

Form to Report on Names of Members and Scope of Work of the Audit Committee

The Board of Directors meeting of KASIKORNBANK PUBLIC COMPANY LIMITED No. 12/2551 held on December 18, 2008 resolved the meeting's resolutions in the determination/change in the scope of duties and responsibilities of the audit committee with the following details:

1. Review independence of the internal audit function and endorsement of the appointment, transfer and termination of employment of the Internal Audit Head.
2. Select and recommend to the Board the appointment and annual audit fees of the independent auditors. Hold at least one meeting a year with the external auditors without the presence of management.
3. Evaluate the connected transactions, or transactions with possible conflict of interest in relation to compliance with the laws and regulatory requirements in order to ensure transparency of those transactions.
4. Perform other duties as regulated.
5. Summarizing the year's activities giving information or data specified by the Stock Exchange of Thailand for disclosure in the annual report of the Bank.

, the determination/change of which shall take an effect as of December 18, 2008

The audit committee is consisted of:

1. Chairman of the audit committee M.R. Sarisdiguna Kitiyakara remaining term in office 1 year 6 months
 2. Member of the audit committee Mr. Somchai Bulsook remaining term in office 1 year 6 months
 3. Member of the audit committee Prof. Khunying Suchada Kiranandana remaining term in office 1 year 6 months
 4. Member of the audit committee Ms. Elizabeth Sam remaining term in office 1 year 3 months
- Secretary of the audit committee Mr. Vasant Chariyatantiwate

Enclosed hereto is 1 copy of the certificate and biography of the audit committee. The audit committee number 3 has adequate expertise and experience to review creditability of the financial reports.

The audit committee of the company has the scope of duties and responsibilities to the Board of Director on the following matters:

1. Review financial statements on a quarterly, semi-annual and annual basis under consultation with the Bank's Finance and Control Division and external auditors in order to ensure that the financial statements of the Bank are accurate and reliable, and in compliance with accounting standards, laws and standards pertaining to the Bank's operations.
2. Review the adequacy and effectiveness of all risk management processes with risk management unit, in consultation with both internal and external auditors.
3. Oversee the efficiency and independence of risk asset review function.
4. Review the Bank's operations to see that they are in compliance with Securities and Exchange Acts, SET regulations and standards or banking laws and regulations pertaining to banking business.
5. Review the effectiveness and appropriateness of the internal control and audit system, independence of the internal audit function and endorsement of the appointment, transfer and termination of employment of the Internal Audit Head.
6. Review the performance of the external auditors; consider, select and recommend to the Board the appointment and annual audit fees of the independent auditors. Hold at least one meeting a year with the external auditors without the presence of management.
7. Evaluate the connected transactions, or transactions with possible conflict of interest in relation to compliance with the laws and regulatory requirements in order to ensure transparency of those transactions.
8. Consider the disclosure of information on connected transactions, conflicts of interest or certain Bank operations to ensure transparency and appropriateness.
9. Oversee and review complaint or information submitted directly by stakeholders for attention of the Board.
10. Perform other duties as regulated or assigned by the Board as agreed by the Audit Committee.
11. Submit minutes of each Audit Committee Meeting to the Board of Directors, and prepare the annual Audit Committee Report, signed by the Audit Committee Chairman, summarizing the year's activities giving information or data specified by the Stock Exchange of Thailand for disclosure in the annual report of the Bank.
12. Discuss and review with management or outside experts any matters or activities having a bearing on the Board's oversight responsibilities.

13. At least once a year, the Committee will review its Charter and performance over the past year, taking into account any assessment or comments provided by the Chairman of the Board.

The company hereby certifies that

1. The qualifications of the aforementioned members meet all the requirements of the Stock Exchange of Thailand; and
2. The scope of duties and responsibilities of the audit committee as stated above meet all the requirements of the Stock Exchange of Thailand

Signed

(Dr. Prasarn Trairatvorakul)

President