

EXHIBIT I  
to 2001 Euro Protocol

**Form of Adherence Letter**

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*Kereskedelmi és Hitelbank Rt.*

1051 BUDAPEST, VIGADÓ TÉR 1.  
TELEFON: 328-9000 FAX: 328-9696

H-1051 BUDAPEST, VIGADÓ TÉR 1.  
PHONE: (36 1) 328-9000 FAX: (36 1) 328-9696

29/11/2001.

**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**

<i>Annex</i>	<i>Title</i>	<i>Applicability</i>	
Annex 1	Euro – Payments and Rate Fixings	Applicable	<u>Not Applicable</u>
Annex 2	Euro – Notional Redenomination	Applicable	<u>Not Applicable</u>

Annex 3	Euro – Accounts for Payment	<u>Applicable</u>	Not Applicable
Annex 4	Euro - Payment Netting	Applicable	<u>Not Applicable</u>

## 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 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: Shinsuke Yokochi  
Address: H-1051 Budapest, Vigadó tér 1.  
Telephone: 06-1-328-9968  
Fax: 06-1-328-9619  
E-Mail: shinsuke.yokochi@kfb.hu

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,

Kereskedelmi és Hitelbank Rt.

Name: Katalin Bácskai dr.  
Title: Transactional Services

Name: dr. Zoltán Kovács  
Title: Head the Legal Department