



P.O. Box 2558
Houston, Texas 77252-2558

PROMISSORY NOTE
(International Issue)

REFERENCE: 012298-12-7665-n 13
DATE OF ISSUE: February 18, 1998

AMOUNT: US\$5,000,000.00 (five million Dollars only)

EXPIRATION: 1 (one) year from the date of the note on February 18 1999
TERMS: Interest to be accrued of seven and one half percent (7 1/2 %) which has been advanced
 Payment at our counters on expiration date at Houston, Texas

BENEFICIARY: Mr. Harry H.H. Ho
 Megaway Group
 300 Beach Road #25-07
 The Concourse
 Singapore 199555

COPY

We hereby undertake and promise to pay on the 18th of February 1999 the amount of US\$5,000,000.00 (five million Dollars) for and on behalf of the beneficiary at our counters at Houston, Texas, United States of America, to bearer, upon presentation of the Promissory Note.

The payment shall be made without protest, deductions, levies, taxes or interest thereon for full face value of this note.

Authorized Signature

Vivian K. Bailey
Vice President (Securities)

Authorized Signature

Michael O. Walker
Vice President (Banking)