,871,589.02
Loans to related asset management companies	4,633,000,000.00
Loans to related parties due to debt restructuring	1,030,522,717.96
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	111,766,751,617.33
Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, section	-
Significant contingent liabilities	
Avails to bills and guarantees of loans	1,245,021,441.53
Letters of credit	17,785,166,195.44

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

2/ Non-Performing Loans (gross) as at 30 September 2007 (Quarterly)

(5.44% of total loans before allowance for doubtful accounts)

40,289,394,892.71

END