


CRÉDIT AGRICOLE INDOSUEZ

RISK MANAGEMENT AND CONTROL DIVISION
 Legal Risk Management-5365 FA
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**International Swaps and
 Derivatives Association Inc.
 One New Change
 LONDON EC4M 9QQ
 United Kingdom**

Paris, 30 November 2001.

2001 Euro Protocol - Adherence

Dear Sirs,

The purpose of this letter is to confirm our adherence to the 2001 Euro Protocol as published by the International Swaps and Derivatives Association Inc, on September 24, 2001 (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 form part of each ISDA Master Agreement between us and other Adhering Party.

1. Annex Applicability

Annex	Title	Applicability
Annex 1	Euro- Payments Rate Fixings	Applicable
Annex 2	Euro-Notional Redenomination	Applicable
Annex 3	Euro-Accounts for Payment	Applicable
Annex 4	Euro- Payment netting	Applicable

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 S.A. A DIRECTOIRE ET CONSEIL DE SURVEILLANCE AU CAPITAL DE EUR 895.700.352 SIREN 504 187 701 RCS NANTERRE CCP PARIS 669-03 H*

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, including, without limitation, the reproduction, display, posting or publication of this Adherence Letter.

3. Payment

We enclose payment of USD 1,000 or represent that we previously made payment of the 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 : Beinan XUE-BACQUET
Address : 9, Quai du President Paul Doumer – 92920 PARIS LA DEFENSE CEDEX
(France)
Telephone : 33 1 41 89 02 80
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e-mail : beinan.xue-bacquet@ca-indosuez.com

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.

Yours faithfully,

CREDIT AGRICOLE INDOSUEZ

Martin de WAZIERS
Senior Vice President

Beinan XUE-BACQUET
Senior Legal Advisor