SOUTHERN WATERBORNE TRANSPORT CORPPORATION	**THE SOCIALIST REPUBLIC OF VIETNAM**
---	**Independence - Freedom - Happiness**
No.: 41/SWC/CV-HDQT	Ho Chi Minh City, November 17th, 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. 19/SWC/NQ-HDQT dated 17/11/2026 on the approval of the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Mekong Can Tho Port Joint Stock Company.
   (Mekong Can Tho Port Joint Stock Company is a related party, being a subsidiary in which Southern Waterborne Transport Corporation holds a 99.99% ownership interest.)

3. This information has been published on the Company's official website on 17/11/2026 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: 17/11/2026 14:36:23

SOUTHERN WATERBORNE TRANSPORT CORPPORATION	**THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
No.: 19/SWC/NQ-HDQT	Ho Chi Minh City, November 17th, 2026

RESOLUTION

On the approval of the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Mekong Can Tho Port Joint Stock 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 15/05/2025;
- Pursuant to Proposal No. 221/SWC/TTr dated 11/11/2026 of the General Director of the Company, and the Minutes of the Board of Directors' Meeting No. 15/SWC/BB-HDQT dated 17/11/2026,

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

Article 1. Approval of the full contents of Proposal No. 221/SWC/TTr dated 11/11/2026 submitted by the General Director of the Company regarding the approval of the loan to Mekong Can Tho Port Joint Stock Company, pursuant to which the policy on lending and the loan agreement between Southern Waterborne Transport Corporation and Mekong Can Tho Port Joint Stock Company are approved, with a total loan amount of VND 77,000,000,000 (in words: seventy-seven 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 Mekong Can Tho Port Joint Stock Company, 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.: 221/SWC/TTr	Ho Chi Minh City, November 11th ,2026

PROPOSAL

Re: Approval of Loan for Mekong Can Tho Port Joint Stock 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 10/11/2026 from Mekong Can Tho Port Joint Stock 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 77,000,000,000 (Seventy seven billion Vietnamese Dong)
- **Purpose:** Payment under the sublease agreement for land use rights and infrastructure facilities located within Hung Phu 1 Industrial Park (Cluster A).
- **Purpose:** Payment of the fourth installment of land rent for Land Plots Nos. 2677 and 2888 under the Agreement for the Sublease of Land and On-site Infrastructure in Hung Phu 1 Industrial Park (Cluster A).
- **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.

The 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 1 - T.P HỒ CHÍ MINH

DANG VU THANH

Recipients:

- As above;
- Archived: office.