



FR-2019002

January 17, 2019

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 2018 as follows:

1. Press release for the results of 2018.
2. The consolidated and the Bank's statements of profit or loss and other comprehensive income for the fourth quarter of 2018, compared with the third quarter of 2018 and the fourth quarter of 2017; and for the year ended 31 December 2018 and 2017.
3. The consolidated and the Bank's statements of financial position as at 31 December 2018 and 2017.
4. Management Discussion and Analysis for the fourth quarter of 2018 and year 2018.

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 and have been published in the Bank's website under the Investor Relations section.

Yours faithfully,

The Siam Commercial Bank PCL



(Dr. Arak Sutivong)

Chief Financial Officer

