**HSA: Report on explaining Audited Financial Statements for fiscal year 2020**

On November 21, 2023, Hestia Joint Stock Company announced Report No. 02/2023/CVGT on explaining the difference in profits after tax compared to that of the previous year, as follows:

According to the regulation of the Circular, the Company would like to explain the reasons for the decrease in business results as follows:

* Revenue from financial activities in 2020 was VND 15,329,002,012, decreasing by 56.49% year-on-year in 2019, which was VND 35,235,382,840.
* General and administrative expense in 2020 was VND 2,246,439,606, increasing by 212% year-on-year in 2019, which was VND 1,056,119,571.
* Other expenses in 2020 were VND 103,542,225, increasing by 244% year-on-year in 2019, which was VND 42,420,430