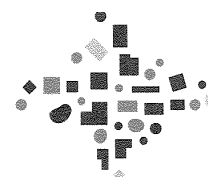


International Swaps and Derivatives Association, Inc.
600 Fifth Avenue, 27th Floor
Rockefeller Center
New York, NY 10020-2302
USA



**FORTIS
BANK**

Solid partners, flexible solutions

Date 8 December 2000
Our Ref b00-1557/jza/sl
Subject EMU Protocol (Greece)

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.

Fortis Bank
Legal Affairs

Rokin 55
P.O. Box 243
1000 AE Amsterdam
The Netherlands
www.fortisbank.com
Telephone
+31 20 527 1775
Fax
+31 20 527 1953

1. Specified Terms

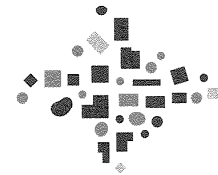
Annex 1	ISDA EMU Continuity Provision (Greece)	Applicable
Annex 2	Price Sources	Applicable
Annex 3	Payment Netting	Applicable
Annex 4	EMU Definitions	Applicable
Annex 5	Bond Options	Applicable
Annex 6	Equity Derivatives	Applicable

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 actions contemplated as being required by ISDA.

Fortis Bank (Nederland) N.V.
Commercial Register Rotterdam no. 30064791

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Subject EMU Protocol (Greece) – b00-1557/jza/sl



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3. Payment

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 purposes of this Adherence Letter are:

Name: Heering Ligthart
Address: Fortis Bank (Nederland) N.V., Rokin 55, 1012 KK Amsterdam, The Netherlands
Telephone: +31 20 527 1136
Fax: +31 20 527 1969

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,
Fortis Bank (Nederland) N.V.

Heering Ligthart
Director Financial Markets

Hans van der Vaart
Director Financial Markets