



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

c/o Bankgesellschaft Berlin AG
Capital Markets
Risk Management
Derivatives Documentation
BG-RM 6

Alexanderplatz 2, D-10178 Berlin
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Berlin, 23rd November 2001

Dear Sirs,

RE: 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 the 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 Master Agreement between us and each other Adhering Party.

1. Specified Terms.

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.

3. Payments

We enclose payment of USD 1,000.00, 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: E. Joseph Carrico/Henning Gravlev
Address: Alexanderplatz 2, D-10178 Berlin
Telephone: +49 30 245 66539/66599
Fax: +49 30 245 66543

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,

LandesBank Berlin - Girozentrale

By:

Name: E. Joseph Carrico
Title: Authorised Signatory

Signature Edward Joseph Carroco

By:

Name: Conny Rickels-Moser
Title: Authorised Signatory

Signature Conny Rickels-Moser