

No: 30/2026/CV-PDB

Da Nang, 29 July 2026

(Re: Explanation of changes in net
profit after tax Q2/2026 compared to
Q2/2025 for the parent company)

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 Q2/2026 prepared on 29 July 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 Q2/2026 compared to Q2/2025 has fluctuated by 10%.

The net profit after tax (NPAT) of the Parent Company for the second quarter of 2026 was VND 24,177,066,826, representing an increase of 142% compared to the second quarter of 2025 (NPAT for the second quarter of 2025 was VND 9,992,232,787).

The primary reason for this increase was that dividend income received from the subsidiary during the second quarter of 2026 increased by VND 18.4 billion compared to the second quarter of 2025.

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 *mcw*



DANG TIEN DUC