



Via Electronic Mail (protocols@cls-bank.com)

19.3.2010

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

AB ELECTROLUX

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

19.04.2010

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Mats Abrahamson
Address:	S:t Goransgatan 143, SE-105 45 Stockholm, Sweden
Telephone:	+46 8 738 6193
Fax:	+46 8 738 6001
Email:	mats.abrahamson@electrolux.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

AB ELECTROLUX

By:

Name:	Jonas Samuelsson	Anna Olsson-Lejon
Title:	CFO	Senior Vice President, Group Treasurer
Signature:		

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)



AB Investor Group Finance

Via Electronic Mail (protocols@cls-bank.com)

16 May, 2011

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

AB Investor Group Finance

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

17 June, 2011

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Hans Sjöbeck
Address:	Arsenalsgatan 8c
Telephone:	+46 8 614 2155 direct +46 8 614 2196
Fax:	+46 8 614 2148
Email:	ghadministration@investorab.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

AB Investor Group Finance

By:

Name:	Catharina Thornell Anna Troedsson Wiklander
Title:	Vice President Treasury Vice President Finance Corporate Accounting
Signature:	



Legal Services
Global Treasury
AIB Capital Markets

Custom House Plaza 5
IFSC
Dublin 1

Telephone +353 1 874 0222
Facsimile +353 1 670 6001
www.aib.ie

Via Electronic Mail (protocols@cls-bank.com)

22 September 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol
FX Adherence Letter (Single Adhering Party: Non-Member)**

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Allied Irish Banks, p.l.c.

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

26 October 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Ms. Helen M Moran, Head of Global Treasury Legal Services
Address:	Allied Irish Banks, p.l.c., AIB International Centre, IFSC, Dublin 1, Ireland
Telephone:	+353 (0)1 8740222
Fax:	+353 (0)1 6706001
Email:	Helen.m.moran@aib.ie

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

Allied Irish Banks, p.l.c.

By:

Name:	Michael Cronin
Title:	Authorised Signatory
Signature:	MICHAEL CRONIN

By:

Name:	Paul Dillon
Title:	Authorised Signatory
Signature:	PAUL DILLON

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Via Electronic Mail (protocols@cls-bank.com)

5th January 2010

Ref. no.

ATP-31-17-67

On application please
refer to above no.

CLS Bank FX Protocol FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

ARBEJDSMARKEDETS TILLÆGSPENSION

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):¹

6th February 2010

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

ATP

Kongens Vaenge 8
DK - 3400 Hilleroed

Phone: +45 70 11 12 13

Fax: +45 48 20 48 00

E-mail: atp@atp.dk
www.atp.dk

CVR-no.: 43405810

Phone line hours:

Mon-Thurs: 8.00-16.00

Friday: 8.00-15.30

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:
Head of Securities and Derivatives Operations

Direct number: +45 48 20 58 08, Cell phone: +45 51 20 89 64, e-mail: jad@atp.dk

ATP, Kongens Vaenge 8, DK-3400 Hilleroed, Denmark

Phone: +45 70 11 12 13, Fax: +45 48 20 48 26, www.atp.dk

Name:	Jan Drewes (Head of Securities and Derivatives Operations)
Address:	ATP, Kongens Vaenge 8, DK-3400 Hilleroed, Denmark
Telephone:	+45 48 20 58 08 or +45 51 20 89 64
Fax:	+45 48 2048 26
Email:	jad@atp.dk

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

ARBEJDSMARKEDETS TILLÆGSPENSION

By:

Name:	Bjarne Graven Larsen
Title:	Chief Investment Officer
Signature:	BJARNE GRAVEN LARSEN



European Bank
for Reconstruction and Development

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

Via Electronic Mail (protocols@cls-bank.com)

17 November 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

European Bank for Reconstruction and Development

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

21 December 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	European Bank for Reconstruction and Development
Address:	One Exchange Square, London, EC2A 2JN. United Kingdom,
Telephone:	Chris Swinchatt +44 (0)20 7338 6974
Fax:	+44 (0)20 7338 6131/2
Email:	swinchac@ebrd.com

* * *

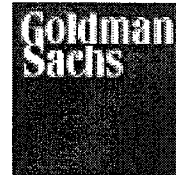
We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

European Bank for Reconstruction and Development

By:

