

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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No: 07/2025/CV-PDB

*(Re: Explanation of changes in net
profit after tax Q4/2025 compared to
Q4/2024 for the parent company)*

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

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Da Nang, 30 January 2026

To:

- **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, Hai Chau Ward, Da Nang City, Vietnam
4. Phone: (0236) 3737973
5. Information disclosure content: Parent company's financial statements for Q4/2025 prepared on 30 January 2026.
6. Explanation details: Pursuant to the provisions of Circular No. 96/2020/TT-BTC issued by the Ministry of Finance guiding the disclosure of information in the securities market, Din Capital Investment Group Joint Stock Company hereby provides an explanation regarding the following matters:
 - The net profit after corporate income tax (NPAT) in the Statement of Comprehensive Income for Q4/2025 compared to Q4/2024 has fluctuated by 10%.
 - Net profit after tax (NPAT) in the parent company's income statement for Q4/2024 shifted from loss to profit in Q4/2025.

The Parent Company recorded a net profit after tax of VND 3,660,764,982 in Q4/2025, compared to a net loss of VND 2,978,041,107 in Q4/2024.

The primary reasons are as follows:

- The Company's business operations in the fourth quarter of 2025 recorded positive growth, with revenue increasing by 54.12% compared to the fourth quarter of 2024.
- During the fourth quarter of 2025, the Company disposed of certain obsolete assets, resulting in a gain of VND 938 million.
- In the fourth quarter of 2024, the tax authority conducted a tax finalization inspection at the Quang Ngai Branch of Din Capital Investment Group Joint Stock Company for the period from 2019 to 2022 and imposed additional corporate income tax and penalties totaling more than VND 5 billion, which negatively affected the Company's profit after tax for Q4/2024.

We hereby confirm that the information disclosed above is truthful and we take full responsibility under the law for the content of this disclosure.



The full financial statements are published on the website: www.dincapital.com

Sincerely!

Recipients:

- As addressed;
- Board of Directors (for reporting);
- Supervisory Board (for reference);
- Executive Board (for reference);
- Website (for disclosure);
- Filing: Office.

GENERAL DIRECTOR



DANG TIEN DUC

