

Annual Registration Statement (Form 56-1)

For the Year Ended 31 December 2019

Siam Commercial Bank Public Company Limited



The Siam Commercial Bank Public Company Limited
9 Ratchadapisek Road, Jatujak, Bangkok 10900 Thailand
Tel. +66 2 544-1000
Website: www.scb.co.th



Siam Commercial Bank Public Company Limited
Annual Registration Statement (Form 56-1) Ended 31 December 2019

Contents

PART 1 COMPANY'S BUSINESS

1. Policy and Business Overview	1
2. Nature of Business Performance.....	4
3. Risk Factors.....	18
4. Business Assets	37
5. Legal Dispute.....	44
6. General Information	45

PART 2 MANAGEMENT AND CORPORATE GOVERNANCE

7. Securities and Shareholders	49
8. Organization Structure.....	53
9. Corporate Governance	54
10. Corporate Social Responsibility.....	91
11. Internal Control and Risk Management.....	103
12. Related Party Transactions	114

PART 3 FINANCIAL STATUS AND OPERATIONAL RESULTS

13. Significant Financial Information.....	116
14. Management Discussion and Analysis.....	129

CONFIRMATION OF INFORMATION ACCURACY	141
---	------------

ATTACHMENT

Attachment 1	Information of Directors and Executives of the Bank and Company Secretary
Attachment 2	Information on Directors of Subsidiaries
Attachment 3	Details of Head of Audit and Compliance
Attachment 4	Detail on Asset Valuation
Attachment 5	Others