



FR-2016004

January 19, 2016

The President
The Stock Exchange of Thailand

Dear Madam,

On behalf of Siam Commercial Bank pcl., I am pleased to submit the unaudited reports for the fourth quarter and the year ended 31 December 2015 as follows:

1. Press release for the results of 2015.
2. The consolidated and the Bank's statements of comprehensive income for the fourth quarter of 2015, compared with the third quarter of 2015 and the fourth quarter of 2014; and for the year ended 31 December 2015 and 2014.
3. The consolidated and the Bank's statements of financial position as at 31 December 2015 and 2014.
4. Management Discussion and Analysis for the fourth quarter of 2015 and year 2015.
5. Summary statement of assets and liabilities (C.B.1.1) as of 31 December 2015.

Also, I wish to advise you that the aforementioned reports have been transmitted in electronic format (through the SET Portal website) to the Stock Exchange of Thailand and have been published in the Bank's website under the Investor Relationship section.

Yours faithfully,
The Siam Commercial Bank PCL

(Krieng Wongnongtaey)

FEVP, Head of Finance and Group Treasury