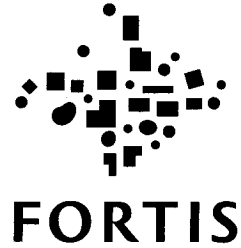


International Swaps and Derivatives Association, Inc.
One New Change,
London EC4M 9QQ,
UK



Solid partners, flexible solutions

8 November 2000

Dear Sir/Madam,

EMU Protocol (Greece) – Adherence

The purpose of this letter is to confirm our adherence to the ISDA EMU Protocol (Greece) as published by the International Swaps and Derivatives Association, Inc. on 10th October, 2000 (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 Terms¹

Annex 1	ISDA EMU Continuity Provision (Greece)	Applicable
Annex 2	Price Sources	Applicable
Annex 3	Payment Netting	Applicable
Annex 4	EMU Definitions	Applicable
Annex 5	Bond Options	Applicable
Annex 6	Equity Derivatives	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.

Fortis International Finance (Dublin)

5th Floor, Plaza 2,
Custom House Plaza,
IFSC, Dublin 1,
Ireland.
Telephone
+ 353 1 6700 851
Fax
+ 353 1 6700 854

¹ An Adhering Party may specify its preference that one or more the Annexes are applicable by circling or only specifying the word “Applicable” for each Annex that it would like to see included.



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3. Payment

We enclose payment of US\$500.00, 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:

Fortis International Finance Dublin

Attention: Yvan Fonck

Address: 5th Floor, Plaza 2, Custom House Plaza, Dublin 1, Ireland.

Telephone: 00353-1-6700851

Fax: 00353-1-6700854

e-mail: yfonck:bloomberg.net

We consent to the publication of the confirmed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Yours faithfully,

Fortis International Finance Dublin

By:

Name:	Yvan Fonck
Title:	Director
Signature:	

Name:	Michael Bermingham
Title:	Financial Controller
Signature:	