

Ref. CN. 2087/2005

September 14, 2005

To: President
The Stock Exchange of Thailand

Re : Corporate Governance Rating Report

Thai Rating and Information Services Co., Ltd. (TRIS), as assigned by KASIKORNBANK PUBLIC COMPANY LIMITED (KBANK), has reviewed the Bank Corporate Governance Rating in 2005 for the third consecutive year.

TRIS has completed the review and the corporate governance evaluation based on criteria consisting of shareholders' rights, composition and roles of the Board of Directors and the Management Committee, disclosure of information, and corporate governance culture. According to the Corporate Governance Rating report, TRIS has announced that KBANK received Corporate Governance Rating at 8.89 from scale of 10 or "Very Good" level on September 14, 2005.

The above is hereby submitted for your acknowledgement.

Yours Sincerely,
KASIKORNBANK PCL

(Ms. Kattiya Indaravijaya)
First Senior Vice President

Executive Secretary & Shareholder Registration Div.
Tel. 0 2470 2679