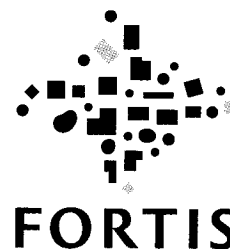


Fortis Investment Management  
Bd du Roi Albert II 1  
1210 Brussels



Solid partners, flexible solutions

November 14<sup>th</sup>, 2000

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

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<sup>1</sup>

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.

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<sup>1</sup> An Adhering Party may specify its preference that one or more of the Annexes are applicable by circling or only specifying the word "Applicable" for each Annex that it would like to see included.

**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:

Fortis Bank NV/SA

Attention : Jean-Philippe Bailly

Address : Boulevard Roi Albert II, 1, 1210 Brussels, Belgium

Telephone : 32 2 274.86.55

Fax : 32 2 274.84.98

e-mail : [jean-philippe.bailly@fimgroup.com](mailto:jean-philippe.bailly@fimgroup.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,

Fortis Investment Management

By:

Name: Marc Heyvaert
Title: Head Middle Office Belgium
Signature:

Name: Jean-Philippe Bailly
Title: Managing Director
Signature: