

Table 1

<b>Bank of America, N.A.</b>								
<b>Deposit Rates (Percentage per Annum)</b>								
<b>Effective Date <span style="color: green;">December 17, 2007</span></b>								
Type of Deposit	Type of Customer						Non-Residents	
	Indi vidu als	Juristic persons	Authorities	NGOs (Non Profit)	FIs	.....	Individuals	Juristic persons
<b>1. Current</b>	-	-	-	-	-		-	-
<b>2. Saving Deposit</b>								
Amount Baht (1 – 5,152,500)	-	0.00	-	-	-		-	-
Baht 5,152,500 up	-	0.50	-	-	-		-	-
<b>3. Special Saving Deposit</b>		2.00		-	-		-	-
<b>4. Time Deposit</b>			-					
3 months	-	0.50	-	-	-		-	-
6 months	-	0.625	-	-	-		-	-
12 months	-	0.75	-	-	-		-	-
24 months	-	-	-	-	-		-	-
36 months Contractual (24 months and above)	-	-	-	-	-		-	-
<b>5. Negotiable Certificate of Deposit</b>				-	-			
<b>6. ....</b>			-	-	-		-	-
<b>Note: Interest payment conditions</b>								
<p><b>Saving Deposit:</b></p> <ol style="list-style-type: none"> <li>The indicated interest rate is calculated and paid only on the portion of the balance that exceeds THB 5,152,500.</li> <li>Special rate up to 0.5% p.a. higher than the announced rate may be considered for key clients of the bank and/or clients with large import/export business and/or large FX remittance and/or cash management clients and/or large credit line.</li> </ol> <p><b>Special Saving Deposit:</b></p> <ol style="list-style-type: none"> <li>Applicable for client which account balance over THB 1,500,000,000.-</li> </ol> <p><b>Time Deposit:</b></p> <ol style="list-style-type: none"> <li>Withdrawal before maturity <ul style="list-style-type: none"> <li>if tenor of deposit is longer than 3 months, the 3-month fixed interest rate will be applied.</li> <li>if tenor of deposit is less than 3 months, no deposit interest rate will be paid.</li> </ul> </li> <li>For Financial Institutions, Fund Managements and Insurance Companies the deposit interest rate up to 0.5% p.a. lower than the announced rate is applied.</li> <li>Special rate up to 0.5% p.a. higher than the announced rate may be considered for key clients of the bank and/or clients with large import/export business and/or large FX remittance and/or cash management clients and/or large credit line.</li> </ol>						Announcement Date: <u>December 14, 2007</u>		

**Table 2**

<b>Bank of America, N.A.</b> <b>Interest Rates and Actual and Reasonable Expenses Related to Loans<sup>1</sup></b> <b>Effective Date <span style="color: green;">December 17, 2007</span></b>											
<b>Interest Rate</b>					<b>Unit: percent per annum</b>						
1. Term-loan interest rate for prime large customers (Minimum Loan Rate)		MLR		8.00		2. Overdraft interest rate for prime large customers (Minimum Overdraft Rate) (if any)		MOR		8.00	
3. Interest rate for prime retail customers (Minimum Retail Rate) (if any)		MRR		8.00		4. Others (if any).....		Prime		8.00	
Commercial loan	O/D	Revolving	S-T (< or = 1 year)	L-T (>1 year)	Consumer loan	Personal <sup>1</sup>		Housing	...		
						W/ Collateral	W/O Collateral				
<b>Interest rate ceiling (percent per annum)</b>					<b>Interest rate ceiling (percentage per annum)</b>						
5. Normal case		8.00		8.00		5. Normal case					
6. Default case		22.00		22.00		6. Default case					
<b>The actual expense and stamp duty, if any, are applicable according to the law of Thailand.</b>					<b>Actual and reasonable expense (please specify unit)</b>						
					7. Expense paid to authorities						
		1) Stamp duty									
		2) Mortgage fee									
		3) .....									
		8. Expense paid to other persons or entities									
		<u>Normal case</u>									
		1) Collateral inspection and valuation <sup>2</sup>									
		2) Insurance premium									
		3) Payment expense (via other counters or channels)									
		4) Checking of credit information									
		<u>Default case</u>									
		1) Return check expense									
		2) Insufficient fund expense (If debiting via other banks)									
		3) Debt collection expense <sup>2</sup>									
		9. Operating cost of commercial bank									
		<u>Normal case</u>									
		1) Expense for collateral inspection and valuation <sup>2</sup>									
		2) Application fee for statement report (2 <sup>nd</sup> copy onward)									
		<u>Default case</u>									
		1) Debt collection expense <sup>2</sup>									
		2) Prepayment fee for mortgage loan (if refinancing with other financial institutions)									
<u>Note</u> 1/ not including the type of loan specifically specified by the BOT. 2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.					Announcement Date: <u>December 14, 2007</u>						