



SOCIETE GENERALE BANK & TRUST

13-15 avenue Emile Reuter

L-2420 Luxembourg

International Swaps and Derivatives Association
600 Fifth Avenue, 27th Floor

Rockefeller Center
New York, NY 10020-2302

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 10th 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	Applicable
Annex 4	EMU Definitions	Applicable
Annex 5	Bond Options	Applicable
Annex 6	Equity Derivatives	Applicable

Société Générale Bank & Trust
11, avenue Emile Reuter
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tél. (352) 47 93 11-1
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téléx 3516 SGBT LU

Société Anonyme
RC Luxembourg B 6061

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	Vincent DECALF
Address	13-15 Avenue Emile Reuter L-2420 LUXEMBOURG
Telephone	00 352 47 93 11 1
Fax	00 352 22 88 59

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 ,

SOCIETE GENERALE BANK & TRUST

Name	Vincent DECALF
Title	Deputy General Manager
Signature	Vincent DECALF