



Adit Laizuthai Ph.D



ธนาคารกสิกรไทย
KASIKORN BANK 4539 6



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

Ref No. 09 09 3 09 09

February 20, 2009

Securities and Exchange Commission
1001 Street NE
Washington, DC 20549
USA

Dear Sirs

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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 Laizuthai
Feb 20, 09

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Summary Statement of Assets and Liabilities ^{1/}

As of 31 Jan 2009

Assets	Baht	Liabilities	Baht
Cash	19,521,326,985.01	Deposits	960,077,173,865.41
Interbank and money market items	159,427,886,188.28	Interbank and money market items	18,033,081,311.06
Investments, net (with obligations Baht 780,010,000.00)	149,383,582,870.53	Liabilities payable on demand	9,605,933,357.04
Credit advances (net of allowance for doubtful accounts)	852,522,081,812.96	Borrowings	118,253,977,451.32
Accrued interest receivables	1,425,527,576.67	Financial institution's liabilities under acceptances	469,796,728.38
Properties foreclosed, net	11,276,083,362.92	Other liabilities	49,147,949,757.68
Customers' liabilities under acceptances	469,796,738.38	Total Liabilities	1,155,587,892,450.89
Premises and equipment, net	28,935,949,399.04	Shareholders' equity	
Other assets, net	46,943,072,163.60	Paid-up share capital (registered share capital Baht 30,488,146,970.00)	23,932,601,930.00
Total Assets	1,269,905,306,897.38	Reserves and net profit after appropriation	69,631,022,441.84
Customers' liabilities under unmatured bills	5,441,315,975.08	Other reserves and profit and loss account	20,753,790,044.66
Total	1,275,346,622,872.47	Total shareholders' equity	114,317,414,416.50
		Total Liabilities and Shareholders' Equity	1,269,905,306,897.39
		Financial institution's liabilities under unmatured bills	5,441,315,975.08
		Total	1,275,346,622,872.47

	Baht
Non-Performing Loans 2/(net) as of 31 December 2008 (Quarterly) (1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	13,591,067,089.55
Required provisioning for loan loss, as of 31 December 2008 (Quarterly)	23,085,536,903.66
Actual provisioning for loan loss	28,815,115,305.80
Loans to related parties	39,028,049,450.23
Loans to related asset management companies	515,000,000.00
Loans to related parties due to debt restructuring	1,449,444,621.91
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Regulatory capital	143,085,178,932.10
Changes in assets and liabilities this quarter as of 31 December 2008 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 156	314,200.00
Significant contingent liabilities	
Avals to bills and guarantees of loans	1,627,057,460.56
Letters of credit	15,355,853,186.34

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

2/ Non-Performing Loans (gross) as of 31 December 2008 (Quarterly)

(2.81 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

30,630,050,978.08

Processing
Section

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