



PHATDAT
CORPORATION
Real Estate Development

& **SPEED**
SUSTAINABILITY

ANNUAL REPORT 2019

SUSTAINABLE DEVELOPMENT REPORT

PDR accepts that stability and prosperity are benchmarks of the harmonious relationship of the natural environment, human beings and the society at large. This dependence is first and foremost the most important factor for enterprise development. On the other hand, enterprises can grow upon sustainably contributing to protect, increase and promote humane and civilised conservation values.

PDR's strategies and business activities are based on the founded awareness on conservation. Choosing sustainable development standards for the enterprise is a way to remaining socially conscious about our global development.

Message on Sustainable development

The philosophy on sustainable development is actualised by PDR with detailed standards and are practically implemented in the action plans. During the business development process, the PDR always pledges to maintain and carry out such parameters of the highest decree to remain environmentally sane.

Real estate development enterprises have the ability to affect the natural and social environment and the entire community both positively and negatively. If enterprises would identify their mission and health value system, they can begin to create a new appearance in the community where they develop projects. In hindsight, they would only cause more uncontrolled situations, destroy nature and ruin landscapes.

Real estate projects have created infrastructure for their communal residents and surrounding communities, compromising the culture, daily habits, behaviour and choices in their daily lives. It is hard to form a healthy, modern, civilised lifestyle with poorly planned projects. Consequently, there is full exploitation of nature, no public spaces and improper utilities.

Therefore, the impact ability is practical, long-term and wide range in communal life. Poor projects and bad enterprises which cause harmfulness for social development cause certainly are being refined and eliminated.

In regards to awareness, PDR has chosen key development strategy of Quality – which is in the value of product in the project to make a perfect living space and contributes fairly to the prosperity of entire community. Furthermore, the highest target where PDR aims to become a humane enterprise.

PDR's commitment towards sustainable development is carried out by three principles:

Responsible development

- All construction projects must have positive value to residents and locality.
- Existing natural condition and landscape must be protected at maximum level. Master planning, design and architectural capabilities will be employed to manifest harmony between the two.
- Construction ratio/green spaces are ensured to be at ideal proportion.
- Natural resources will be used effectively. Pollution is managed at pre- construction and during construction stages.
- New and modern techniques and technologies are selected to minimise energy and natural resources consumption during project operations stages.

Human Care

- Creating living spaces which would bring long-term happiness.
- Minimising inconvenience, supporting residential community to have space for promoting talent, spirit and value.
- Taking care of our staff to have positive people who are able to create best products.
- Creating and leading a positive and humane lifestyle for staff, customers, residents and community.

Giving Spirit

- Supporting activities for those who face difficulties. Reducing hunger and poverty will increase social stability.
- Paying attention to education, training, providing scholarship for individuals who have goodwill, talent and effort in order to help them change their lives and develop the future. Those people will create and spread good values in the next development opportunities for community.
- Sponsoring and accompanying the healthy spirit and cultural activities, which are necessary for local residents, especially where PDR has business activities.

The report is prepared in conformity with the GRI Standards – currently the latest international version of sustainability reporting standard for business and is being applied in many countries.

Standard of Sustainability report

The report is prepared in conformity with the Growth Resources Indicators (GRI) Standards – this is currently the latest international version of sustainability reporting standard for businesses and is being applied in many countries.

The key areas addressed have been determined based on a combination of the level of stakeholders' interest and their impacts on PDR. They are published in this report as the core contents.

In addition, we also refer to the Guidelines on the Disclosure of Environmental and Social Information of State Securities Commission of Vietnam, the IFC and Circular 155/2015/TT-BTC to implement this report in a more convenient, standardized, transparent and efficient manner.

Scope of the report

This report is prepared in Vietnam, in the field of investment and real estate business.

This report is prepared for the following scope of operations:

Phat Dat Real Estate Development Corporation, including the Head Office and three branches, and 6 affiliated companies, namely:

Branches:

- Quang Ngai Branch, Phu Thuan Branch, District 5 Branch.

Affiliated companies:

- Phat Dat Investment One Member Company Limited: Owned 100% by PDR.
- Phu Hung Real Estate Investment Company Limited: Owned 100% by PDR.
- Phu Quoc DK Corporation: Owned 99% by PDR.
- Sai Gon – KL Joint Stock Company: Owned 99% by PDR.
- Ngo May Real Estate Development Joint Stock Company: Owned 94% by PDR.
- Coinin Technical Infrastructure Investment and Construction Company Limited: Owned 80% by PDR

Reporting cycle

Information in the report is updated for the fiscal year 2019, beginning on January 1st, 2019 and ending on December 31st, 2019.

Starting from 2018, PDR's sustainability report will be reported on an annual basis and included in the Annual Report publication.

Contact information

To make this report a valuable source of information and reference for PDR, stakeholders, investors and the public, we look forward to receiving comments on issues covered by our report. Please send feedbacks to the following address:

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PDR IN REFERENCE TO THE UNITED NATION'S




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SUSTAINABLE DEVELOPMENT GOALS

Along with business development, activities supporting PDR's actions to the Sustainable Development Goals (SDGs) were compatibly expanded in 2019. Majority of the UN SDGs were promoted by budget and quality action. In which, goals related to human advancement, received the strongest support, from financial capacities to opportunities for enriching education and awareness, culture and culminating to having a healthy overall environment.

