

Ref. IM. 004/2010

28 April 2010

To President
The Stock Exchange of Thailand

Subject: Announcement and submission of Risk and Capital Management Disclosure (Basel II – Pillar 3) for the year ended 31 December 2009

Sir,

The KASIKORNBANK PUBLIC COMPANY LIMITED is pleased to announce and submit the Risk and Capital Management Disclosure (Basel II – Pillar 3) for the year ended 31 December 2009, in Thai and English versions. The Bank has provided more information than what has been disclosed in its Financial Statement in order to create better understanding about the Bank's risk and capital management for investors. The report can be downloaded from the Bank's website under Investor Relations section at <http://www.kasikornbank.com/EN/Investors/Pages/Investors.aspx>

For your acknowledgement

Yours sincerely,

(PRASARN TRAIRATVORAKUL)
President