



FR-2020034

April 20, 2020

The President
The Stock Exchange of Thailand

Dear Sir,

On behalf of Siam Commercial Bank p.l., I am pleased to submit the unreviewed interim reports for the quarter ended 31 March 2020 as follows:

1. Press release for the results of the first quarter of 2020.
2. The consolidated and the Bank's statements of profit or loss and other comprehensive income for the first quarter of 2020, compared with the fourth quarter of 2019 and the first quarter of 2019.
3. The consolidated and the Bank's statements of financial position as at 31 March 2020 and 31 December 2019.
4. Management Discussion and Analysis for the first quarter of 2020.

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 and have been published in the Bank's website under the Investor Relations section.

Yours faithfully,

The Siam Commercial Bank PCL



(Jens Lottner)

SEVP, Chief Financial Officer