30th November 2000

£ Bankers Trust

Architects of Value

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

Dear Sirs

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 Terms

Annex 1	ISDA EMU Continuity Provision (Greece)	Applicable
Annex 2	Price Sources	Applicable
Annex 3	Payment Netting	Not Applicable
Annex 4	EMU Definitions	Applicable
Annex 5	Bond Options	Not 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.

3.   Payment

We enclose payment of U.S.$500.00, or represent that we have previously made payment of that amount to you, in respect of our adherence to the Protocol.

1 Appold Street
Broadgate
London EC2A 2HE

Registered Office: 1 Appold Street, Broadgate London, EC2A 2HE Telex: 888707
Registered in England and Wales No. 2869281
A subsidiary of Bankers Trust Corporation, U.S.A.
Regulated for UK Investment Business by SFA
A member firm of the London Stock Exchange

4.   Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Andrew Dixon-Smith
               Deutsche Bank AG – London Legal Department
Address: Winchester House
               1 Great Winchester Street
               London, EC2N 2DB
Telephone: +44 207 545 4089
Fax: +44 207 541 4089

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,

BANKERS TRUST INTERNATIONAL PLC

Bertrand Huet   Director

By: _____

Elaine Mulvaney   Director

By: _____