CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL
Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL
DN: C=VN, CN=CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL, L=Thanh Khê, ST=ĐÀ NẴNG, UID=MST:0401333013
Date: 2026.10.28 11:13:09+07'00'

DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY
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No: 40/2026/CV-PDB
(Re: Explanation of changes in net profit after tax for Q3/2026 compared to Q3/2025)

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
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Da Nang, 28 October 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 Q3/2026 prepared on 28 October 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 Q3/2026 fluctuated by 10% or more compared to the corresponding period of the previous year.

Profit after tax (PAT) in the Company's Q3/2026 consolidated financial statements amounted to VND 13,002,198,472, representing a decrease of VND 7,910,882,351 (equivalent to 37.83%) compared to a profit of VND 20,913,080,823 in the corresponding period of 2025.

The main reasons are as follows:

During the third quarter of 2026, concrete sales revenue in the Quang Ngai and Da Nang markets declined compared to the corresponding period of 2025. As a result, the Company's net revenue decreased by VND 18.32 billion, or 15%, compared to the same period of the previous year.

In addition, raw material and diesel fuel costs increased significantly during the third quarter of 2026, resulting in a 2.5 percentage point increase in the ratio of raw material and diesel fuel costs to revenue compared to the corresponding period of 2025.

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!

GENERAL DIRECTOR

CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ DIN CAPITAL
DIN CAPITAL
MST: 0401333013

DANG TIEN DUC

Recipients:
- *As addressed above;*
- *Board of Directors (for reporting),*
- *Supervisory Board (for information);*
- *Executive Board (for information);*
- *Website (for disclosure);*
- *Office files.*