

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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No: 06/2025/CV-PDB

*(Re: Explanation of changes in net
profit after tax for Q4/2025 compared
to Q4/2024)*

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

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Da Nang, 30 January 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 Q4/2025 prepared on 30 January 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 2025 fluctuated by 10% or more compared to the corresponding period of the previous year.
 - The profit after corporate income tax in the Consolidated Statement of Profit or Loss shifted from a loss in the fourth quarter of 2024 to a profit in the fourth quarter of 2025. The Company recorded a consolidated net profit after tax of VND 10,255,106,455 in Q4/2025, compared to a consolidated net loss of VND 2,199,442,579 in Q4/2024. The main reasons are as follows:
 - In the fourth quarter of 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 consolidated profit after tax for Q4/2024.
 - In the fourth quarter of 2025, the Company's business operations recorded positive growth, with revenue increasing by 25.86% compared to the fourth quarter of 2024.



- The Company maintained effective cost control policies and accelerated receivables collection, resulting in a reversal of allowance for doubtful debts amounting to VND 1.9 billion, and earned interest income of more than VND 905 million from term deposits.
- During the fourth quarter of 2025, the Company carried out the disposal of obsolete assets, generating a profit of VND 938 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!

GENERAL DIRECTOR

Recipients:

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



DANG TIEN DUC

