

**DIN CAPITAL INVESTMENT  
GROUP JOINT STOCK  
COMPANY**

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**No: 17/2026/CV-PDB**

*(Re: Explanation of Changes in Net  
Profit after Tax in the Parent  
Company's Audited Financial  
Statements for 2025 Compared to  
2024)*

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

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*Da Nang, March 23, 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: The audited financial statements of the Parent Company for 2025 were prepared on March 19, 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 2025 compared to 2024 has fluctuated by 10%.

Profit after tax of the Parent Company in 2025 amounted to VND 22,241,874,393, representing an increase of 1,221% compared to VND 1,684,035,847 in 2024.

The primary reasons are as follows:

- The Parent Company's business operations in 2025 achieved strong growth, with revenue increasing by VND 42 billion, equivalent to an 87% increase compared to 2024.
- Financial income from dividends, bank deposits, and other financial activities in 2025 increased by VND 4.39 billion compared to 2024.
- The Company liquidated old assets in 2025, generating a profit of VND 4 billion.
- In 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 of 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](http://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.

**CHAIRMAN OF THE BOARD OF  
DIRECTORS**



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