

TO WHOM IT MAY CONCERN

I have known Mr. Adriaan Dirkzwager for about 15 years. At the end of his university studies, he discussed with me his interest in entering banking and, having interviewed him, I advised him to approach Bank of America with a view to possible employment. This he did, and the result was successful. I myself am a Vice President of Bank of America.

He has made an excellent career with Bank of America, in the position of General Proxy Holder, Assistant Manager, Manager and Assistant Vice President. His first assignment with Bank of America was as Lending Officer in Rotterdam, Holland. He has worked in Bank of America, Lagos, Nigeria, European Middle East and Africa Division, London, as Loans Supervisor and then as Assistant Vice President in Rotterdam Branch.

Mr. Dirkzwager is well known and respected in top business circles in his native country, Holland. During the years I have known him I have always thought him to be intelligent, energetic, with a strong communications capacity and up to date in the international finance and banking scene.

I can thoroughly recommend Mr. Dirkzwager for any top position for which he may apply.

Signed.....

F.W.Grol

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