

No.: 566 /CTGTSG

Ho Chi Minh City, 29 May 2026

*"Re: Information disclosure on the
renewal of the 2026 credit agreements"*

**INFORMATION DISCLOSURE ON THE RENEWAL OF
THE 2026 CREDIT AGREEMENTS**

To: Hanoi Stock Exchange

1. Company Name: SAIGON TRAFFIC CONSTRUCTION JOINT STOCK COMPANY

2. Stock code: GTS

3. Headquarters address: 476 Huynh Tan Phat, Tan Thuan Ward, Ho Chi Minh City

4. Telephone: 028.38558649

Fax: 028.38558649

5. Person in charge of information disclosure:

Person authorized to disclose information: Hoang Anh Giao – General Director

Telephone: Personal: 0918.483.979, Company: 028.38558649

6. Type of disclosure: ☒ 24h ☐ 72h ☐ As requests ☐ Ad hoc ☐ Periodic

7. Content of disclosure: Resolutions on approving the renewal of the 2026 credit agreements

This information was disclosed on the Company's website on 29 / 05 /2026 ,
as in the link: www.giaothongsaigon.com.vn

We hereby certify that the disclosed information above is truthful and we shall
be fully legally responsible for the content of the disclosed information.

**LEGAL REPRESENTATIVE /PERSON IN CHARGE
OF INFORMATION DISCLOSURE**



Recipients:

- As above;
- Archived.

Hoang Anh Giao

No.: 13 /NQ-HĐQT-CTGTSG

Ho Chi Minh City, May 29, 2026

RESOLUTION

**Regarding the approval of re-signing the line of credit agreements for
2026 with the Joint Stock Commercial Bank for Investment and
Development of Vietnam - Ho Chi Minh City branch**

**THE BOARD OF DIRECTORS OF SAIGON TRAFFIC
CONSTRUCTION JOINT STOCK COMPANY**

Pursuant to the Law on Enterprises No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

Pursuant to the Charter on Organization and Operation of Saigon Traffic Construction Joint Stock Company;

Pursuant to Proposal No. 19/TTr-CTGTSG dated May 14, 2026, of the General Director of Saigon Traffic Construction Joint Stock Company on approving the approval of re-signing the line of credit agreements for 2026;

Pursuant to the Minutes of the Board of Directors Meeting No. 10/BB-HĐQT-CTGTSG dated May 27, 2026

RESOLVES:

Article 1: The Board of Directors unanimously approves the re-signing of the line of credit agreements with the Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City branch, with a total limit of 750 billion VND; of which, the lending and payment guarantee limit is 250 billion VND.

Contract term: from September 01, 2026, to August 31, 2027.

Article 2: Assign the General Director to implement the re-signing of the line of credit agreements and related documents and papers concerning the granted limit, based on ensuring compliance with current legal regulations and the Company Charter.

Article 3: The resolution takes effect from the date of signing.

Article 4: The members of the Board of Directors, the Board of Supervisors, the Board of Management, the Chief Accountant of Saigon Traffic Construction Joint Stock Company, and the functional departments are responsible for implementing this Resolution./.

Recipients:

- As Article 4
- Archived at the Administration Department, Board of Directors

**ON BEHALF OF THE BOARD OF
DIRECTORS**



Hoàng Ngọc Hung

RESOLUTION

**Regarding the approval of re-signing credit contracts for 2026 with the
Vietnam International Commercial Joint Stock Bank - District 10 branch**

**THE BOARD OF DIRECTORS OF SAIGON TRAFFIC
CONSTRUCTION JOINT STOCK COMPANY**

Pursuant to the Law on Enterprise No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

Pursuant to the Charter on Organization and Operation of Saigon Traffic Construction Joint Stock Company;

Pursuant to Proposal No. 19/TTr-CTGTSG dated May 14, 2026, of the General Director of Saigon Traffic Construction Joint Stock Company regarding the approval of re-signing of credit limit contracts for 2026;

Pursuant to Minutes of the Board of Directors Meeting No. 10/BB-HĐQT-CTGTSG dated May 27, 2026.

RESOLVES

Article 1: The Board of Directors unanimously approves the signing of credit contracts with the Vietnam International Commercial Joint Stock Bank (VIB) - District 10 branch with a total limit of 300 billion VND of which, the lending and payment guarantee limit is 100 billion VND.

