Bank of America, N.A.

Table 2 Loan Interest Rates
Effective from April 16, 2020

Unit: Annual Percentage Rate

a. Reference Interest Rates

1. Interest rate for prime large customers: term loan type (Minimum Loan Rate) MLR 6.75%
2. Interest rate for prime large customers: overdraft type (Minimum Overdraft Rate) (if any) MOR 6.75%
3. Interest rate for prime retail customers (Minimum Retail Rate) (if any) MRR .........
4. Others (if any) ..................

Unit: Annual Percentage Rate

b. Maximum Interest rates

<table>
<thead>
<tr>
<th>b.(1) Consumer Loan</th>
<th>Personal Loan</th>
<th>Housing Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With Collateral</td>
<td>Without Collateral</td>
</tr>
<tr>
<td></td>
<td>(not under supervision)</td>
<td></td>
</tr>
</tbody>
</table>

5. Maximum Interest Rate: normal case
6. Maximum Interest Rate: default case

b.(2) Commercial Loan

<table>
<thead>
<tr>
<th></th>
<th>Overdraft facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Maximum Interest Rate: normal case</td>
<td>22.00 %</td>
</tr>
<tr>
<td>8. Maximum Interest Rate: default case</td>
<td>22.00 %</td>
</tr>
</tbody>
</table>

Remark
1/ Exclude the type of loans that the Bank of Thailand stipulates specific regulation

[Signature]
(Ornakorn Pibultham, Yap Choon How)
(Chief Country Officer, Head of Operations)
Announced on April 16, 2020