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International Swaps Association Inc.
One New Change
London EC4M 9QQ

KBC Finance Ireland
11 December 2000

*KBC House
IFSC
Dublin 1
Ireland*

*Tel: + 353 1 670 0888
Fax: + 353 1 670 0855*

Re: EMU Protocol (Greece) Adherence

Dear Sirs

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 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

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 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 USD500.00, or represent that we have previously made payment of that amount to you, in respect of our adherence to the Protocol.

A member of the KBC Bank and Insurance Group Registered in the Republic of Ireland. Number 118042

"An up-to-date list of all names of every company director, containing the particulars indicated in paragraphs (a), (b) & (c) of Section 196 (1) of the Companies Act 1963, is available on application from the company's registered office".

4. Contact Details

Our contact details for the purposes of this Adherence Letter are:

Name: Brian Dunne
Address: KBC House, 4 George's Dock, IFSC, Dublin 1
Telephone: 353 1 603 5445
Fax: 353 1 603 5472

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,
for and on behalf of
KBC FINANCE IRELAND

Name:	BRIAN DUNNE
Title:	DIRECTOR
Signature:	BRIAN DUNNE