

LEHMAN BROTHERS

11th December 2000

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

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 Provisions (Greece)	[Applicable]
Annex 2	Price Sources	[Applicable]
Annex 3	Payment Netting	[Applicable]
Annex 4	EMU Definitions	[Applicable]
Annex 5	Bond Option	[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. We enclose payment of U.S.\$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 the purposes of this Adherence Letter are:

Claire Friend
1 Broadgate
London
EC2M 7HA

Telephone: 020 7260 1247
Facsimile: 020 7260 2044

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,

LEHMAN BROTHERS, INC

By:

Name: Jonathan D. Williams
Title: Senior Vice President
Signature: Jonathon D. Williams