



November 27, 1998

[Conformed Copy]

Chair

Financial Markets Lawyers Group

59 Maiden Lane-27<sup>th</sup> Floor

New York, NY 10038

Attn: Nikki Poulos, Secretary

Dear Sirs,

#### EMU Protocol-Adherence

The purpose of this letter is to confirm our adherence to the FMLG/BBA EMU Protocol as published by The Financial Markets Lawyers Group on 8<sup>th</sup> October, 1998 (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 Master Agreement between us and each other Adhering Party.

#### 1. Specified Terms

Annex 1 EMU Continuity Provision: Applicable

Annex 2 Price Sources: Not applicable

Annex 3 Payment Netting: Applicable

Annex 4 EMU Definitions: Applicable

Annex 5 Average Rate Options: Not Applicable

Annex 6 Average Barrier Options: Not Applicable

#### 2. Appointment as Agent and Release

We hereby appoint the FMLG Chair with full power of substitution, and any successor in such position, as our agent for the limited purposes of the Protocol. This appointment is coupled with an interest and is irrevocable. We acknowledge that the agent will also act as agent for other Adhering Parties. Delivery of an Adherence Letter to the agent

### 3. Contact Details

Name: Hisashi Nakayama, International Operations Division  
Address: 5-4, Kita-Aoyama 1-Chome, Minato-ku, Tokyo 107-8650, Japan  
Telephone: 81-3-3796-7860  
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Yours faithfully,  
The Mitsubishi Trust and Banking Corporation

By: Hideo Sato  
Name: Hideo Sato  
Title: Deputy General Manager