

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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

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No: **09./2025/CV-PDB**

Da Nang, January 24, 2025

*(Re: Explanation of changes in net
profit after tax for Q4/2024 compared
to Q4/2023))*

To:

- **STATE SECURITIES COMMISSION OF VIETNAM**
- **HANOI STOCK EXCHANGE**

1. Listed organization: **Din Capital Investment Group Joint Stock Company.**
2. Listed organization: Din Capital Investment Group Joint Stock Company: **PDB**
3. Address: 4th floor, 76-78 Bach Dang Street, Hai Chau 1 Ward, Hai Chau District, Da Nang City, Vietnam
4. Telephone: (0236) 3737973
5. Information disclosed: Consolidated financial statements for Q4/2024 prepared on January 24, 2025.
6. Explanation: Net profit after tax (NPAT) in the consolidated income statement for Q4/2024 compared to Q4/2023 fluctuates by 10% or more, as stipulated in Circular 96/2020/TT-BTC of the Ministry of Finance..
7. Explanation: Net profit after tax (NPAT) in the consolidated financial statements for Q4/2024 is VND -2,200,089,269, a decrease of VND 3,272,249,640, equivalent to a decrease of 305.20% compared to the NPAT of Q4/2023. Detailed indicators are as follows:

Items	Q4/2024	Q4/2023	Increase/Decrease	
			Value	%
Revenue from sales and services	83.221.212.612	72.146.955.039	11.074.257.573	15,35%
Cost of sales	75.988.707.191	64.457.610.429	11.531.096.762	17,89%
Gross profit	7.232.505.421	7.689.344.610	-456.839.189	-5,94%

Administrative expenses	2.769.420.039	4.237.640.097	-1.468.220.058	-34,65%
Net profit after tax	-2.199.442.579	1.091.677.061	-3.291.119.640	-301,47%
<i>NPAT attributable to parent company's shareholders</i>	-2.200.089.269	1.072.160.371	-3.272.249.640	-305,20%

In Q4/2024, consolidated revenue increased by **15.35%** compared to the same period in 2023, reflecting positive growth in the company's business activities. However, the cost of goods sold increased by **17.89%**, exceeding the revenue growth rate, which led to a decrease in gross profit by **VND 456,839,189** compared to Q4/2023.

Administrative expenses significantly improved, decreasing by **VND 1,468,220,058** due to more effective cost management measures during the period.

However, the consolidated net profit after tax for Q4/2024 still recorded a loss. The primary reason is that during the period, the tax authority conducted a review and adjusted the company's tax obligations for several prior years. As a result, the company was required to pay additional taxes and late payment fees totaling more than **VND 5 billion**, which adversely impacted the consolidated profit for the period.

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



DANG TIEN DUC