



FR-2020002

January 17, 2020

The President

The Stock Exchange of Thailand

Dear Sir,


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 2019 as follows:

1. Press release for the results of 2019.
2. The consolidated and the Bank's statements of profit or loss and other comprehensive income for the fourth quarter of 2019, compared with the third quarter of 2019 and the fourth quarter of 2018; and for the year ended 31 December 2019 and 2018.
3. The consolidated and the Bank's statements of financial position as at 31 December 2019 and 2018.
4. Management Discussion and Analysis for the fourth quarter of 2019 and year 2019.

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

