

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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No: 34/2026/CV-PDB

*(Re: Explanation of changes in net
profit after tax for the first six months
of 2026 compared with the first six
months of 2025)*

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc

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Da Nang, 26 August 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 Street, Hai Chau Ward, Da Nang City, Vietnam
4. Telephone: (0236) 3737973
5. Information disclosed: The reviewed Consolidated financial statements for the first six months of 2026 were prepared on August 25, 2026
6. Explanation: 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 cases:
 - The profit after corporate income tax as presented in the Consolidated Statement of Profit or Loss for the first six months of 2026 fluctuated by 10% or more compared to the corresponding period of the previous year.

Profit after tax in the Company's consolidated financial statements for the first six months of 2026 was VND 31,676,701,741, an increase of VND 10,772,206,416, equivalent to 51.53%, compared with the profit after tax for the first six months of 2025 of VND 20,904,495,325.

The main reasons are as follows:

- The Company's business operations in the first six months of 2026 performed effectively, with revenue increasing by 7.22% compared with the corresponding period of the previous year.



- The Company made efforts to control production costs. In addition, depreciation expense for the first six months of 2026 decreased by VND 1.55 billion compared with the corresponding period of the previous year, thereby significantly improving the gross profit margin.
- The Company effectively managed its receivables and payables and incurred no interest expense in the first six months of 2026, while interest expense of VND 259.8 million was recorded in the corresponding period of the previous year. At the same time, interest income from term deposits placed with banks amounted to VND 1.3 billion in the first six months of 2026, an increase of VND 845 million compared with the corresponding period of the previous year.
- In the first six months of 2026, provision expenses for doubtful receivables decreased by VND 2.4 billion compared with the corresponding period of the previous year.

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

The complete financial statements are available 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

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DANG TIEN DUC