

Bank of America, N.A.
Deposit Rates (Percentage per Annum)
Effective Date MAY 22, 2009

Type of Deposit	Type of Customer							
	Individuals	Juristic persons	Authorities	NGOs (Non Profit)	FIs	Non-Residents	
							Individuals	Juristic persons
1. Current	-	-	-	-	-	-	-	-
2. Saving Deposit Amount Baht (1 – 5,152,500) Baht 5,152,500 up	-	0.00 0.25	-	-	-	-	-	-
3. Special Time Deposit <u>Less than or equal 1 month:</u> Amount THB 100,000,000 – THB 499,999,999.- Amount from THB 500,000,000 up	-	0.40 0.50	-	-	-	-	-	-
4. Time Deposit 3 months 6 months 12 months 24 months 36 months Contractual (24 months and above)	-	0.25 0.25 0.25 - -	-	-	-	-	-	-
5. Negotiable Certificate of Deposit	-	-	-	-	-	-	-	-
6.								

Note: Interest payment conditions

Saving Deposit:

- The indicated interest rate is calculated and paid only on the portion of the balance that exceeds THB 5,152,500.

Time Deposit:

- Special Time deposit** - no interest will be paid and fees are applied for withdrawal before maturity.
- Time Deposit 3 months:**
 - If tenor of deposit is less than 1 month and withdrawal before maturity – no interest will be paid and fees are applied.
 - If tenor of deposit is longer than 1 month and withdrawal before maturity – no interest will be paid.
- Time Deposit 6 months and 12 months:**
 - If tenor of deposit is less than 3 months and withdrawal before maturity – no interest will be paid and fees will be applied.
 - If tenor of deposit is longer than 3 months and withdrawal before maturity – no interest will be paid.
- 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:
May 21, 2009

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:

- Customers who use Bank of America as their main operating account
- Customers who use Bank of America cash management services
- 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)

Fees Calculation for withdrawal before maturity

Fees for Deposit Withdrawal before maturity = Amount of deposit withdrawal before maturity X Lending Interest Rate for the remaining days of deposit period (%) X (Remaining Days of Deposit period /365)

Bank of America, N.A.

Interest Rates and Actual and Reasonable Expenses Related to Loans¹

Effective Date **MAY 22, 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	Revolvin g	S-T (< or = 1 year)	L-T (>1 year)			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	22.0	22.00	22.00	22.00						

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	22.0	22.00	22.00	22.00						

Interest rate ceiling (percent per annum)						Interest rate ceiling (percentage per annum)					
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)											

<p><u>Note</u></p> <p>1/ not including the type of loan specifically specified by the BOT.</p> <p>2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.</p>	<p>Announcement Date: <u>May 21, 2009</u></p>
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