

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

21 November 2001

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.

5. Annex Applicability

<i>Annex</i>	<i>Title</i>	<i>Applicability</i>
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

6. 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.

Legal Documentation

OE 371, Börsegasse 14, A – 1010 Wien, Tel: +431 536 31/7269, Fax: +431 536 31/7239

7. 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.

8. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Susanne Boewing
Address: Boerse-gasse 14, A-1010 Vienna
Telephone: +431 536 31 / 7269
Fax: +431 536 31 / 7239
E-mail: susanne.boewing@erstebank.at

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,

ERSTE BANK
DER OESTERREICHISCHEN SPARKASSEN AG

By: Mag. Ortwin Gerlitz

Dr. Susanne Böwing

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