

2<sup>nd</sup> November, 2000

International Swaps and Derivatives Association, Inc.  
One New Change  
London EC4M 9QQ  
England

Dear Sirs,

### **EMU Protocol (Greece) – Adherence**

The purpose of this letter is to confirm our adherence to the ISDA EMU Protocol (Greece) as published by the International Swaps and Derivatives Association, Inc. on 10<sup>th</sup> October, 2000 (the “Protocol”). This letter constitutes an Adherence Letter as referred to in the Protocol.

The definitions and provisions contained in the Protocol are incorporated into this Adherence Letter, which supplements and forms part of each ISDA Master Agreement between us and each other Adhering Party.

#### **1. Specified Terms**

Annex 1	ISDA EMU Continuity Provision (Greece)	Applicable
Annex 2	Price Sources	Applicable
Annex 3	Payment Netting	Not Applicable
Annex 4	EMU Definitions	Applicable
Annex 5	Bond Options	Applicable
Annex 6	Equity Derivatives	Applicable

#### **2. Appointment as Agent and Release**

We hereby appoint ISDA as our agent for the limited purposes of the Protocol and accordingly we waive, and hereby release ISDA from, any rights, claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of or in any way relating to this Adherence Letter or our adherence to the Protocol or any actions contemplated as being required by ISDA.

#### **3. Payment**

We enclose payment of US \$500.00, or represent that we have previously made payment of that amount to you, in respect of our adherence to the Protocol.



#### 4. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name : Tina Panagiotopoulou  
Address : EFG Eurobank Ergasias S.A.  
8 Othonos St, Athens 105 57  
Greece  
Telephone : 00301 3337221  
Fax : 00301 3337230

We consent to the publication of the conformed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Your faithfully,

Signed on behalf of EFG Eurobank Ergasias S.A.

By:

Name : Nelly Tzakou - Lambropoulou

Title : Senior Manager Operations

Signature : N. Tzakou - Lambropoulou

Name : Dimitra Spyrou - Nicolopoulou

Title : Senior Manager Treasury Back Office

Signature : D. Spyrou - Nicolopoulou