



FM. 620002

October 31, 2019

Re: Pillar 3 Disclosures for the period ended June 30, 2019

To: The President
The Stock Exchange of Thailand

We are writing to inform you that the Siam Commercial Bank PCL has published its Basel III Pillar 3 Disclosures for the period ended June 30, 2019 comprising the followings:

1. Risk and capital management disclosure in accordance with the Bank of Thailand's notification no. FPG. 4/2556 and 5/2556 Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank and a Financial Group
2. Liquidity Coverage Ratio (LCR) disclosure in accordance with the Bank of Thailand's notification no. FPG. 2/2561 Re: Liquidity Coverage Ratio Disclosure Standards

Please be informed that both disclosures can be accessed on the Bank's website at <https://www.scb.co.th/en/investor-relations/financial-information.html>.

Yours sincerely,

Siam Commercial Bank PCL.



(Mr. Jens Lottner)

Chief Financial Officer