SOUTHERN WATERBORNE TRANSPORT CORPPORATION	**THE SOCIALIST REPUBLIC OF VIETNAM**
---	**Independence - Freedom - Happiness**
No.: 40/SWC/CV-HDQT	Ho Chi Minh City, November 11th, *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. 18/SWC/NQ-HDQT dated 11/11/2026 on the approval of the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Sotrans Logistics One Member Company Limited.
   (Sotrans Logistics One Member Company Limited is a related party and a subsidiary of Southern Logistics Joint Stock Company).

3. This information has been published on the Company's official website on 11/11/2026 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



DANG VU THANH

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

Signature Not Verified
Ký bởi: TỔNG CÔNG TY CỔ PHẦN ĐƯỜNG SÔNG MIỀN NAM
Ký ngày: 11/11/2026 13:40:10

SOUTHERN WATERBORNE TRANSPORT CORPPORATION	**THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
No.: 18/SWC/NQ-HDQT	Ho Chi Minh City, November 11th, *2026*

RESOLUTION

On the approval of the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Sotrans Logistics One Member Company Limited

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 Proposal No. 214/SWC/TTr dated 23/10/2026 of the General Director of the Company, and the Minutes of the Board of Directors' Meeting No. 14/SWC/BB-HDQT dated 11/11/2026,

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

Article 1. Approval of the full contents of Proposal No. 214/SWC/TTr dated 23/10/2026 submitted by the General Director of the Company regarding the approval of the loan to Sotrans Logistics One Member Company Limited, pursuant to which the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Sotrans Logistics One Member Company Limited are approved, with a total loan amount of VND 200,000,000,000 (in words: two hundred billion Vietnamese dong only).

Article 2. The General Director is authorized to execute and implement the loan agreement and to disburse the loan in tranches, in accordance with the timing and actual capital utilization needs of Sotrans Logistics One Member Company Limited, in compliance 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



DANG DOAN KIEN

Recipients:
- As Article 3;
- Archived: BOD office.

SOUTHERN WATERBORNE TRANSPORT CORPORATION	**SOCIALIST REPUBLIC OF VIETNAM** **Independence – Freedom – Happiness**
No.: 214/SWC/TTr	Ho Chi Minh City, October 23th ,2026

PROPOSAL

Re: Approval of Loan for Sotrans Logistics One Member Company Limited

***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 no. 2110/CV-STL from Sotrans Logistics One Member Company Limited 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 limit amount: VND 200,000,000,000 (Two hundred billion Vietnamese dong only)
- Purpose: To finance project investment expenditures and business operations.
- 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%.
- Disbursement method: Disbursements shall be made in tranches based on funding needs.
- Repayment of principal and payment of interest: Principal and interest shall be paid in a single lump sum at maturity or under an alternative arrangement approved by the Board of Directors.

The Chief Executive Officer 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 1 - T.P HỒ CHÍ MINH

DANG VU THANH

Recipients:

- As above;
- Archived: office.