

No: 39/2026/CV-PDB

Da Nang, 28 October 2026

(Re: Explanation of changes in net
profit after tax Q3/2026 compared to
Q3/2025 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 Q3/2026 prepared on 28 October 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 Q3/2026 compared to Q3/2025 has fluctuated by 10%.
 - Profit after corporate income tax, as reported in the Parent Company's Income Statement, shifted from a profit in Q3 2025 to a loss in Q3 2026.

Profit after tax (PAT) of the Parent Company for the third quarter of 2026 amounted to a loss of VND 158,787,171, representing a decrease of 102.84% compared to a profit of VND 5,598,220,307 in the corresponding period of 2025.

The decrease was mainly attributable to a significant decline in concrete sales revenue in the Quang Ngai market during the third quarter of 2026. Net revenue decreased by VND 24.3 billion, or 82.46%, compared to the corresponding period of 2025. Consequently, the Parent Company's profit after tax declined significantly, resulting in a shift from a profit in the third quarter of 2025 to a loss in the third quarter of 2026.

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 *man*

DANG TIEN DUC