Criterion	Content
 <p>NO POVERTY, ZERO HUNGER</p> <ul style="list-style-type: none"> End poverty in all its forms everywhere. End hunger, achieve food security and improved nutrition and promote sustainable agriculture. 	<ul style="list-style-type: none"> Monthly donated funds to Phu Hoa Orphanage in Quang Ngai Province Sponsored Poverty Fund in Tan Thanh District, Long An Province. Contributed efforts and resources to multiple nationwide activities against poverty. Provided support to flood victims. Supported the Campaign “Buy watermelons from farmers” in Quang Ngai Province. Supported disenfranchised people to enjoy lunar new year 2019 Donation to the charity programme “Bringing Spring” to poor people in Quang Ngai Province.
 <p>GOOD HEALTH AND WELL-BEING</p> <ul style="list-style-type: none"> Ensure health and promote well-being for all at all ages. 	<ul style="list-style-type: none"> Sponsored golf tournament: “Welcome Lunar New Year together” Performed periodical medical check-up for employees. Held meetings, team building events and travels abroad on an annual basis. Donated to the “Winter night dream” program to support cancer patients. Contributed to social security activities nationwide. Held activities to promote the World Oral Health Day. Granted 50 scholarships to the “10,000 steps – Health for Community”.
 <p>EDUCATION QUALITY</p> <ul style="list-style-type: none"> Ensure inclusive and equitable quality for education. Promote lifelong learning opportunities for all. 	<ul style="list-style-type: none"> Sponsored the project to re-write the Vietnamese fairy tale “Than Tich Viet Truyen”. Awarded scholarships to Thanh – a boy of filial piety in Quang Ngai Province. Supported the executive committee of the Binh Dinh Province’s Youth Union in providing scholarships and social benefits. Donated funds for in-kind gifts to the 10th National Congress of Vietnamese Students’ Union. Financed the installation of interior equipment for the Semi-boarding area of Tra Xinh Semi-Boarding Secondary School for Ethnic Minority People, Quang Ngai Province. Carried out internal training on a monthly and quarterly basis. Carried out capacity-building training for managers. Provided training for successful generation of managers. Contributed funds for the Buddha Family’s scholarship fund in Quang Ngai Province. Sponsored scholarship fund and organised congress for HCM City’s Female Intellectual Associations.
 <p>GENDER EQUALITY</p> <ul style="list-style-type: none"> Achieve gender equality and empower all women and girls. 	<ul style="list-style-type: none"> Female employees account for almost 40%. Continuous importance is addressed to facilitating the promotion of female employees to senior management and executive advisor positions. Provided full employee benefits during maternity period and female employees raising children of 12 months old. Presented gifts and delivered wishes on the occasion of March 8, October 20, birthdays, etc.

Criterion	Content
 <p>CLEAN WATER AND SANITATION</p> <ul style="list-style-type: none"> Ensure availability and sustainable management of water and sanitation for all. 	<ul style="list-style-type: none"> Tightly supervised technical standards of: pH, BOD5, TSS, total dissolved solids, Sulfur (based on H2S), Nitrate (based on N), Amonia (based on N), animal fat and vegetable oil, total surfactants, Phosphate and Coliform. Using water according to Vietnamese Standards, especially at projects according to Vietnam Construction Standards - QCXDVN 01: 2008/BXD. Periodically examined the water systems used in projects. Made use of rainwater and recycled wastewater using treatment stations at project sites for watering. Constant use of water-saving equipment and automatic washing machines of high capacity for sustainable use of water.
 <p>AFFORDABLE AND CLEAN ENERGY</p> <ul style="list-style-type: none"> Ensure access to affordable, reliable, sustainable and modern energy for all. 	<ul style="list-style-type: none"> Used clean and renewable sources of energy in all projects. Alternative electric power: Used solar energy. Water resource: Used clean water supply with integrated solar system. Power from natural gas: Used natural CNG with environmentally friendly methane.
 <p>DECENT WORK AND ECONOMIC GROWTH</p> <ul style="list-style-type: none"> Decent Work and Economic Growth. 	<ul style="list-style-type: none"> Posted high revenues and contributed VND billions to the budget. Generated thousands of opportunities for both direct job seekers and indirect beneficiaries. Participated in and supported the “Industry 4.0 – Conquer challenges and seize opportunities” program. Supported the development program of Quang Ngai Province Entrepreneurs’ Club.
 <p>INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> <ul style="list-style-type: none"> Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation. 	<ul style="list-style-type: none"> Use environmentally friendly materials such as light bricks, unburnt bricks, engineered wood, etc. Use energy-regenerating elevators to save electricity. Constantly innovate and adapt globally prevailing technologies, create sustainable quality and safety conditions for residents. Attention to space and natural ventilation in designs by using sun blinds to avoid solar radiation and minimise the use of electricity by permeating natural light. Built centralised wastewater treatment stations that meet proper hygiene standards.
 <p>REDUCED INEQUALITY</p> <ul style="list-style-type: none"> Reduced inequality. 	<ul style="list-style-type: none"> Supported Agent Orange victims in Binh Chanh district, HCM City Contributed to the disabled: Made donations to Vo Hong Son Centre for disabled children. Donated funds to support disadvantaged children in District 7, HCMC. Sponsored the 44th celebration of Reunification Day 30/04/2019 Ensures stable jobs for employees. Creates job opportunities and promote advancement opportunities for female employees. No employee discrimination by place of origin. Sponsored for the 72th celebration of the War Invalids and Martyrs day.

