

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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No: 21/2026/CV-PDB

*(Re: Explanation of changes in net
profit after tax for Q1/2026 compared
to Q1/2025)*

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

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Da Nang, 28 April 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: Consolidated financial statements for Q1/2026 prepared on 25 April 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 fourth quarter of 2026 fluctuated by 10% or more compared to the corresponding period of the previous year.

Profit after tax (PAT) in the Company's Q1/2026 consolidated financial statements amounted to 11,597,257,848 VND, an increase of 6,723,662,600 VND (equivalent to 138%) compared to Q1/2025 (Q1/2025: 4,873,595,248 VND).

The main reasons are as follows:

- In Q1/2026, the Company's business performance improved significantly, with revenue increasing by 23.59% compared to Q1/2025. Meanwhile, the Company optimized production costs and depreciation expense during the period decreased, resulting in cost of sales increasing by only 13.56%, which was lower than the revenue growth rate.
- The Company managed receivables and payables effectively; therefore, no interest expense was incurred. In addition, bank term deposits generated VND 698 million in interest income in Q1/2026, leading to financial income increasing by VND 725 million compared to Q1/2025.



- In Q1/2026, the Company disposed of old assets, generating a profit of VND 581 million.

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



GENERAL DIRECTOR *man*

DANG TIEN DUC

