

| Bank of America N.A.<br>Deposit Rates for foreign (Percentage Per Year)<br>Effective Date 13 June 2012 |                    |                  |            |               |            |
|--|--------------------|------------------|------------|---------------|------------|
| Currency   | Type of Saving     | Type of Customer |            |               |            |
|  |                    | Thai Residence   |            | Non residence |            |
|  |                    | Retail           | Corporates | Retail        | Corporates |
| USD  | 1. Current Deposit | N/A              | 0%         | N/A           | 0%         |
|  | 2. Saving Deposit  | N/A              | 0%         | N/A           | 0%         |
|  | 3. Fixed Deposit   |                  |            |               |            |
|  | 1 month            | N/A              | 0%         | N/A           | 0%         |
|  | 3 months           | N/A              | 0%         | N/A           | 0%         |
|  | 6 months           | N/A              | 0%         | N/A           | 0%         |
|  | 9 months           | N/A              | 0%         | N/A           | 0%         |
| 12 months  | N/A                | 0%               | N/A        | 0%            |            |
| EUR  | 1. Current Deposit | N/A              | 0%         | N/A           | 0%         |
|  | 2. Saving Deposit  | N/A              | 0%         | N/A           | 0%         |
|  | 3. Fixed Deposit   |                  |            |               |            |
|  | 1 month            | N/A              | 0%         | N/A           | 0%         |
|  | 3 months           | N/A              | 0%         | N/A           | 0%         |
|  | 6 months           | N/A              | 0%         | N/A           | 0%         |
|  | 9 months           | N/A              | 0%         | N/A           | 0%         |
| 12 months  | N/A                | 0%               | N/A        | 0%            |            |
| CNY  | 1. Current Deposit | N/A              | 0%         | N/A           | 0%         |
|  | 2. Saving Deposit  | N/A              | 0%         | N/A           | 0%         |
|  | 3. Fixed Deposit   |                  |            |               |            |
|  | 1 month            | N/A              | 0%         | N/A           | 0%         |
|  | 3 months           | N/A              | 0%         | N/A           | 0%         |
|  | 6 months           | N/A              | 0%         | N/A           | 0%         |
|  | 9 months           | N/A              | 0%         | N/A           | 0%         |
| 12 months  | N/A                | 0%               | N/A        | 0%            |            |

For juristic person customer, we may pay interest higher than rate announced to customer who meet any of additional criteria stated below:

1. Customers who use Bank of America as their main operating account in several countries.
2. Customer who use Bank of America cash management services
3. Customers who have the trend to increase their deposits or have intention to use other banking services/facilities

Principle & interest of foreign currency deposit account is not protected by Deposit Protection Fund