Criterion	Content
 <p>SUSTAINABLE CITIES AND COMMUNITIES</p> <ul style="list-style-type: none"> • Make cities and human settlements inclusive, safe, resilient and sustainable. 	<ul style="list-style-type: none"> • Donated towards “Sea and Island Sovereignty” fund. • Sponsored fireworks at Lunar New Year’s Eve 2020. • Supported “Moonlight Festival” at The EverRich 1. • Planting trees around the project sites and workplaces. • Build urban residential areas with modern and adequate utilities, contributing to improved living standards. • Funded the program “Role models of the neighbourhood”. • Supported the development of The Library 2030 in Quang Ngai Province. • Funded for the national flagpole at Hon La Island, Quang Binh Province. • Sponsored for 30th anniversary of re-establishment of Quang Ngai Province.
 <p>RESPONSIBLE CONSUMPTION AND PRODUCTION</p> <ul style="list-style-type: none"> • Ensure sustainable consumption and production patterns. 	<ul style="list-style-type: none"> • Use diesel-electricity generators with two-layer filter equipment in order to reduce harmful air generating during fuel burning process. • Application of national technical standard on noise: QCVN 26:2010/BTNMT. • Monitors the environmental quality of projects every 6 months during the construction and operational phases. • Manages, prevents and responds to risks during construction and operational phases. • Committed to prevent negative impacts on the environment or affecting the community as well as economic and social activities. • Ensures labour safety and fire & explosion protection during construction and operation. • Contracts experienced consultants to optimize environmental impacts. • Applies national technical standard on industrial waste air for dust and inorganic substances QCVN 19:2009/BTNMT.
 <p>CLIMATE ACTION</p> <ul style="list-style-type: none"> • Take urgent action to combat climate change and its impacts. 	<ul style="list-style-type: none"> • Funded for the “Natural Disaster Protection Communal Fund”. • Projects are designed and implemented according to EDGE Green Building standards of the IFC organisation – World Bank. • Low emission (Low E) glass is adopted to reduce heat, ultraviolet and infrared rays. • Using solar panels in replacement of electricity. • Applying the calculation of the insulated of enclosure walls and glass that meets the national standards of energy-efficient buildings - QCVN09/2013-BXD. • Monitoring air quality: at gate of the project, waste-treatment basement, ground for nearby waste-collection.

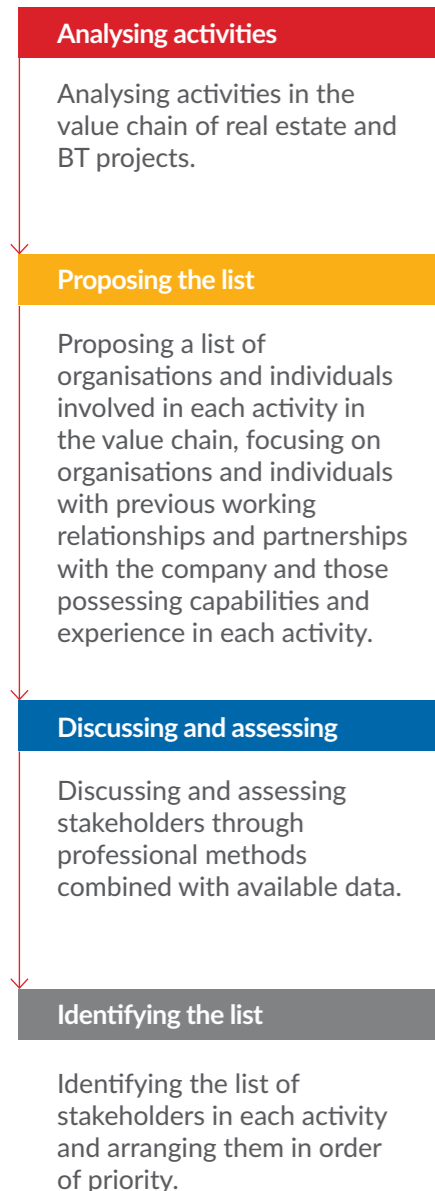
Criterion	Content
 <p>LIFE BELOW WATER</p> <ul style="list-style-type: none"> • Bullet and sustainably use the oceans, seas and marine resources for sustainable development. 	<ul style="list-style-type: none"> • Automatically supervise with waste water after being treated at size from 1,000m³ of wastes water/per day and higher. • Frequency of supervision: every 3 month and requirement from State management offices. • Make use of rainwater and recycle waste water through on-site treatment stations for watering. • Build water collection pits that channel water from the storage cabinet into the drainage system and later to the wastewater treatment station, ensuring water safety and hygiene. • The drain pipe system is made of PVC. The pipi sloping ensures best drainage. • Collect garbage collection around project sites and workplaces. • Supervise collection of daily solid waste.
 <p>LIFE ON LAND</p> <ul style="list-style-type: none"> • Protect, restore and promote sustainable use of terrestrial ecosystems. 	<ul style="list-style-type: none"> • Excavated soil is used for site levelling at project sites. • Contracts with appropriate entities to legally dispose excavated soil. • Ensures full compliance with applicable requirements such as the covering of excavated soil and building materials during transport to prevent dust spread. • Calls for tender to select both main and sub-contractors for transportation and treatment of excavated soil in accordance with applicable regulations. - Committed to the treatment of excavated soil in compliance with Decision No.44/2015/QD-UBND.
 <p>PEACE, JUSTICE AND STRONG INSTITUTIONS</p> <ul style="list-style-type: none"> • Promote peaceful and inclusive societies for sustainable development. 	<ul style="list-style-type: none"> • Organises regular quarterly dialogues with employees. • Develops a set of code of conduct for “Phat Dat People” based on core values such as: creativity, commitment, fairness and respect. • Sponsored “The Law Day 2018” program held by the People’s Committee of District 12. • Sponsored the 8th HCM City Sports Congress. • Supported the candle-lighting ceremony to celebrate the 43rd anniversary of the Reunification Day. • Sponsored for national meeting of 500 outstanding young Party members 2019.
 <p>PARTNERSHIPS TO ACHIEVE THE GOAL</p> <ul style="list-style-type: none"> • The Global Partnership for Development. 	<ul style="list-style-type: none"> • Actively participates in Saigon Association of Construction & Building Materials (SACA). • Participated and won Asia’s most prestigious construction & architecture award – the BCI Asia Awards. • Encourage the creativity of a socially responsible architecture industry.

