



Deepak Sarup
Senior Executive Vice President & CFO
Head, Finance Group & Change Program

FRC. 01-580004

January 19, 2015

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 2014 as follows:

1. Press release for the results of 2014.
2. The consolidated and the Bank's statements of comprehensive income for the fourth quarter of 2014, compared with the third quarter of 2014 and the fourth quarter of 2013; and for the year ended 31 December 2014 and 2013.
3. The consolidated and the Bank's statements of financial position as at 31 December 2014 and 2013.
4. Management Discussion and Analysis for the fourth quarter of 2014 and year 2014.
5. Summary statement of assets and liabilities (C.B.1.1) as of 31 December 2014.

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

Yours faithfully,