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Mr. A.D. Dirkzwager  
Lloyds Bank Plc.  
ROTTERDAM

Amsterdam, 15th June 1993

Dear Adriaan,

I am sure you are now fully aware of the fact that the Works Council has rendered a positive advice on the Bank's intention to combine its operations in the Amsterdam branch. At the same time, the unions have agreed to the Social Plan as handed to you on the 11th of June.

Unfortunately, we will not be able to offer you any employment in the enlarged branch in Amsterdam. Therefore, we have to inform you that, in accordance with the Social Plan, article VI, paragraph 3., we will be seeking a permit to terminate the employment agreement with you from the "Regionaal Bureau voor de Arbeidsvoorziening". Our intention is to start this proceeding around the 1st of July, 1993, unless you would already know and inform us before that date that you would like to terminate your employment in conformity with paragraph 10. or 12. of article VI of the Social Plan. Of course, we will let you have copies of our correspondence with the "Regionaal Bureau voor de Arbeidsvoorziening".

Please do not hesitate to contact me if you would like to discuss anything related to this matter.

Kind regards,

Lloyds Bank Plc.  
M.J.C. Pattinson  
Principal Manager The Netherlands