Name:	Chris Swinchatt
Title:	Head of Treasury Operations and Account & Invoice Control
Signature:	Chris Swinchatt



GOLDMAN SACHS (ASIA) FINANCE
68th Floor, Cheung Kong Center
2 Queen's Road Central
Hong Kong

Via Electronic Mail (protocols@cls-bank.com)

April 9, 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: CLS Bank FX Protocol
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Goldman Sachs (Asia) Finance

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):

May 10, 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Mishuku Matsuda
Address:	Roppongi hills Mori Tower Roppongi 6-10-1, Minato-ku Tokyo 106-6147 Japan
Telephone:	81 (3) 6437 8095
Fax:	81 (3) 6437 8099
Email:	Mishuku.Matsuda@gs.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

GOLDMAN SACHS (ASIA) FINANCE

By:

Name:	Archie Parnell
Title:	Director
Signature:	Archie Parnell

GOLDMAN SACHS BANK USA | 85 Broad Street | New York, New York 10004



Via Electronic Mail (protocols@cls-bank.com)

March 3, 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol
FX Adherence Letter (Single Adhering Party: Non-Member)**

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Goldman Sachs Bank USA

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):

April 3, 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Tom Kennedy
Address:	30 Hudson Street Jersey City, New Jersey 07302
Telephone:	212-357-5162
Fax:	212-493-0165
Email:	Tom.Kennedy@gs.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

GOLDMAN SACHS BANK USA

By:

Name:	Donna Mansfield
Title:	Attorney In Fact
Signature:	Donna Mansfield



GOLDMAN SACHS INTERNATIONAL
Peterborough Court
133 Fleet Street
London EC4A 2BB
United Kingdom

Via Electronic Mail (protocols@cls-bank.com)

March 4, 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Goldman Sachs International

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):

April 6, 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the

adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Justin Petrancosta
Address:	Goldman Sachs Services Private Limited Crystal Downs Embassy Golf Links Business Park Off Intermediate ring Road (Indiranagar – Koramangala) Domalur, Bangalore PIN 560 071 India
Telephone:	212-934-8153
Fax:	212-256-4475
Email:	Justin.Petrancosta@gs.com

* * *

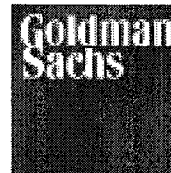
We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

GOLDMAN SACHS INTERNATIONAL

By:

Name:	John Tribolati
Title:	Managing Director
Signature:	John Tribolati



GOLDMAN SACHS INTERNATIONAL BANK, SEOUL BRANCH
21st Floor, Hungkuk Life Insurance Building
226 Shinmun-Ro 1 Ga
Chongro-Gu, Seoul 110-786, Korea

Via Electronic Mail (protocols@cls-bank.com)

March 3, 2010

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: CLS Bank FX Protocol
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Goldman Sachs International Bank, Seoul Branch

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):

April 3, 2010

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	ChangSon Kim
Address:	21 st Floor, Hungkuk Life Insurance Building 226 Shinmun-Ro 1 Ga Chongro-Gu, Seoul 110-786, Korea
Telephone:	82 2 3702 7624
Fax:	82 2 3702 7771
Email:	gs-seoul-bankops@gs.com

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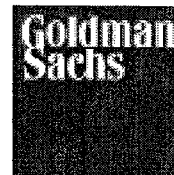
We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

GOLDMAN SACHS INTERNATIONAL BANK, SEOUL BRANCH

By:

Name:	Jin-U Jang
Title:	Branch Manager
Signature:	Jin-U Jang



GOLDMAN SACHS JAPAN CO., LTD.
Roppongi Hills Mori Tower
Roppongi 6-10-1, Minato-ku
Tokyo 106-6147 Japan

Via Electronic Mail (protocols@cls-bank.com)

March 27, 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: CLS Bank FX Protocol
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Goldman Sachs Japan Co., Ltd.

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):

April 28, 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Mishuku Matsuda
Address:	Roppongi hills Mori Tower Roppongi 6-10-1, Minato-ku Tokyo 106-6147 Japan
Telephone:	81 (3) 6437 8095
Fax:	81 (3) 6437 8099
Email:	Mishuku.Matsuda@gs.com

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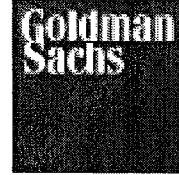
We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

GOLDMAN SACHS JAPAN CO., LTD.