Contract term: from September 01, 2026, to August 31, 2027.

Article 2: Assign the General Director to implement the re-signing of credit contracts and related documents and papers concerning the granted limit, based on ensuring compliance with current legal regulations and the Company Charter.

Article 3: The resolution takes effect from the date of signing.

Article 4: The members of the Board of Directors, the Board of Supervisors, the Board of Management, the Chief Accountant of Saigon Traffic Construction Joint Stock Company, and the functional departments are responsible for implementing this Resolution./.

Recipients:

- As Article 4
- Archived at the Administration Department, Board of Directors

ON BEHALF OF THE BOARD OF

**DIRECTORS
CHAIRMAN**



Hoàng Ngọc Hung

RESOLUTION

**Regarding the approval of re-signing credit contracts for 2026 with the
Military Commercial Joint Stock Bank – North Sai Gon Branch**

**THE BOARD OF DIRECTORS OF SAIGON TRAFFIC
CONSTRUCTION JOINT STOCK COMPANY**

Pursuant to the Law on Enterprise No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

Pursuant to the Charter on Organization and Operation of Saigon Traffic Construction Joint Stock Company;

Pursuant to Proposal No. 19/TTr-CTGTSG dated May 14, 2026, of the General Director of Saigon Traffic Construction Joint Stock Company regarding the approval of re-signing of credit limit contracts for 2026;

Pursuant to Minutes of the Board of Directors Meeting No. 10/BB-HĐQT-CTGTSG dated May 27, 2026,

RESOLVES

Article 1: The Board of Directors unanimously approves the re-signing of credit contracts with the Military Commercial Joint Stock Bank – North Sai Gon Branch with a total limit of 1,900 billion VND of which, the lending and payment guarantee limit is 100 billion VND.

Contract term: from September 01, 2026, to August 31, 2027.

Article 2: Assign the General Director to implement the re-signing of credit contracts and related documents and papers concerning the granted limit, based on ensuring compliance with current legal regulations and the Company Charter.

Article 3: The resolution takes effect from the date of signing.

Article 4: The members of the Board of Directors, the Board of Supervisors, the Board of Management, the Chief Accountant of Saigon Traffic Construction Joint Stock Company, and the functional departments are responsible for implementing this Resolution./.

Recipients:

- As Article 4
- Archived at the Administration Department, Board of Directors

**ON BEHALF OF THE BOARD OF
DIRECTORS**

CHAIRMAN



Hoàng Ngọc Hung

RESOLUTION

**Regarding the approval of re-signing credit contracts for 2026 with the
Vietnam Technological and Commercial Joint Stock Bank - Saigon
Branch**

**THE BOARD OF DIRECTORS OF SAIGON TRAFFIC
CONSTRUCTION JOINT STOCK COMPANY**

Pursuant to the Law on Enterprise No. 59/2020/QH14 approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;

Pursuant to the Charter on Organization and Operation of Saigon Traffic Construction Joint Stock Company;

Pursuant to Proposal No. 19/TTr-CTGTSG dated May 14, 2026, of the General Director of Saigon Traffic Construction Joint Stock Company regarding the approval of re-signing of credit limit contracts for 2026;

Pursuant to Minutes of the Board of Directors Meeting No. 10/BB-HĐQT-CTGTSG dated May 27, 2026,

RESOLVED

Article 1: The Board of Directors unanimously approves the re-signing of credit contracts with the Vietnam Technological and Commercial Joint Stock Bank (TECHCOMBANK) - Saigon Branch with a total limit of 500 billion VND, of which the lending and payment guarantee limit is 50 billion VND.

Contract term: from September 01, 2026, to August 31, 2027.

Article 2: Assign the General Director to implement the signing of credit contracts and related documents and papers concerning the granted limit, based on ensuring compliance with current legal regulations and the Company Charter.

Article 3: The resolution takes effect from the date of signing.

Article 4: The members of the Board of Directors, the Board of Supervisors, the Board of Management, the Chief Accountant of Saigon Traffic Construction Joint Stock Company, and the functional departments are responsible for implementing this Resolution./.

Recipients:

- As Article 4
- Archived at the Administration Department, ...
Board of Directors

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN**



Hoàng Ngọc Hưng