

International Swaps and Derivatives Association
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(Banking Code) 500 400 00

VAT-No:
DE - 114 103 514

Your Ref.

Our Ref.
ZRA/Günther/

Extension
1 36-2 58 31

Date
29 November 2001

Dear Sirs,

2001 Euro Protocol – Adherence

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 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. Annex Applicability

Annex	Title	Applicability
Annex 1	Euro – Payments and Rate Fixings	Applicable
Annex 2	Euro – Notional Redenomination	Applicable
Annex 3	Euro – Accounts for Payment	Applicable
Annex 4	Euro – Payment Netting	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, including, without limitation, the reproduction, display, posting or publication of this Adherence Letter.

COMMERZBANK Aktiengesellschaft · Sitz der Bank: Frankfurt am Main (HRB 32000)
Vorsitzender des Aufsichtsrates: Martin Kohlhaussen
Vorstand: Klaus-Peter Müller, Sprecher: Wolfgang Hartmann, Heinz J. Hockmann,
Norbert Käsbeck, Jürgen Lemmer, Andreas de Maizière, Klaus Müller-Gebel,
Michael Paravicini, Klaus M. Patig, Axel Frhr. v. Ruedorffer

3. Payment

We enclose payment of U.S. \$ 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 the purposes of this Adherence Letter are:

Name: Commerzbank Aktiengesellschaft – Hermann Stahl
Address: Kaiserstraße 16, 60311 Frankfurt am Main, Germany
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E-Mail: Hermann.Stahl@commerzbank.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,

COMMERZBANK
Aktiengesellschaft

By: Hermann Stahl
Name: Hermann Stahl
Title: Legal Adviser

By: Nadja Guenther
Name: Nadja Guenther
Title: Legal Adviser