SOUTHERN WATERBORNE TRANSPORT CORPPORATION	**THE SOCIALIST REPUBLIC OF VIETNAM**
	Independence - Freedom - Happiness
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No.: 39/SWC/CV-HDQT	Ho Chi Minh City, September 03, 2026

INFORMATION DISCLOSURE ON THE WEB PORTAL OF STATE SECURITIES COMMISSION AND HANOI STOCK EXCHANGE

(can be used to simultaneously disclose information to the State Securities Commission and the Stock Exchange)

To: - State Securities Commission
- Hanoi Stock Exchange

1. Company: Southern Waterborne Transport Corpporation
   - Stock Code: SWC
   - Head Office: 298 Huynh Tan Phat, Tan Thuan Ward, Ho Chi Minh City
   - Tel: (028) 38729 748 Fax: (028) 38726 386
   - Email: camry.tu@sotransgroup.vn

2. Contents of information disclosure:
   Resolution of the Board of Directors No. 16/SWC/NQ-HDQT dated 03/09/2026 on the approval of the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Vietranstimex Multimodal Transport Holding Company.

3. This information has been published on the Company's official website on 03/09/2026 at the following link https://sowatco.com.vn/category/co-dong/thong-tin-co-dong/

We hereby commit that the information published above is true and take full responsibility before the law for the content of the published information.

SOUTHERN WATERBORNE TRANSPORT CORPPORATION
LEGAL REPRESENTATIVE
GENERAL DIRECTOR

M.S.D.N: 0300447173 - C.T.C.P
TỔNG CÔNG TY CỔ PHẦN ĐƯỜNG SÔNG MIỀN NAM
QUẬN 7 - T.P HỒ CHÍ MINH

DANG VU THANH

Recipients*:*
- As above;
- Archived: BOD office.

SOUTHERN WATERBORNE TRANSPORT CORPPORATION	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No.: 16/SWC/NQ-HDQT	Ho Chi Minh City, September 03, 2026

RESOLUTION

On the approval of the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Vietranstimex Multimodal Transport Holding Company

THE BOARD OF DIRECTORS
SOUTHERN WATERBORNE TRANSPORT CORPPORATION

- Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 of the National Assembly of the Socialist Republic of Vietnam;
- Pursuant to the Charter of Organization and Operation of Southern Waterborne Transport Corpporation;
- Pursuant to the Resolution of the General Meeting of Shareholders of Southern Waterborne Transport Corporation No. 01/SWC/NQ-DHDCD dated 22/04/2026;
- Pursuant to the Minutes of the Board of Directors' Meeting No. 12/SWC/BB-HDQT dated 03/09/2026,

***IT IS HEREBY RESOLVED THAT*:**

Article 1. Approval of the full contents of Proposal No. 188/SWC/TTr dated 26/08/2026 submitted by the General Director of the Company regarding the approval of the loan to Vietranstimex Multimodal Transport Holding Company, pursuant to which the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Vietranstimex Multimodal Transport Holding Company are approved, with a total loan amount of VND 56,000,000,000 *(in words: Fifty-six billion Vietnamese dong only)*

Article 2. To authorize the General Director to execute and implement the aforementioned loan agreement, with disbursements to be made from time to time based on the actual funding needs of Vietranstimex Multimodal Transport Holding Company, in accordance with the Company's regulations and applicable laws.

Article 3. The Board of Directors, the General Director, and relevant individuals and departments of the Company shall be responsible for the implementation of this Resolution.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 0300447173-C.T.C.P
TỔNG CÔNG TY CỔ PHẦN ĐƯỜNG SÔNG MIỀN NAM
QUẬN 7-T.P HỒ CHÍ MINH

DANG DOAN KIEN

<u>Recipients</u>*:*
- As Article 3;
- Archived: BOD office.

SOUTHERN WATERBORNE TRANSPORT CORPORATION	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No.: 188/SWC/TTr	Ho Chi Minh City, August 26th ,2026

PROPOSAL

Re: Approval of Loan for Vietranstimex Multimodal Transport Holding Company

***To*: The Board of Directors of Southern Waterborne Transport Corporation**

– Pursuant to the Charter on Organization and Operation of Southern Waterborne Transport Corporation;
– Pursuant to the Official Letter dated 25 August 2026 from Vietranstimex Multimodal Transport Holding Company to Southern Waterborne Transport Corporation regarding the request for a loan;

General Director would like to submit to the Board of Directors for consideration and approval the following loan proposal:

- **Loan amount:** VND 56,000,000,000 (Fifty-six billion Vietnamese Dong)
- **Loan term:** 12 months from the disbursement date and may be extended for an additional period of up to 12 months.
- **Interest rate:** Equal to the average 12-month deposit interest rate applicable to individual customers of the four banks, namely Vietcombank, BIDV, VietinBank, and Agribank, plus a margin of 2.5%.
- **Principal and interest repayment method:** Principal and interest shall be repaid in a lump sum upon maturity, or in another manner as approved by the Board of Directors.

General Director respectfully submits this matter to the Board of Directors for consideration and approval.

Sincerely yours,

GENERAL DIRECTOR

M.S.D.N: 0300447173 - C.T.C.P
TỔNG CÔNG TY CỔ PHẦN ĐƯỜNG SÔNG MIỀN NAM
QUẬN 7 - T.P HỒ CHÍ MINH

DANG VU THANH

Recipients:

- As above;
- Archived: office.