

**DIN CAPITAL INVESTMENT  
GROUP JOINT STOCK  
COMPANY**

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**No: 45/2025/CV-PDB**

*(Re: Explanation of changes in net  
profit after tax Q3/2025 compared to  
Q3/2024 for the parent company)*

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

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*Da Nang, October 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, Hai Chau Ward, Da Nang City, Vietnam
4. Phone: (0236) 3737973
5. Information disclosure content: Parent company's financial statements for Q3/2025 prepared on October 28, 2025.
6. Explanation details: The net profit after corporate income tax (NPAT) in the Statement of Comprehensive Income for Q3/2025 compared to Q2/2024 has fluctuated by 10% or more in accordance with the provisions of Circular 96/2020/TT-BTC issued by the Ministry of Finance.

The parent company's profit after tax (PAT) for Q3/2025 reached VND 5,598,220,307, an increase of VND 1,980,166,129, equivalent to a 54.73% rise compared to Q3/2024, when PAT was VND 3,618,054,178.

The primary reason for this significant growth is the strong increase in net revenue. Specifically, Q3/2025 revenue rose by VND 15,121,540,185, equivalent to an increase of 105.34% compared to Q3/2024. This revenue growth led to a gross profit increase of VND 3,621,682,459, equivalent to 99.96%, contributing substantially to the remarkable improvement in the company's profit after tax in Q3/2025 compared to Q3/2024.

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 full financial statements are published on the website: [www.dincapital.com](http://www.dincapital.com)

***Sincerely!***

**Recipients:**

- As addressed;
- Board of Directors (for reporting);
- Supervisory Board (for reference);
- Executive Board (for reference);
- Website (for disclosure);
- Filing: Office.



**GENERAL DIRECTOR** *mau*

**DANG TIEN DUC**