

**DIN CAPITAL INVESTMENT
GROUP JOINT STOCK
COMPANY**

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No: 46/2025/CV-PDB

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

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

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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. Listed organization: Din Capital Investment Group Joint Stock Company: **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 Q3/2025 prepared on October 28, 2025.
6. Explanation: Net profit after tax (NPAT) in the consolidated income statement for Q3/2025 compared to Q3/2024 fluctuates by 10% or more, as stipulated in Circular 96/2020/TT-BTC of the Ministry of Finance.

The consolidated profit after tax (PAT) for Q3/2025 reached VND 20,913,080,823, an increase of VND 12,625,932,161, equivalent to a 152.36% rise compared to the consolidated PAT of Q3/2024, which was VND 8,287,148,662.

Reason:

- The gross profit showed a strong growth of 126.23%, increasing by VND 15,911,727,667 compared to the same period last year. This improvement was mainly driven by a rise in net revenue of VND 27,384,300,234 (up 28.93%), reflecting positive business performance. In addition, the Company maintained an optimal cost control policy and enhanced operational efficiency, which resulted in cost of goods sold (COGS) rising by only VND 11,472,572,567 (up 13.98%), a rate lower than revenue growth.
- In Q3/2025, the Company demonstrated strong receivables collection performance, resulting in no interest expenses incurred during the quarter. Furthermore, the Company increased its bank deposit balances, leading to a rise in financial income by VND 174,024,570, equivalent to 245.28% compared to the same period last 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.



DANG TIEN DUC

