

Table 1

Bank of America, N.A.									
Deposit Rates (Percentage per Annum)									
Effective Date December 21, 2006									
Type of Deposit	Type of Customer								
	Indivi duals	Juristic persons	Authorities	NGOs (Non Profit)	FIs	Non-Residents		
							Individuals	Juristic persons	
1. Current	-	-	-	-	-		-	-	
2. Saving Deposit									
Amount Baht (1 – 5,152,500)	-	0.00	-	-	-		-	-	
Baht 5,152,500 up	-	0.50	-	-	-		-	-	
3. Time Deposit									
Less than 3 months	-			-	-		-	-	
Up to Baht 150,000,000		0.75	-	-	-		-	-	
Baht 150,000,000 up		1.00	-	-	-		-	-	
			-	-	-		-	-	
			-	-	-		-	-	
Fixed Deposit									
3 months	-	0.50	-	-	-		-	-	
6 months	-	0.625	-	-	-		-	-	
12 months	-	0.75	-	-	-		-	-	
24 months	-	-	-	-	-		-	-	
36 months	-	-	-	-	-		-	-	
Contractual (24 months and above)	-	-	-	-	-		-	-	
4. Negotiable Certificate of Deposit									
5.		-							

<p>Note:</p> <p>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 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. <p>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 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. <p>Fixed 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 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. 	<p>Announcement Date: <u>December 21, 2006</u></p>
---	--

Table 2

Bank of America, N.A.

Interest Rates and Actual and Reasonable Expenses Related to Loans¹

Effective Date **December 21, 2006**

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		
<p>The actual expense and stamp duty, if any, are applicable according to the law of Thailand.</p>					Actual and reasonable expense (please specify unit)					
					<p>7. Expense paid to authorities</p> <p>1) Stamp duty</p> <p>2) Mortgage fee</p> <p>3)</p> <p>8. Expense paid to other persons or entities</p> <p><u>Normal case</u></p> <p>1) Collateral inspection and valuation²</p> <p>2) Insurance premium</p> <p>3) Payment expense (via other counters or channels)</p> <p>4) Checking of credit information</p> <p><u>Default case</u></p> <p>1) Return check expense</p> <p>2) Insufficient fund expense (If debiting via other banks)</p> <p>3) Debt collection expense²</p> <p>9. Operating cost of commercial bank</p> <p><u>Normal case</u></p> <p>1) Expense for collateral inspection and valuation²</p> <p>2) Application fee for statement report (2nd copy onward)</p> <p><u>Default case</u></p> <p>1) Debt collection expense²</p> <p>2) Prepayment fee for mortgage loan (if refinancing with other financial institutions)</p>					
<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>					Announcement Date: <u>December 21, 2006</u>					