



ธนาคารกสิกรไทย  
KASIKORNBANK 華華農民銀行



Adit Laixuthai, Ph.D.  
First Senior Vice President



07028746

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

Ref No. OS.128/2007

December 20, 2007

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

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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 20, 07

*Dec 12/27*

พระนิพนธ์เลขที่ 0107536000315  
www.kasikornbankgroup.com

Summary Statement of Assets and Liabilities <sup>1/</sup>

As at 30 November 2007

ธนาคารกสิกรไทย  
KASIKORN BANK 泰华农民银行

Assets	Baht	Liabilities	Baht
Cash	18,587,350,140.40	Deposits	804,158,113,827.38
Interbank and money market items	82,342,295,723.27	Interbank and money market items	15,881,065,729.42
Securities purchased under resale agreements	2,000,000,000.00	Liabilities payable on demand	7,103,309,676.80
Investments in securities, net (with obligations 6,439,120,733.04 Baht )	106,848,838,728.80	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	720,481,429,815.90	Borrowings	98,728,027,776.28
Accrued interest receivables	1,899,700,415.82	Bank's liabilities under acceptances	3,000,209,128.85
Properties foreclosed	11,488,213,658.53	Other liabilities	27,617,281,600.11
Customers' liabilities under acceptances	5,000,269,128.35	<b>Total liabilities</b>	<b>886,296,021,938.52</b>
Premises and equipment, net	23,745,235,087.60	<b>Shareholders' equity</b>	
Other assets	25,148,005,769.21	Paid-up share capital (registered share capital Baht 30,486,146,970.00)	23,882,025,170.00
<b>Total Assets</b>	<b>995,121,402,437.28</b>	Reserves and net profit after appropriation	58,835,249,722.00
Customers' liabilities under unmatured bills	5,667,281,299.65	Other reserves and profit and loss account	16,108,107,626.90
<b>Total</b>	<b>1,000,788,693,736.93</b>	<b>Total shareholders' equity</b>	<b>98,825,440,518.93</b>
		<b>Total Liabilities and Shareholders' Equity</b>	<b>985,121,462,467.28</b>
		Bank's liabilities under unmatured bills	5,667,281,299.65
		<b>Total</b>	<b>1,000,788,693,736.93</b>

	Baht
Non-Performing Loans &/ (net) as at 30 September 2007 (Quarterly)	20,516,879,135.79
(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)	24,740,056,940.09
Actual allowance for doubtful accounts	25,168,252,885.91
Loans to related parties	28,840,383,016.20
Loans to related asset management companies	3,930,000,000.00
Loans to related parties due to debt restructuring	821,812,888.81
Borrowings as part of subordinated debentures own preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Legal capital fund	111,761,141,810.08
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	108,400.00
Significant contingent liabilities	
Avails to bills and guarantees of loans	1,262,762,828.53
Letters of credit	20,503,036,521.75

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)

END