



LGT Bank in Liechtenstein
A Member of Liechtenstein Global Trust

Relationship Management
Financial Institutions

LGT Bank in Liechtenstein
Aktiengesellschaft
Herrengasse 12
FL-9490 Vaduz
Principality of Liechtenstein

Telephone 075 235 11 22
Telefax 075 235 18 20
Telex 889 222

ISDA International Swaps and Derivatives
Association, Inc.
One New Change
GB - London EC4M 9QQ

Vaduz, August 28, 1998

Dear Sirs,

EMU Protocol - Adherence

The purpose of this letter is to confirm our adherence to the ISDA EMU Protocol as published by the International Swaps and Derivatives Association Inc. on 6th May, 1998 („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	applicable
Annex 2: Price Sources	applicable
Annex 3: Payment Netting	applicable
Annex 4: EMU Definitions	applicable
Annex 5: Bond Options	applicable

2. Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purpose 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 other actions contemplated as being required by ISDA.

3. Payment

We enclose payment of USD 500.- or represent that we have previously made payment of that amount to you, in respect of our adherence to the EMU Protocol.

4. Contact Details

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

Relationship Management Financial Institutions
Herrengasse 12, FL-9490 Vaduz (Liechtenstein)
Telephone: +4175 235 1381
Fax: +4175 235 1820

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,

LGT Bank in Liechtenstein AG

W. Frauenknecht Thomas Semadeni
Managing Director Assistant Director