The participation of stakeholders

PROCESS OF IDENTIFYING STAKEHOLDERS

GR102-43

PDR identifies stakeholders through the following procedures:



IDENTIFICATION AND SELECTION OF STAKEHOLDERS

GR 102-42

The identification and selection process begins with enlisting all relevant groups with attention to their various levels of influence and interest and affiliation to PDR's sustainable development. As a result, vital PDR stakeholders are identified based on the level of interaction they have with the company.

The list of stakeholders in PDR's sustainable development activities are defined as follows:

	Customers	End-users of PDR's products.
	Partners	Providers of services and solutions relating to the development of property projects, building contractors, suppliers of equipment, facilities, etc.
	Shareholders and investors	Legal owners of part or all of the share capital. These have rights and obligations associated with PDR's business performance.
	Employees	Key contributors of the factors constituting the Company's production capacity.
	Community	Formed on the basis of relationships between individuals and groups of people.
	Government	Legal capacities or regulatory entities participating in inspection and policy-making activities.
	Competitors	Contenders within same segment, competing for or against products and pricing, and possessing competitive strengths in various dynamics.
	Media	Entities that operate in publishing and communications.
	Financial Institutions	Entities that provide financial solutions.

Mechanism to approach stakeholders

Real estate market environment

The stakeholder concerns

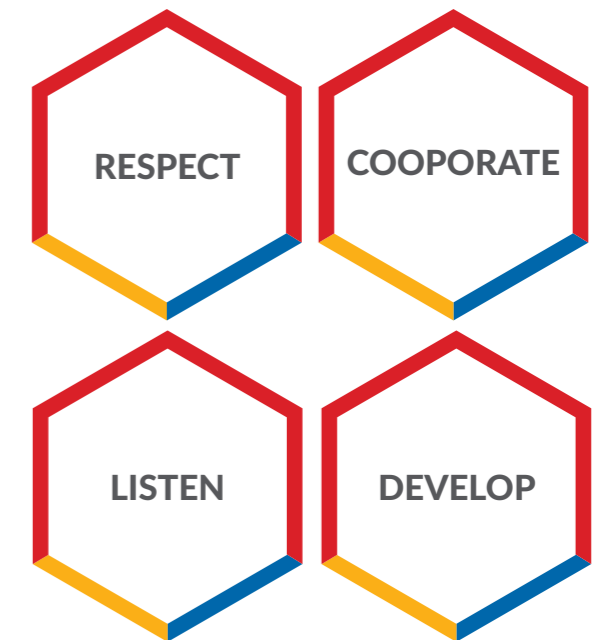
The issues that reflect PDR's impacts on economy, environment and society

MECHANISM TO CONSULT STAKEHOLDERS, STAKEHOLDERS' KEY CONCERNS AND FEEDBACK FROM PDR

GR 102-21

- In consistency with the corporate culture and code of business conduct, PDR has been proactively building sustainable relationships with stakeholders based on values of: Respect - Listening - Cooperation - Development with the outcome to develop and bring long-term prosperity to each party.
- Feedback collected from stakeholders, acts as basis of PDR's formulation and adoption to further useful solutions to its sustainable development strategy. Therefore, PDR encourages stakeholder feedback and is received, acknowledged and acted upon timely and publicly with logic.
- Stakeholders' feedbacks are received, analysed and processed concurrently by responsible personnel of the dedicated departments. At the same time, such feedback is also delivered to the BOM/BOD via written or in direct reports at meetings. After due diligence is performed, appropriate instructions and measures are to be executed immediately. In cases where feedback cannot be solved or executed instantaneously due to various reasons, the specific stakeholder will be informed and further discussions are launched.
- Plentiful of feedback from related parties has been received, resulting in positive changes in the company's plan or the adoption of measures that fit practical situations. This has made business operations more efficient, while minimising costs and better aligning the company's compliance with the law.

APPROACH MECHANISM



The participation of stakeholders (continue)

Stakeholders	Approach Mechanism	Stakeholders' key concerns	PDR's feedback
CUSTOMERS 	<ul style="list-style-type: none"> Receive feedback via direct meetings or social networking platforms, and mail box info@phatdat.com.vn Organise meetings and gatherings with customers through sales events, loyalty programs, customer conferences, etc. Send product information and business policies related to the Company directly to customers in written form. 	<ul style="list-style-type: none"> Reasonable prices. Quality and service. Customer satisfaction. Staff's efficiency and working manner. The company's responsibility over products. Sale policy. Aftersales policy 	<ul style="list-style-type: none"> Strictly comply with regulations both at home and abroad; adopt reasonable pricing policies, ensure harmony between customer benefits and business benefits. Guarantee of best quality and service provided to customers. Each of PDR's member is equipped and also requested to pay attention to and be ready to meet customers' justified requirements during interactions. Express appreciation to customers by holding customer conferences, promotions and effect optimal aftersales policies. Establish a mechanism to handle customer complains.
PARTNERS 	<ul style="list-style-type: none"> Meet and discuss via direct meetings or receive and resolve questions via email, phone, fax. Participate in joint activities related to cooperation in project investment and development, sustainable development with society and community. Record feedback and promptly handle critical issues. 	<ul style="list-style-type: none"> Business performance. Cooperation ability and attitude. Respect for interests of related parties. Cooperation efficiency. Safety, health and environment. Information confidentiality. 	<ul style="list-style-type: none"> Select suppliers fairly based on capability profile with diverse evaluation criteria of experience, ability to meet quality and technological requirements. Confidential supplier info is not to be disclosed to heir competitors. Promote Open dialogues and positive aspects while limiting negative ones, work towards building a longterm bilateral relationship which is beneficial for all parties.

