THE SUMITOMO BANK, LIMITED

BRUSSELS BRANCH

Our ref. :

43.10.06

Mr A. Dirkzwager Lloyds Bank Plc Weena 141

3000 AG Rotterdam The Netherlands

1040 BRUXELLES, le 30 September 1993 Avenue des Arts 21-22

Dear Adriaan,

In reference to the relocation of Lloyds Bank Rotterdam to Amsterdam, we have been notified that you will not be joining the Amsterdam office.

We would like to take this opportunity to thank you personally for the professional and cordial relationship developed over the years between Sumitomo Bank Ltd Brussels and Lloyds Bank Rotterdam and to remind you how much your cooperation has been appreciated.

Wishing you all the best in the future, we remain,

Yours faithfully,

Ph. Devos

Assistant General Manager

Corporate Banking and Trade Finance

Nathalie Lenaerts

Corporate Banking and Trade Finance