**PSW: Information disclosure on loan transaction at the Bank**

On November 29, 2023, South – West PetroVietnam Fertilizer and Chemicals Joint Stock Company announced Official Dispatch No. 928/TNB on the information disclosure of on loan transaction at the Bank as follows:

Contents of the information disclosure:

South – West PetroVietnam Fertilizer and Chemicals Joint Stock Company discloses information about loan transactions at the Bank with a value exceeding 10% of total assets according to the Company's Reviewed Semi-annual Financial Statements 2023 as follows:

* Loan value: VND 40,000,000,000.
* Loan interest rate: 4.5%/year
* Loan term: Less than 85 days (Disbursement date: November 29, 2023, loan settlement date: before February 22, 2024).