Stakeholders	Approach Mechanism	Stakeholders' key concerns	PDR's feedback
SHAREHOLDERS AND INVESTORS 	<ul style="list-style-type: none"> Hold vis-à-vis meetings on a monthly and quarterly basis as well as when required. Receive and handle inquiries through email, phone, fax, etc. Organise Annual shareholders' meeting, periodic and nonperiodic meetings. Publish detailed financial statements on mass media in accordance with regulations of the State Securities Commission and HCM City Stock Exchange. Attend annual conferences, forums, and exhibitions of the construction industry to share information. 	<ul style="list-style-type: none"> Business performance. Operating situation & efficiency. Development orientation and strategy. Risk management. Transparent information. Information confidentiality 	<ul style="list-style-type: none"> Regularly organising meetings, public exchanges, regular and extraordinary meetings, issuing periodic newsletters to investors, etc. This is aimed at providing timely and appropriate information to help shareholders and investors have a more comprehensive view of PDR's operations and development strategy. The exchanges and disclosure of information must be done fairly, ensuring equal opportunities for all investors. Refraining from making uncontrolled information disclosure of investors and shareholders without permission, or without the request of law enforcement agencies.
EMPLOYEES 	<ul style="list-style-type: none"> Survey, either directly or indirectly, to obtain employees' feedback on the working environment, working protocol, benefits policies, remuneration, and so on. Organise discussions and dialogues with employees on a monthly basis. Organise team building events and activities on important occasions such as company anniversary, lunar new year, other holidays, etc. 	<ul style="list-style-type: none"> The Company's remuneration policy. Promotion opportunities. Work environment safety. Working environment. Colleague relationship. Management staff relationship. 	<ul style="list-style-type: none"> Every year, the Company introduces improvements in remuneration policies and benefits for employees. Talent retention policy. Training and career development programs for employees. Issue a code of conduct as a base for behaviour and interactions. Regularly hold internal activities to promote a healthy and engaging environment for employees. The staff management is based on the respect for employees, including respect for decisions, wishes, aspirations, right of freedom and other legitimate rights.

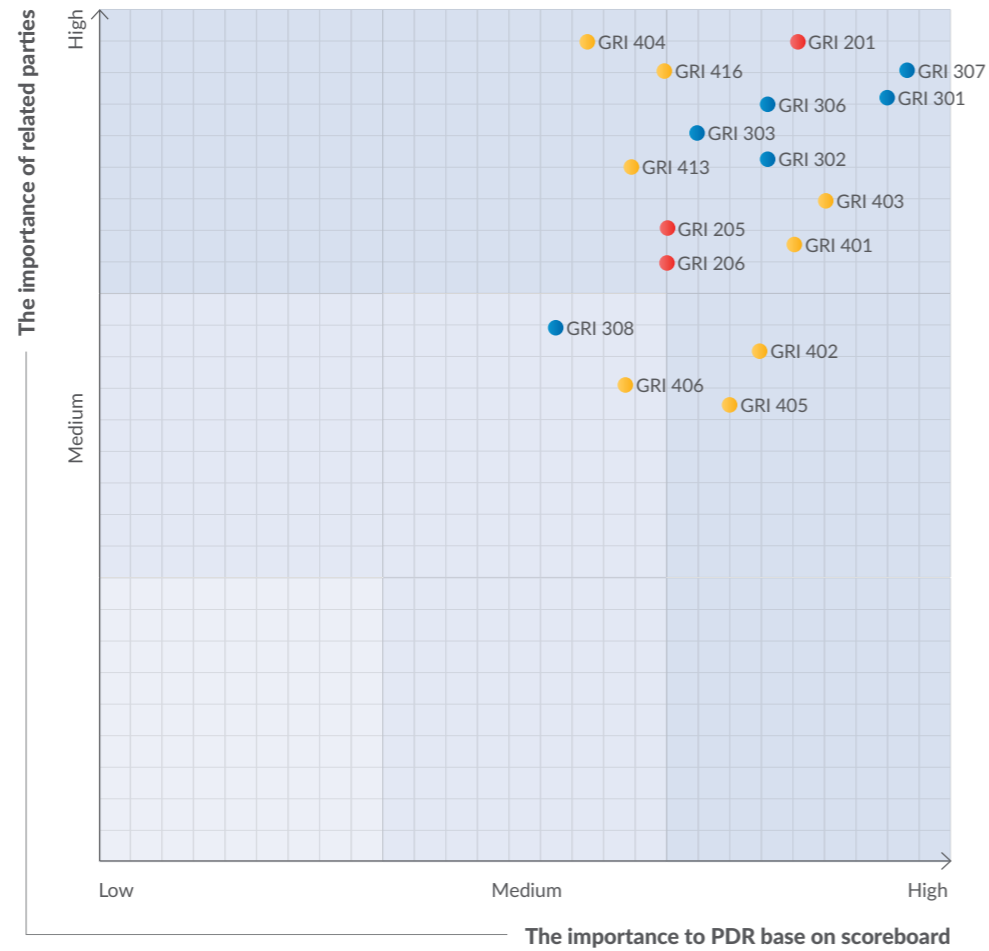
The participation of stakeholders (continue)

