

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**
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CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
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No: 18/2026/CV-PDB

Da Nang, March 23, 2026

*(Re: Explanation of changes in Profit
After Tax in the audited consolidated
financial statements for 2025
compared to 2024)*

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: The audited consolidated financial statements for 2025 were prepared on March 19, 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: Profit after corporate income tax in the consolidated income statement for 2025 fluctuated by 10% or more compared to the same period of the previous year.

Profit after tax in the consolidated financial statements for 2025 amounted to VND 52,072,682,637, representing an increase of 450% compared to VND 9,473,510,107 in 2024.

The main reasons are as follows:

- The Company's business operations in 2025 recorded strong growth. Increased demand for concrete led to revenue rising by VND 117.8 billion (equivalent to 38%) compared to 2024. In addition, during 2025, prices of key raw materials such as sand and stone fluctuated significantly; the Company proactively adjusted selling prices and maintained a favorable inventory of raw materials. As a result, gross profit increased by 164%, equivalent to VND 49.9 billion compared to the previous year.
- The Company effectively controlled costs, accelerated receivables collection, and utilized idle cash for bank deposits. Interest income from deposits increased by VND



1.27 billion, while interest expenses decreased by VND 764 million compared to the previous year, contributing to higher profitability.

- 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.
- The Company liquidated old assets in 2025, generating a profit of VND 1 billion..

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.

CHAIRMAN OF THE BOARD OF DIRECTORS



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