

Table 1

<p align="center">Bank of America, N.A. Deposit Rates (Percentage per Annum) Effective Date <u>December 16, 2008</u></p>								
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	-	0.50	-	-	-		-	-
3. Special Saving Deposit		2.00		-	-		-	-
4. Special Time Deposit	-		-	-	-		-	-
<u>1 week - 2 weeks:</u>								
Amount THB 100,000,000 – THB 299,999,999.-		N/A	-	-	-		-	-
Amount THB 300,000,000 - THB 1,000,000,000.-		N/A	-	-	-		-	-
5. Time Deposit								
3 months		0.50		-	-		-	-
6 months		0.625		-	-		-	-
12 months		0.75		-	-		-	-
24 months		-		-	-		-	-
36 months		-		-	-		-	-
Contractual (24 months and above)		-		-	-		-	-
6. Negotiable Certificate of Deposit								
7.								
<p>Note: Interest payment conditions</p> <p>Saving Deposit:</p> <ol style="list-style-type: none"> The indicated interest rate is calculated and paid only on the portion of the balance that exceeds THB 5,152,500. Special rate 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. <p>Special Saving Deposit:</p> <ol style="list-style-type: none"> Applicable for client which account balance over THB 1,500,000,000.- <p>Special Time Deposit:</p> <ol style="list-style-type: none"> Withdrawal before maturity - no deposit interest rate 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. Special rate 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. Special TCD - Full package of cash management and/or global relationship with the bank. <p>Time Deposit:</p> <ol style="list-style-type: none"> Withdrawal before maturity <ul style="list-style-type: none"> 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. 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. Special rate 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. 						<p align="center">Authorized Signature:</p> <p align="center">.....</p> <p align="center">(Wanlop Sthitabha) Senior Vice President, Branch Manager and Country Operations Officer</p> <p align="center">Announcement Date: <u>December 15, 2008</u></p>		

Table 2

Bank of America, N.A. Interest Rates and Actual and Reasonable Expenses Related to Loans¹ Effective December 16, 2008													
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					5. Normal case								
6. Default 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>					Authorized Signature								
1/ not including the type of loan specifically specified by the BOT.					_____ (Wanlop Sthitabha) Senior Vice President, Branch Manager and Country Operations Officer								
2/ commercial banks shall not charge customers on the same type expense in 8 and 9 more than once.													
					Announcement Date: December 15, 2008								