

Table 1

Bank of America, N.A.									
Deposit Rates (Percentage per Annum)									
Effective Date March 24, 2009									
Type of Deposit	Type of Customer							Non-Residents	
	Individuals	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	-	0.25	-	-	-	-	-	-	-
3. Special Time Deposit									
<u>Less than 2 weeks:</u>									
Amount THB 100,000,000 – THB 499,999,999.-	-	0.40	-	-	-	-	-	-	-
Amount from THB 500,000,000 up	-	0.50	-	-	-	-	-	-	-
4. Time Deposit									
3 months	-	0.25	-	-	-	-	-	-	-
6 months	-	0.25	-	-	-	-	-	-	-
12 months	-	0.25	-	-	-	-	-	-	-
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.									
Announcement Date: <u>March 23, 2009</u>									
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:									
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									

THB Deposits is protected by Deposit Protection Institution with the detail of protection for both principal and interest per depositor per financial institution according to the Deposit Protection Act 2551 or its amendment (if any)									
Note: Types of Deposit under the protection scheme are current, savings, time deposit in Thai Baht currency, except Baht deposits of non-residents in accordance with Exchange Control Regulations									
Interest Calculation:									
Interest payment = Deposit Balance End of Day x Interest Rate x (Number of Deposit Days/365)									

Table 2

Bank of America, N.A.												
Interest Rates and Actual and Reasonable Expenses Related to Loans¹												
Effective Date March 24, 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					8.00	8.00	8.00	8.00				
6. Default case					22.00	22.00	22.00	22.00				
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. 2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.					Announcement Date: <u>March 23, 2009</u>							