To all the employees of Bank of America,

As the year comes to a close and before we usher in the new one, we want to express our hearty appreciation for all your hard work, dedication and accomplishment. The holiday times become even more special if you have dedicated and productive staffs as you’ve been in the past years.

In these tough economic times we faced number of challenges but your determination, courage and relentless hard work help us to fulfill our objectives and bring us so far. It’s certainly a time for celebration so let’s all just jump on this festive season and celebrate together at Hyatt on Friday, 20th December from 8pm onwards. Please join us with your spouse and grace the occasion.

We wish you and your family a happy and prosperous New Year and may God bless you with happiness, prosperity and good health.

Cheers.

Regards,

Board of Directors

Bank of America.