

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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No: 29/2026/CV-PDB

*(Re: Explanation of changes in net
profit after tax for Q2/2026 compared
to Q2/2025)*

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

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Da Nang, 29 July 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 Q2/2026 prepared on 29 July 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 second 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 Q2/2026 consolidated financial statements amounted to VND 20,079,443,893, an increase of VND 4,048,543,787, equivalent to 25.25%, compared to Q2/2025 (Q2/2025: profit of VND 16,030,900,106).

The main reasons are as follows:

- During Q2/2026, the Company continued its efforts to optimize control over production costs. In addition, depreciation expense for the period decreased by VND 917 million, resulting in a 17.26% increase in gross profit for the quarter, equivalent to VND 4.2 billion, despite a 2.10% decrease in revenue.



- The Company effectively managed its liabilities and therefore incurred no interest expense. At the same time, term deposits placed with banks generated interest income of VND 618 million in Q2/2026, an increase of VND 382 million compared to Q2/2025.
- In Q2/2026, provision expense for doubtful receivables decreased by more than VND 2.5 billion compared to Q2/2025, contributing to the increase in profit compared to the corresponding period of the previous year.

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