

Table 1

Bank of America, N.A.								
Deposit Rates (Percentage per Annum)								
Effective Date <u>January 13, 2009</u>								
Type of Deposit	Type of Customer						Non-Residents	
	Indi vidu als	Juristic persons	Authorities	NGOs (Non Profit)	FIs	Individuals	Juristic persons
1. Current	-	-	-	-	-		-	-
2. Saving Deposit								
Amount Baht (1 – 5,152,500)	-	0.00	-	-	-		-	-
Baht 5,152,500 up	-	0.50	-	-	-		-	-
3. Special Time Deposit								-
<u>Less than 2 weeks:</u>								
Amount THB 100,000,000 – THB 499,999,999.-	-	1.15	-	-	-		-	-
Amount from THB 500,000,000 up		1.30	-	-	-		-	-
4. Time Deposit								
3 months		0.50	-	-	-		-	-
6 months		0.50	-	-	-		-	-
12 months		0.50	-	-	-		-	-
24 months		-	-	-	-		-	-
36 months		-	-	-	-		-	-
Contractual (24 months and above)		-	-	-	-		-	-
5. Negotiable Certificate of Deposit								
6.								
Note: Interest payment conditions								
Saving Deposit:								
1. The indicated interest rate is calculated and paid only on the portion of the balance that exceeds THB 5,152,500.								
Special Time Deposit:								
1. Withdrawal before maturity - no deposit interest rate will be paid.								
2. 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.								
3. Applicable for client who use full package of cash management and/or global relationship with the bank.								
Time Deposit:								
1. Withdrawal before maturity								
- if tenor of deposit is longer than 3 months, the 3-month fixed interest rate will be applied.								
- if tenor of deposit is less than 3 months, no deposit interest rate will be paid.								
2. 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.								
For all interest rates categories as mentioned above, Bank of America may pay interest rate higher than rates announced to customers who meet either one of conditions stated:						Announcement Date: <u>January 12, 2009</u>		
1. Customers who use Bank of America as their main operating account								
2. Customers who use Bank of America cash management services								
3. Customer who have global/regional relationship with Bank of America								

Table 2

Bank of America, N.A. Interest Rates and Actual and Reasonable Expenses Related to Loans¹ Effective January 13, 2009													
Interest Rate					Unit: percent per annum								
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 ¹		Housing	...				
						W/ Collateral	W/O Collateral						
Interest rate ceiling (percent per annum)					Interest rate ceiling (percentage per annum)								
5. Normal case													
6. Default case													
The actual expense and stamp duty, if any, are applicable according to the law of Thailand.					Actual and reasonable expense (please specify unit)								
					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 ²								
					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 ²													
9. Operating cost of commercial bank													
<u>Normal case</u>													
1) Expense for collateral inspection and valuation ²													
2) Application fee for statement report (2 nd copy onward)													
<u>Default case</u>													
1) Debt collection expense ²													
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.					Announcement Date: <u>January 12, 2009</u>								
2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.													