Stakeholders	Approach Mechanism	Stakeholders' key concerns	PDR's feedback
COMMUNITY 	<ul style="list-style-type: none"> Participate in donation programs and community building activities of organisations and local authorities. Provide information on business activities to the community through mainstream media channels. 	<ul style="list-style-type: none"> Employment issues. Contributions to the community. Care and responsibility to the community. Direct and indirect impacts on the environment during operation. 	<ul style="list-style-type: none"> To be committed to placing the environment above the Company's development goals, minimising environmental impacts during the project implementation and operation. Affirming the sense of responsibility and high efforts in harmonising the goals of environmental protection with that of contributing to socioeconomic growth. Continue to promote the charity programs and sponsorship, promote positive social changes and development.
GOVERNMENT 	<ul style="list-style-type: none"> Participate in real estate, construction and architecture workshops held by various authorities and regulators. Actively participate in the activities of architecture, construction and project development associations. Publish tax information and perform tax reporting according to applicable regulations. 	<ul style="list-style-type: none"> The Company's compliance with the law. Difficulties facing the Company during the implementation of legal policies and provisions. General market and industry trends. Carry out investment and business activities in a responsible manner towards customers, society and the environment. 	<ul style="list-style-type: none"> Duly comply with the country's applicable laws regarding business operation, society and environment. Duly perform the obligation of tax contribution to the State budget.
MEDIA 	<ul style="list-style-type: none"> Distribute press releases and hold press conferences. Respond to media interviews on mass media channels. Regularly update important information on the corporate website and social network. Coordinate to implement many TV programs and publish information on the official media about upcoming major events. 	<ul style="list-style-type: none"> Business performance. The company's development strategy. The accuracy of information. Proactivity in providing information. 	<ul style="list-style-type: none"> Build good relationships with the media on the principles of equality, transparency and legality. Always ensure accuracy, clarity, completeness and objectivity of messages and information provided, thus helping the press to be well informed of the Company's operations. Handle media crisis with skill and with calmness. Announcements are to be conscientious and wellversed towards objections and accusations.

Stakeholders	Approach Mechanism	Stakeholders' key concerns	PDR's feedback
COMPETITORS 	<ul style="list-style-type: none"> Meet and share information with competitors through construction and real estate associations meetings or meetings with investors interested in the real estate industry held by the HOSE. Maintain personal relationships between the PDR's management and competitors. Gather competition information from mainstream/official media channels. 	<ul style="list-style-type: none"> Code of conduct for dealing with competitors. Healthy competition. Compliance with antitrust laws and competition laws 	<ul style="list-style-type: none"> Maintain harmony with competitors with full goodwill and continuously learning from their success. To not defame or vandalise against competitors, recognise their success and respect their interests on the principle "The best company is the winning one". To be committed to fair competition, commit no collusion or manipulation of market prices, refuse to receive competitor information that may be confidential. Flexibly respond to fierce competition, be persistent with the principle of honesty in business; uphold quality and brand reputation as the top priority; respect and comply with antitrust laws, competition laws, ensure healthy, free and open competition.
FINANCIAL INSTITUTIONS 	<ul style="list-style-type: none"> Meet and discuss directly through meetings, emails, workshops on investment cooperation. Carefully develop plans to ensure cooperation between concerned parties. Manage risk and provide transparent and accurate information. Participate in joint activities relating to cooperation in project investment and development as well as sustainable development with society and community. Record feedback and promptly handle critical issues. 	<ul style="list-style-type: none"> Business performance. Operating situation and efficiency. Development orientation and strategy. Cooperation ability and attitude. Respect the interests of concerned parties. Cooperation efficiency. Safety, health and environment. Risk management. Transparent information. Information confidentiality. 	<ul style="list-style-type: none"> Commit to timely delivery of transparent and consistent information. Build and strictly implement strategic risk management to monitor financial situation for stable cash flow and our growth. Information regarding related parties is not to be disclosed. Respect all parties' interest to ensure balanced benefits in investment and all cooperations.

Assessment on key issues

The assessment on key issues is carried out at meetings between the BOD and Heads of Departments. At such meetings, participants will align on the topics of the key areas and update results on the matrix of criticality.



● ECONOMY

- GRI 201 Economic efficiency
- GRI 205 Anti-corruption
- GRI 206 Obstruction of competition

● ENVIRONMENT

- GRI 301 Materials
- GRI 302 Energy
- GRI 303 Water
- GRI 306 Wastewater and waste
- GRI 307 Environmental compliance
- GRI 308 Re-assessment of suppliers of environmental solutions

● SOCIETY

- GRI 401 Employment
- GRI 402 Management/staff relationship
- GRI 403 Occupational safety and health
- GRI 404 Education and training
- GRI 405 Diversity and equality
- GRI 406 No discrimination
- GRI 413 Community and locality
- GRI 416 Customer safety and health

PDR ESTABLISHES THE MATRIX OF 17 CRITICALITY



3
KEY ISSUES

Economic performance

ECONOMIC EFFECTIVE PERFORMANCE

GRI 201

According to the current CG model under international standards - including IFC's CG Rules and Growth Resources Indicators - the international codes on sustainable development, PDR is profoundly aware of its growing responsibility towards stakeholders, who contribute important funds to the company.

In order to evaluate the significance between PDR and our stakeholders, the company has devised a matrix to analyse 18 key areas under three important categories, i.e. Economy, Society and Environment.

PDR is highly focused on building information on aspects of direct economic values generated, distributed and undistributed. At the same time, the efficiency of sustainable contributions to the economy in general is demonstrated

by the contribution to the state budget and the community - society; ensuring rights and founding of fair relationships with investors and shareholders. PDR also puts effort to better the social benefits of employees to increase working efficiency; providing real estate products with outstanding quality and improving living standard for customers.