By:

Name:	Masanori Mochida
Title:	President and Representative Director
Signature:	Masanori Mochida



GOLDMAN SACHS JBWERE FINANCIAL MARKETS PTY LTD.
Level 17, 101 Collins Street
Melbourne VIC Australia

Via Electronic Mail (protocols@cls-bank.com)

March 27, 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: CLS Bank FX Protocol
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

GOLDMAN SACHS JBWERE FINANCIAL MARKETS PTY LTD.

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):

April 6, 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Mishuku Matsuda
Address:	Roppongi hills Mori Tower Roppongi 6-10-1, Minato-ku Tokyo 106-6147 Japan
Telephone:	81 (3) 6437 8095
Fax:	81 (3) 6437 8099
Email:	Mishuku.Matsuda@gs.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

GOLDMAN SACHS JBWERE FINANCIAL MARKETS PTY LTD.

By:

Name:	Paul Sundberg	Barry D. Whitehead
Title:	Director	Company Secretary
Signature:	Paul Sundberg	Barry D. Whitehead



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

Via Electronic Mail (protocols@cls-bank.com)

14.07.2008

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. **Adherence to FX Protocol**

The purpose of this letter is to confirm the adherence of our institution:

IF Skadeförsäkring AB (publ)

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

14.08.2008

2. **Appointment as Agent and Release**

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Anders Eriksson
Address:	Universitetsallén 2, SE-851 03 Sundsvall, Sweden
Telephone:	+46 70 645 31 15
Fax:	+46 8 792 74 30
Email:	Anders.eriksson@if.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

IF Skadeförsäkring AB (publ)

By:

Name:	Ricard Wennerklint	Tell Törnblad
Title:	CEO	Head of Investment Operations
Signature:	Ricard Wennerklint	Tell Törnblad



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

Via Electronic Mail (protocols@cls-bank.com)

13th of June 2012

CLS Bank International
Financial Square
32 Old Slip
23rd Floor
New York, NY 10005

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

If Vahinkovakuutusyhtiö Oy

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

1st of August 2012

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Anders Eriksson
Address:	Universitetsallén 2, SE-851 03 Sundsvall, Sweden
Telephone:	+46 70 645 31 15
Fax:	+46 8 792 74 30
Email:	anders.eriksson@if.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

If Vahinkovakuutusyhtiö Oy

By:

Name:	Knut Arne Alsaker Tell Törnblad
Title:	CFO Head of Investment Operations
Signature:	<i>Knut Arne Alsaker Tell Törnblad</i>

J. ARON & COMPANY | 85 Broad Street | New York, New York 10004



Via Electronic Mail (protocols@cls-bank.com)

March 3, 2009

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol
FX Adherence Letter (Single Adhering Party: Non-Member)**

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

J. Aron & Company

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):

April 3, 2009

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Tom Kennedy
Address:	30 Hudson Street Jersey City, New Jersey 07302
Telephone:	212-357-5162
Fax:	212-493-0165
Email:	Tom.Kennedy@gs.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

J. ARON & COMPANY

By:

Name:	Donna Mansfield
Title:	Attorney In Fact
Signature:	Donna Mansfield

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

Jyske Bank A/S
Vestergade 8 – 16
DK-8600 Silkeborg
Denmark

Via Electronic Mail (protocols@cls-bank.com)

30.08.2010

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Jyske Bank A/S

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):¹

01.10.2010

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Eva
Address:	Pausgaard
Telephone:	+45 8989 7317
Fax:	+45 8989 7338
Email:	evapaus@jyskebank.dk

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

Jyske Bank A/S

By:

Name:	Eva Pausgaard Jakob Møller-Hansen
Title:	Manager Head of Department
Signature:	Eva Pausgaard Jakob Møller-Hansen

No.1 Martin Place
Sydney NSW 2000
GPO Box 4294
Sydney NSW 1164

Telephone (61 2) 8232 3333
Facsimile (61 2) 8232 3911

Citypoint
1 Ropemaker Street
London EC2Y 9HD
United Kingdom

Telephone (44 20) 3037 4050
Facsimile (44 20) 3037 4304



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

Via Electronic Mail (protocols@cls-bank.com)