Bank of America N.A.  
 FOREIGN CURRENCY DEPOSITS WITHDRAWAL AND DEPOSIT FEE  
 EFFECTIVE DATE 13 JUNE 2012

| Currency        | Fee             |               | Commission-in-lieu |           |           | Other Fee           |             |
|-----------------|-----------------|---------------|--------------------|-----------|-----------|---------------------|-------------|
|                 |                 |               | %                  | Minimum   | Maximum   |                     |             |
| USD             | SWIFT / TELEX   | Deposit       | 0                  | N/A       | N/A       | THB 600.00          |             |
|                 |                 | Withdrawal    | 1/4                | USD 10.00 | N/A       | THB 1020.00         |             |
|                 | Draft           | Deposit       | 0                  | N/A       | N/A       | THB 85.00           |             |
|                 |                 | Withdrawal    | 1/4                | USD 10.00 | N/A       | THB 520.00 / USD 20 |             |
|                 | Foreign Cheque  | Deposit       | 0                  | N/A       | N/A       | THB 85.00           |             |
|                 |                 | Withdrawal    | 1/4                | USD 10.00 | N/A       | THB 520.00 / USD 20 |             |
|                 | Traveler Cheque | Deposit       | 0                  | N/A       | N/A       | THB 85.00           |             |
|                 |                 | Withdrawal    | N/A                | N/A       | N/A       | N/A                 |             |
|                 | Note and Coin   | Deposit       | 0                  | N/A       | N/A       | THB 85.00           |             |
|                 |                 | Withdrawal    | 1                  | USD 10.00 | N/A       | N/A                 |             |
|                 | EUR             | SWIFT / TELEX | Deposit            | 0         | N/A       | N/A                 | THB 600.00  |
|                 |                 |               | Withdrawal         | 1/4       | USD 10.00 | N/A                 | THB 1020.00 |
| Draft           |                 | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | 1/4                | USD 10.00 | N/A       | THB 520.00 / USD 20 |             |
| Foreign Cheque  |                 | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | 1/4                | USD 10.00 | N/A       | THB 520.00 / USD 20 |             |
| Traveler Cheque |                 | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | N/A                | N/A       | N/A       | N/A                 |             |
| Note and Coin   |                 | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | N/A                | N/A       | N/A       | N/A                 |             |
| CNY             |                 | SWIFT / TELEX | Deposit            | 0         | N/A       | N/A                 | THB 600.00  |
|                 |                 |               | Withdrawal         | 1/4       | USD 10.00 | N/A                 | THB 1020.00 |
|                 | Draft           | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | N/A                | N/A       | N/A       | N/A                 |             |
|                 | Foreign Cheque  | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | N/A                | N/A       | N/A       | N/A                 |             |
|                 | Traveler Cheque | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | N/A                | N/A       | N/A       | N/A                 |             |
|                 | Note and Coin   | Deposit       | N/A                | N/A       | N/A       | N/A                 |             |
|                 |                 | Withdrawal    | N/A                | N/A       | N/A       | N/A                 |             |

Bank of America N.A.  
Foreign Currency Deposit Condition and Fee  
Effective Date 13 June 2012

| Currency | Condition and Fee  |                         | Current Account | Saving Account | Term Deposit |
|----------|--|-------------------------|-----------------|----------------|--------------|
| USD      | Minimum Initial Deposit  |                         | USD 5,000       | USD 10,000     | USD 25,000   |
|          | Maintenance Fee in case the average balance is less than the minimum | Minimum Average Balance | N/A             | N/A            | N/A          |
|          |  | Maintenance Fee         | USD 50-150      | USD 50-150     | N/A          |
|          | Dormant Account Fee  | Unmovement Period       | 6 Months        | 1 Year         | N/A          |
|          |  | Fee                     | USD 20          | USD 20         | N/A          |
|          | Return cheque / draft fee  |                         | USD 20          | USD 20         | N/A          |
|          | Remark : Fee per month except cheque returned                        |                         |                 |                |              |
| EUR      | Minimum Initial Deposit  |                         | N/A             | N/A            | N/A          |
|          | Maintenance Fee in case the average balance is less than the minimum | Minimum Average Balance | N/A             | N/A            | N/A          |
|          |  | Maintenance Fee         | EUR 50-150      | EUR 50-150     | N/A          |
|          | Dormant Account Fee  | Unmovement Period       | 6 Months        | 1 Year         | N/A          |
|          |  | Fee                     | N/A             | N/A            | N/A          |
|          | Return cheque / draft fee  |                         | N/A             | N/A            | N/A          |
|          | Remark : Fee per month except cheque returned                        |                         |                 |                |              |
| CNY      | Minimum Initial Deposit  |                         | N/A             | N/A            | N/A          |
|          | Maintenance Fee in case the average balance is less than the minimum | Minimum Average Balance | N/A             | N/A            | N/A          |
|          |  | Maintenance Fee         | N/A             | N/A            | N/A          |
|          | Dormant Account Fee  | Unmovement Period       | N/A             | N/A            | N/A          |
|          |  | Fee                     | N/A             | N/A            | N/A          |
|          | Return cheque / draft fee  |                         | N/A             | N/A            | N/A          |
|          | Remark : Fee per month except cheque returned                        |                         |                 |                |              |