



FR-2022001

January 21, 2022

The President
The Stock Exchange of Thailand

Dear Sir,

On behalf of Siam Commercial Bank p.l., I am pleased to submit the unaudited reports for the fourth quarter and the year ended 31 December 2021 as follows:

1. Press release for the results of 2021.
2. The consolidated and the Bank's statements of profit or loss and other comprehensive income for the fourth quarter of 2021, compared with the third quarter of 2021 and the fourth quarter of 2020; and for the year ended 31 December 2021 and 2020.
3. The consolidated and the Bank's statements of financial position as at 31 December 2021 and 2020.
4. Management Discussion and Analysis for the fourth quarter of 2021 and year 2021.

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



(Manop Sangiambut)

SEVP, Chief Financial Officer