

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

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No: **10./2025/CV-PDB**

Da Nang, January 24, 2025

*(Re: Explanation for the change from
profit in Q4/2023 to loss in Q4/2024
as per the consolidated report)*

To: - THE STATE SECURITIES COMMISSION OF VIETNAM
- HANOI STOCK EXCHANGE

1. Listed organization: Din Capital Investment Group Joint Stock Company.
2. Stock code: **PDB**
3. Address: 4th floor, 76-78 Bach Dang Street, Hai Chau 1 Ward, Hai Chau District, Da Nang City, Vietnam
4. Telephone: (0236) 3737973
5. Explanation: Net profit after tax (NPAT) in the consolidated income statement for Q4/2023 shifted from profit to loss in Q4/2024.

The consolidated NPAT in Q4/2024 recorded a loss of VND -2,200,089,269, compared to a profit of VND 1,072,160,371 in Q4/2023, a decrease of VND 3,272,249,640, equivalent to 305.20%. Specific indicators are as follows:

Items	Q4/2024	Q4/2023	Increase/Decrease	
			Value	%
Revenue from sales and services	83.221.212.612	72.146.955.039	11.074.257.573	15,35%
Cost of goods sold	75.988.707.191	64.457.610.429	11.531.096.762	17,89%
Gross profit	7.232.505.421	7.689.344.610	-456.839.189	-5,94%
Administrative expenses	2.769.420.039	4.237.640.097	-1.468.220.058	-34,65%
Net profit after tax	-2.199.442.579	1.091.677.061	-3.291.119.640	-301,47%
NPAT attributable to parent company's shareholders	-2.200.089.269	1.072.160.371	-3.272.249.640	-305,20%

The primary reason for this change is due to a tax review conducted during the period. The tax authority examined and adjusted the company's tax obligations for several prior years. Consequently, the company was required to pay additional taxes and late payment penalties totaling more than VND 5 billion, leading to the loss recorded in Q4/2024 compared to the profit in Q4/2023.

Din Capital Investment Group Joint Stock Company hereby submits this explanation to the State Securities Commission of Vietnam and Hanoi Stock Exchange for acknowledgment.

We affirm that the disclosed information is true and we take full responsibility before the law for the content disclosed.

The complete financial statements are available on the website: www.dincapital.com

Sincerely!



GENERAL DIRECTOR

Recipients:

- As addressed above;
- Board of Directors (for reporting);
- Supervisory Board (for information);
- Executive Board (for information);
- Website (for disclosure);
- Office files.



DANG TIEN DUC