



FR-2016019

February 23, 2016

The President

The Stock Exchange of Thailand

Dear Madam,

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

1. The financial statements which have been audited by certified public accountant.
2. The Management Discussion and Analysis (MD&A) report.

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.

Yours faithfully,

The Siam Commercial Bank PCL

(Krieng Wongnongtaey)

FEVP, Head of Finance and Group Treasury