



International Swaps and Derivatives
Association, Inc.
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Rockefeller Center
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New York 10020-2302

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Luxembourg, November 20, 2001

2001 Euro Protocol - Adherence

Dear Sirs,

The purpose of this letter is to confirm our adherence to the 2001 Euro Protocol as published by the International Swaps and Derivatives Association, Inc. on September 24, 2001 (the "Protocol"). This letter constitutes an Adherence Letter as referred to on 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. Annex Applicability

Annex	Title	
Annex 1	Euro – Payments and Rating Fixings	Applicable
Annex 2	Euro – Notional Redenomination	Applicable
Annex 3	Euro – Accounts for Payment	Applicable
Annex 4	Euro – Payment Netting	Applicable

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General Management:
Horst-Dieter Hochstetter (Spokesman)
Uwe Jungerwirth (Managing Director)
Chairman of Board of Directors:
Hans Leukers

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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, including, without limitation, the reproduction, display, posting or publication of this Adherence Letter.

3. Payment

We enclose payment of US\$ 1,000, 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 purpose of this Adherence Letter are:

Name: Marita Peters
Adresse: Boîte Postale 163, L-2011 Luxembourg
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E-Mail: marita.peters@bankgesellschaft.lu

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,

Bankgesellschaft Berlin International S.A.

Franz Mühl
First Vice President

Danièle Friser
Assistant Vice President