

June 28, 2003

TO WHOM IT MAY CONCERN,

UNION BANK OF CALIFORNIA  
HANOI REPRESENTATIVE OFFICE FITTING-OUT PROJECT

Union Bank Of California - Representative Office in Hanoi has selected Prime Construction & Trading Company Limited to undertake our office fitting-out project in May 2003.

This is to present our appreciation to Prime Construction & Trading Company Limited for its good construction work done for our new office in Hanoi.

Prime Construction has satisfied our expectations with its quality products and work.

We would be happy to recommend Prime Construction & Trading Company Limited to any potential Clients.

Yours sincerely,



*Trinh Hoang Linh*  
\*Trinh Hoang Linh  
Representative