28 March 2011

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. **Adherence to FX Protocol**

The purpose of this letter is to confirm the adherence of our institution:

MACQUARIE BANK LIMITED

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

28 April 2011

2. **Appointment as Agent and Release**

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Jane Prisk
Address:	Level 5, 1 Martin Place, Sydney NSW 2000, AUSTRALIA
Telephone:	+61 2 8232 3245
Fax:	+61 2 8232 3911
Email:	Jane.prisk@macquarie.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

MACQUARIE BANK LIMITED

By:

Name:	Andre Van der Logt
Title:	Associate Director
Signature:	

Name:	Adam Charlton
Title:	Manager
Signature:	

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)



Via Electronic Mail (protocols@cls-bank.com)

15/02/10

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Merrill Lynch International Bank, Ltd.

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"): ¹

18/02/10

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Alan Hodgins
Address:	Merrill Lynch International Bank, Central Park, Dublin 18
Telephone:	+353 1 2438503
Fax:	+353 1 2438604
Email:	alan.hodgins@baml.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

Merrill Lynch International Bank, Ltd.

By:

Name:	Alan Hodgins
Title:	Vice President, GFX Operations
Signature:	Alan Hodgins

Via Electronic Mail (protocols@cls-bank.com)

14.07.2008

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

Nektar Asset Management AB for the Nektar Fund

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"): ¹

14.08.2008

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Eva Berglund
Address:	PO BOX 7030, SE-103 86 Stockholm
Telephone:	+46 8 407 13 81
Fax:	+46 8 407 13 54
Email:	Nektar.bo@brummer.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

Nektar Asset Management AB for the Nektar Fund

By:

Name:	Torbjörn Olofsson	Klaus Jäntti
Title:	Director	Chairman of the Board
Signature:	Torbjörn Olofsson	Klaus Jäntti



Via Electronic Mail (protocols@cls-bank.com)

2010-06-15

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Multiple Adhering Parties: Affiliates)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the “*FX Protocol*”) published by CLS Bank International (“*CLS Bank*”) on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm:

- (a) the adherence of our institution:

Skandinaviska Enskilda Banken AB (Publ)

to the FX Protocol; and

- (b) (i) acting on behalf of each Affiliate identified in the table below, the adherence of the Affiliate to the FX Protocol, effective as of the Effective Adherence Date and (ii) that our institution is duly authorized to provide such confirmation on behalf of the Affiliate:

SEB AG

The adherence of our institution¹ and each of our Affiliates identified herein is effective as of the following date (the “*Effective Adherence Date*”):²

2010-07-15

¹ If your institution has already submitted an FX Adherence Letter and is submitting a new FX Adherence Letter (in the form of this Exhibit 1B) on behalf of one or more Affiliates, please modify this form of FX Adherence Letter by deleting the reference to “our institution” in this sentence.

² The Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1B
FORM OF FX ADHERENCE LETTER
(Multiple Adhering Parties: Affiliates)

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution or any of our Affiliates identified herein to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Artur Chernikau
Address:	Krasta 105a, Riga LV 1019
Telephone:	+371 677 57119
Fax:	+46 8 7638532
Email:	artur.chernikau@seb.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

Skandinaviska Enskilda Banken AB (Publ)

for itself and acting on behalf of each of its Affiliates identified herein

By:

Name:	Lena Edström
Title:	Head of Operations Latvia
Signature:	



SKANDIA CAPITAL AB

2007-10-16

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol
Adherence Letter (Single Adhering Party: Non-Member)**

Dear Ladies and Gentlemen:

This letter constitutes an Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on June 1, 2007. The definitions and provisions contained in the FX Protocol are incorporated into this Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

.....
SKANDIA CAPITAL AB

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):¹

.....
2007-12-01

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this Adherence Letter.



3. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name:	Cecilia Borg
Address:	Sveavägen 44
Telephone:	+ 46 8 788 25 58
Fax:	+ 46 8 788 36 90
Email:	cecilia.borg@skandia.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

SKANDIA CAPITAL AB

By:

Name:	Agneta Wallmark	Stefan Solberg
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Title:	Director of Finance	Chief dealer
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Signature:	Agneta Wallmark	Stefan Solberg
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SKANDIA INSURANCE CO LTD

2007-10-16

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol
Adherence Letter (Single Adhering Party: Non-Member)**

Dear Ladies and Gentlemen:

This letter constitutes an Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on June 1, 2007. The definitions and provisions contained in the FX Protocol are incorporated into this Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

SKANDIA INSURANCE CO LTD

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):¹

2007-12-01

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this Adherence Letter.



3. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name:	Cecilia Borg
Address:	Sveavägen 44
Telephone:	+ 46 8 788 25 58
Fax:	+ 46 8 788 36 90
Email:	cecilia.borg@skandia.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

SKANDIA INSURANCE CO LTD

By:

Name:	Agneta Wallmark	Helena Nelson
Title:	Director of Finance	Head of Legal
Signature:	Agneta Wallmark	Helena Nelson

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

Via Electronic Mail (protocols@cls-bank.com)

14.07.2008

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

SKF International AB

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"):¹

14.08.2008

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Sara Hedstrand
Address:	Hornsgatan 1, 415 50 Göteborg
Telephone:	+46 31 337 14 27
Fax:	+46 31 337 25 12
Email:	sara.hedstrand@skf.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

SKF International AB

By:

Name:	Per Thoren	Lars Möller
Title:	Managing Director	Board Member
Signature:	Per Thoren	Lars Möller



Via Electronic Mail (protocols@cls-bank.com)

August 21, 2008

CLS Bank International
39 Broadway
29th floor
New York, NY 10006

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "*FX Protocol*") published by CLS Bank International ("*CLS Bank*") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

VOLVO TREASURY NORTH AMERICA LP

to the FX Protocol, effective as of the following date (the "*Effective Adherence Date*"): ¹

September 21, 2008

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.

EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name: SUSAN BRADLEY
Address: 7825 NATIONAL SERVICE ROAD, GREENSBORO, NC 27282
Telephone: 336-393-4438
Fax: 336-393-4440
Email: susan.bradley@volvo.com

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

VOLVO TREASURY NORTH AMERICA LP

By:

Name:	Patricia Chavez
Title:	CFO
Signature:	Patricia Chavez



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

Via Electronic Mail (protocols@cls-bank.com)

13th of June 2012

CLS Bank International
Financial Square
32 Old Slip
23rd Floor
New York, NY 10005

Re: **CLS Bank FX Protocol**
FX Adherence Letter (Single Adhering Party: Non-Member)

Dear Ladies and Gentlemen:

This letter constitutes an FX Adherence Letter as referred to in the CLS Bank FX Protocol (the "FX Protocol") published by CLS Bank International ("CLS Bank") on July 14, 2008. The definitions and provisions contained in the FX Protocol are incorporated into this FX Adherence Letter.

1. Adherence to FX Protocol

The purpose of this letter is to confirm the adherence of our institution:

If Vahinkovakuutusyhtiö Oy

to the FX Protocol, effective as of the following date (the "Effective Adherence Date"):¹

1st of August 2012

2. Appointment as Agent and Release

We hereby appoint CLS Bank as our agent for the limited purposes of the FX Protocol. Except as otherwise stated in the FX Protocol, we hereby waive, and release CLS Bank and any of its Affiliates 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 FX Adherence Letter or the adherence of our institution to the FX Protocol or any actions contemplated as being required by CLS Bank under the FX Protocol.

¹ Effective Adherence Date must be at least 30 calendar days following the date of this FX Adherence Letter.



EXHIBIT 1A
FORM OF FX ADHERENCE LETTER
(Single Adhering Party: Non-Member)

3. Contact Details

Our contact details for purposes of this FX Adherence Letter are:

Name:	Anders Eriksson
Address:	Universitetsallén 2, SE-851 03 Sundsvall, Sweden
Telephone:	+46 70 645 31 15
Fax:	+46 8 792 74 30
Email:	anders.eriksson@if.se

* * *

We hereby consent to the publication of the conformed copy of this letter by CLS Bank and to the disclosure by CLS Bank of the contents of this letter.

Yours faithfully,

If Vahinkovakuutusyhtiö Oy

By:

Name:	Knut Arne Alsaker Tell Törnblad
Title:	CFO Head of Investment Operations
Signature:	Knut Arne Alsaker Tell Törnblad