



Kattiya Indaravijaya
10016243



ธนาคารกสิกรไทย
KASIKORNBANK PUBLIC LTD.



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

Ref. No. OS 108/2010

August 20, 2010

SUPPL

Securities and Exchange Commission

100 F Street, NE

Washington, D.C. 20549

U.S.A.

Dear Sirs:

**SEC
Mail Processing
Section**

AUG 23 2010

**Washington, DC
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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,

Kattiya Indaravijaya

JW 8/30

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www.kasikornbankgroup.com

Summary Statement of Assets and Liabilities ^{1/}

As of 31 July 2010

ธนาคารกสิกรไทย
KASIKORNBANK 農年公民銀行



Assets	Baht	Liabilities	Baht
Cash	24,738,477,180.48	Deposits	1,031,242,858,061.45
Interbank and money market items	156,088,108,501.09	Interbank and money market items	117,622,463,048.84
Investments, net	216,520,381,806.11	Liabilities payable on demand	11,716,673,335.06
(with obligations Baht 92,008,315,188.31)		Borrowings	90,845,683,747.09
Credit advances (net of allowance for doubtful accounts)	933,629,939,858.39	Financial institution's liabilities under acceptances	466,988,267.98
Accrued interest receivables	1,142,651,270.33	Other liabilities	47,009,513,605.45
Properties foreclosed, net	11,927,398,266.84	Total liabilities	1,298,904,180,065.87
Customers' liabilities under acceptances	466,988,267.98		
Premises and equipment, net	33,109,009,884.24		
Other assets, net	48,892,842,227.32		
		Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 30,486,146,970.00)	23,932,601,930.00
		Reserves and net profit after appropriation	81,102,536,220.62
		Other reserves and profit and loss account	22,576,479,046.29
		Total shareholders' equity	127,611,617,196.91
		Total Liabilities and Shareholders' Equity	1,426,515,797,262.78
Total Assets	1,426,515,797,262.78	Financial institution's liabilities under unmatured bills	7,864,424,107.95
Customers' liabilities under unmatured bills	7,864,424,107.95		
Total	1,434,380,221,370.73	Total	1,434,380,221,370.73

	Baht
Non-Performing Loans 2/(net) as of 30 June 2010 (Quarterly)	15,805,904,559.75
(1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2010 (Quarterly)	25,994,136,723.07
Actual provisioning for loan loss, as of 30 June 2010 (Quarterly)	35,515,201,724.70
Loans to related parties	56,360,438,678.47
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	1,520,188,778.93
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	Nil
Regulatory capital	148,641,465,281.12
Changes in assets and liabilities this quarter as of 31 July 2010 due to fine from violating the Financial Institution Business Act B.E. 2551, Section.....	Nil
Significant contingent liabilities	
Avals to bills and guarantees of loans	3,527,546,869.64
Letters of credit	17,603,417,058.01

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

2/ Non-Performing Loans (gross) as of 30 June 2010 (Quarterly) 32,490,931,928.50
(2.97 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure Website of the Bank under Investor Relations section at <http://www.kasikornbank.com/EN/Investors/Pages/Investors.aspx>
Date of disclosure 28 April 2010
Information as of 31 December 2009

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