

21<sup>st</sup> November 2001

**CONFORMED COPY**

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

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**

<b>Annex</b>	<b>Title</b>	<b>Applicability</b>
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.

*Arab Banking Corporation House, 1-5 Moorgate, London EC2R 6AB  
Tel: (44) 20 7776-4000 Telex: 893748 ABC GEN G Telefax: (44) 20 7606-0543*

*Regulated by Securities and Futures Authority      Registered in England No. 2564490      VAT Registration No. 577 7416 94*



### 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 purposes of this Adherence Letter are:

Name: David Bowen-Jones (Legal Counsel)  
Address: ABC International Bank plc, 1-5 Moorgate, London EC2R 6AB  
Telephone: 020 7 776 4008  
Fax: 020 7 920 9599  
E-Mail: [david.bowen-jones@arabbanking.com](mailto:david.bowen-jones@arabbanking.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  
For and on behalf of  
ABC International Bank plc

*Michael Duval*

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**Michael Duval**  
General Manager and  
Deputy Chief Executive Officer

*Stephen Hinds*

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**Stephen E Hinds**  
Deputy General Manager

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