



FR-2020018

February 19, 2020

The President
The Stock Exchange of Thailand

Dear Sir,

On behalf of Siam Commercial Bank pcl., I am pleased to submit the audited reports for the year ended 31 December 2019 as follows:

1. The financial statements which have been audited by certified public accountant.
2. The Management Discussion and Analysis (MD&A) report.

Also, I wish to advise you that the aforementioned reports have been transmitted in electronic format (through SET Link) to the Stock Exchange of Thailand.

Yours faithfully

The Siam Commercial Bank PCL



(Jens Lottner)

SEVP, Chief Financial Officer

