## DIN CAPITAL INVESTMENT GROUP JOINT STOCK COMPANY

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No: 40/2025/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 for the parent company)

SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness

Da Nang, August 28, 2025

157:040

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: The audited separate financial statements of the Parent Company for the first six months of 2025 were prepared on August 28, 2025.

6. Explanation details: The net profit after corporate income tax (NPAT) in the Statement of Comprehensive Income for the first six months of 2025 compared to the same period of the previous year has fluctuated by 10% or more in accordance with the provisions of Circular 96/2020/TT-BTC issued by the Ministry of Finance.

The net profit after tax (NPAT) of the Parent Company for the first six months of 2025 was VND 12,982,889,104, representing an increase of VND 11,938,872,221, equivalent to a rise of 1,143.55% compared to the NPAT for the first six months of 2024 (VND 1,044,016,883).

The increase was mainly attributable to improved business performance, as revenue for the first six months of 2025 increased by VND 18,624,156,190, equivalent to 99.36% compared to the same period of the previous year. In addition, the Company received VND 5,734,572,500 in dividends from its subsidiary, resulting in financial income increasing by VND 4,175,926,444, equivalent to a 207.21% increase compared to the first six months of 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

## Sincerely!

## Recipients:

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

## CHAIRMAN OF THE BOARD OF

DIRECTORS mon



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