PDR has increased its effectiveness in business activities and released development strategy for the period of 2019 - 2023. Last year, the total direct economic value was VND3,412.83 billion, a year-on-year increase of 45%. Distributed economic value was VND2,538.66 billion, recording an increase of 49% and undistributed economic value was VND874.17 billion, having an increase of 36% compared to 2018.

Figure in VND

No.	Content	Revenue 2018	Revenue 2019	Growth
I.	DIRECT ECONOMIC VALUE GENERATED	2,350,716,000,000	3,412,825,000,000	45%
1	Revenues from projects	1,889,480,000,000	3,374,004,000,000	-
2	Revenues from transfer of investment properties	234,876,000,000	-	-
3	Income from investment cooperation contracts	190,000,000,000	-	-
4	Revenues from other services	36,360,000,000	38,821,000,000	-
II.	DISTRIBUTED ECONOMIC VALUE	1,707,400,000,000	2,538,657,187,298	49%
1	Operating expenses	1,519,169,000,000	2,211,737,481,928	-
2	Staff salary and benefits	67,816,000,000	87,129,641,393	-
3	Payments to fund provider	-	-	-
4	Payments to the state budget	114,761,000,000	231,143,180,277	-
5	Investment for the community	5,654,000,000	8,646,883,700	-
III.	UNDISTRIBUTED ECONOMIC VALUE	643,907,000,000	874,167,812,702	36%

ANTI-CORRUPTION

GRI 205

Identify corruption - related risks

According to the evaluation, PDR identifies corruption risks in the following activities:

- Site clearance and compensation for land and houses.
- Bidding for selection of service providers and construction contractors.
- Management of contractors during the supply of services and construction.
- Distribution of the Company's products to customers.

As a result, to the evaluation, PDR is able to identify any threat of corruption internally and externally to the company. It has helped the company to complete policy and processes against corruption.

Communication of and training on anti-corruption policies and procedures

PDR has actively informed and created warning to employees on the consequences thereafter on tolerance of bribery and corruption. The company also strives to promote the right attitude and channels of action. This is implemented through regular monthly meetings with a clear, scientific and practical manner of communication.

PDR has also introduced sanctions and enforced strict regulations on bribery and corruption in contracts with all of its partners or parties in their various terms of engagement.

The PDR acknowledges the anti-graft efforts, proudly reports that there were no corruption cases found at PDR in 2019.

ANTI-COMPETITION BEHAVIOUR

GRI 206

Identifying impacts of unhealthy competition

Firstly, for enterprise, the business activities would face or risk facing stagnant, lose finance, narrow market share, even go to bankruptcy or being merged and equitised.

Secondly, for consumers: they would lose their belief into products, enterprise and have doubt with all products on market.

Thirdly, for national economy: the Government would not collect taxes impacting the national economy. Product quality reduces as well as prestige of Vietnamese enterprises in the broader market. As result, export would slowly decline. Additionally, it would create negative feeling and attitude to foreign investors who would like to invest into Vietnam.

Recognising all impacts, PDR commits:

To healthily compete based on product quality and pricing and not in the interest to defame competitors' products or services.

Carefully examine the competitors' marketing and communication messages to promptly detect unfair competition, if any.

Complete regulations and process about unhealthy competition to popularise and train staff which empowers them to understand and implement in accordance with regulations.

Environmental protection

MANAGEMENT OF MATERIALS

GRI 301

PDR's technical department continuously researches and seeks new materials, construction technology to effectively apply towards the international trend on green constructions

PDR acknowledges the undeniable and reciprocal relationship, both positive and negative impacts, in the development of real estate market and the environment.

Real estate development means the increase of construction, natural resources exploitation including building material, fuel and generation of waste into environment.

To minimise such kinds of impact, during construction, besides choosing prestigious contractors and partners who have tight control for management system to have strategic co-operation, PDR's technical department continuously researches and seeks new materials, construction technology to effectively apply towards the international trend on green constructions. They include:

- In the case construction material, PDR prioritises the use of environmentally friendly materials that is locally available for building, these include and are not limited to (bricks, technical equipment, technical pipelines, etc.) in gradual replacement of imports to reduce their carbon footprint.
- Use light brick materials and unbaked bricks in replacement of traditional baked bricks which are responsible for increasing air pollution. This replacement brings higher environmental efficiency while still ensuring structural safety.
- Use flooring made from manufactured wood, laminate wood, MDF, Plywood, sawdust, and other alternatives as substitutes for natural wood. These materials are less prone to warping, they are resistant to water and abrasion resistance, moreover, they are aesthetically appealing and cost-efficient. At the same time, certain types of wood flooring from bamboo, which is durable, light, easily renewable and environmentally friendly are also selected for some projects.
- Use energy-regenerating elevators to save electricity.
- Install solar panels.
- Use solar water heating system to save electricity.

For the entire system, PDR has controlled energy and water consumption and implemented initiatives to minimise this consumption. Public lightning is fixed time and with areas to turn on. Boiler operation is also tightened and LED light is used to save energy.

As for real estate products, one of the environmentally friendly characters of PDR is having a low construction density.

All buildings are designed to maximise view and natural light penetration. PDR also employs the inverter and central air-conditioning, Low-E glass to restrict ultraviolet radiation and level of power consumption as set standards in many projects.

