DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

No: 23../2025/CV-PDB

(Re: Explanation of fluctuations in net profit after tax of the parent company from loss in Q1/2024 to profit in Q1/2025)

SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness

Da Nang, April 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
- Address: 4th Floor, 76-78 Bach Dang, Hai Chau Ward, Hai Chau District, Da Nang City, Vietnam
- 4. Phone: (0236) 3737973
- Explanation details: Net profit after tax (NPAT) in the parent company's income statement for Q1/2024 shifted from loss to profit in Q1/2025.

The Parent Company's net profit after tax (NPAT) in Q1/2024 recorded a loss of VND 382,051,555, while in Q1/2025, it posted a profit of VND 2,990,656,317, an increase of VND 3,372,707,872, equivalent to a rise of 882.79% compared to Q1/2024.

The main reason for this improvement is that in Q1/2025, the Company liquidated and sold fixed assets to a subsidiary, generating a profit of approximately VND 3.08 billion.

Din Capital Investment Group Joint Stock Company hereby submits this explanation to the State Securities Commission and Hanoi Stock Exchange for acknowledgment.

The full financial statements are published on the website: www.dincapital.com

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

Sincerely!

Recipients:

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

DANG TIEN DUC