

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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No: 41/2025/CV-PDB

*(Re: Explanation of changes in net
profit after tax for the first six months
of 2025 compared to the first six
months of 2024)*

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập – Tự do – Hạnh phúc

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Da Nang, August 28, 2025

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 the first six months of 2025 were prepared on August 28, 2025.
6. Explanation: Net profit after tax (NPAT) in the consolidated income statement for the first six months of 2025 compared to the first six months of 2024 fluctuates by 10% or more, as stipulated in Circular 96/2020/TT-BTC of the Ministry of Finance.

The consolidated net profit after corporate income tax (NPAT) of the Company for the first six months of 2025 was VND 20,904,495,325, representing an increase of VND 17,551,038,570, equivalent to a rise of 523.37% compared to the consolidated NPAT for the first six months of 2024 (VND 3,353,456,755).

The primary reason for this significant increase was that, during the first six months of 2025, consolidated revenue increased by VND 68,879,664,679 (up 52.96%) compared to the same period of 2024, reflecting strong business growth. In addition, in the first six months of 2025, raw material prices for sand and stone fluctuated significantly; however, the Company promptly adjusted its selling prices and was also able to maintain an inventory of raw materials at favorable prices. As a result, cost of goods sold rose by only VND 45,640,082,951 (up 38.17%), which was lower than the revenue growth rate. All of these factors contributed to gross profit increasing by VND 23,239,581,728 (up 221.29%) compared to the same period of 2024, thereby driving the increase in net profit after corporate income tax.



We hereby confirm that the information disclosed above is truthful and we take full responsibility under the law for the content of this disclosure.

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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