Alternative materials	Unit	Total in 2019	Total in 2020
Ratio of replacement of baked bricks with light bricks/light partition plates	%	50	55
Ratio of use of manufactured wood (apartment flooring) to natural wood	%	100	100
Ratio of use of Led in replacement of fluorescent and compact bulbs	%	90	95

Quantity of alternative materials, fuel, chemical substances used for construction in one project was presented as follow:

Quantity of alternative materials used for construction in one project			
No.	Type of materials	Unit	Quantity
A Materials as per design			
1	Hollow bricks of 8x8x19 dimensions, 20-cm thick walls, height <= 4m, cement mortar of grade 75	m ³	3,800
B Alternative materials			
1	Plaster partition wall	m ²	19,000

Fuel and chemicals for one project			
No.	Type of fuel and chemicals	Unit	Quantity
1	Gasoline	litre	120
2	Additives	kg	18,345
3	Water-proofing chemicals	kg	6,845



ENERGY CONSUMPTION

GRI 302

Direct consumed energy

- Utilise local power supply grid with appropriated capacity for each specific project. Rigorous capacity calculations are carried out during design stage to optimise power consumption.
- Promote the use of solar energy systems, or any other renewable source of energy.
- Use low-power LEDs to replace fluorescent and compact bulbs. Despite initial higher investment, this helps reduce the cost of electricity consumption significantly for both construction and households. Always pay attention to splitting the line during design stage to save resources, electricity and reduce costs for users.
- Use inverter/chiller air conditioning system and smart control solutions to ensure power consuming devices are switched off when not in use, apply solutions during design stage to create natural ventilation, thus helping to minimise the use of electricity.

No.	Description	Data	Unit	Quota as per norm	Unit	Forecast of total maximum power supply of one project	
						Calculated quota	Total load (W)
1	Electricity quota for apartment section	2,000	person	800	W/person	1040	2,028,000
2	Electricity quota for commercial section	21,906	m ²	30	W/m ²	39	854,334
3	Load of public lighting, elevator, etc			50	%	35	1,009,882
4	Total power						3,892,216
5	Total transformer load (kVA) – CosΨ 0.8						4,865,270

No.	Description	Reduction of electricity consumption for years at the projects					
		First year (10% reduction)		Second year (8% reduction)		Third year (5% reduction)	
		Calculated quota	Total load (W)	Calculated quota	Total load (W)	Calculated quota	Total load (W)
1	Electricity quota for apartment section	936	1,872,000	853	1,706,000	800	1,600,000
2	Electricity quota for commercial section	35	766,710	32	700,992	30	657,180
3	Load of public lighting, elevator, etc	32	844,387	29	698,028	27	609,439
4	Total power		3,483,097		3,105,020		2,866,619
5	Total transformer load (kVA) – CosΨ 0.8		4,353,871		3,881,275		3,583,274



PDR prefers green power in its projects

WATER CONSUMPTION

GRI 303

Water supply and saving water

- Use clean water from local water supply plants with appropriated capacity for each specific project.
- In technical design, we use water taps with sensors, taps with air mixing mode in the discharge process, dual-flush toilets, high-capacity automatic washing machines, etc. for optimised water saving.
- Use hot water systems with solar energy for power-intensive projects such as hotels, contributing to considerable electricity consumption decrease.
- Build underground water tanks and harvest rain water and recycle wastewater treated by environmentally accredited systems at project sites for plant watering (on average, the amount of recycled water is about 300 m³ per project).
- Apply electronic devices to control water consumption and detect losses and incidents for timely actions.

Target and demand for water

Supply:

Water provided to the project site is from the City's clean water supply.

Water quota and demand:

The site areas are located at the Nhon Hoi Ecotourism City, Quy Nhon City, Binh Dinh Province and the Phat Dat Bau Ca, Quang Ngai City, Quang Ngai Province.

The non-regulated water use coefficient of $K_{day} = 1.2$ and $K_{hour} = 1.4$.

A project's water demand is calculated according to Vietnam Building Code

QCXDVN 01:2008/BXD

Forecast the maximum water supply of one project

No.	Water use purpose	Quota	Unit	Size	Unit	Flow rate (m ³ /day)
1	Water for apartments	250 (*)	litre/person	1,500	person	375
2	Water for offices and restaurants	75 (*)	litre/person	200	person	15.0
3	Public use, watering	05	%			19.5
4	Total					409.5
5	Contingency (leakages, etc.)	<20	%			81.9
6	Total water demand					491.4



ENVIRONMENTAL IMPACTS WHEN THE PROJECT'S IN OPERATION

The PDR clearly understands the significance of environmental protection during design, construction and exploitation process for all various projects. Each new project is well planned, scientifically synchronised to have an environmental protection design, whilst fully exploiting natural advantages by improving and mobilising their abundance.

Green spaces are considered indispensable highlights in every PDR project. Low construction density, high ratio of trees which are well arranged, with ample water available has created modern living spaces that are environmentally friendly.

Several typical projects, including Zone 2, 4, 9 projects in Nhon Hoi Ecotourism City, Binh Dinh Province and Phat Dat Bau Ca Residential in Quang Ngai City all exude a high ratio of trees, convenient walking streets, a public square and green space, a success story of taking existing natural advantages and transforming it into an ecotourism city.

Transforming these projects has especially created a desirable living environment for local residents. All of PDR's projects are ecological urban areas, the "green highlight" for each locality.

Westin Cam Ranh hotel, Marriot Hoi An Resort – under PDR's management – have used recycle-paper products, and changed from polyester (micro-fibre) cloth to 70% made from bamboo and 30% from cotton.

Environmental protection (continue)



ZONE 2, 4, 9 PROJECTS AT THE NHON HOI ECOTOURISM CITY, BINH DINH PROVINCE

Environmental quality monitoring during operation

Monitoring the quality of emission at the source

- The PDR projects of Zone 2, 4, 9 projects at the Nhon Hoi Ecotourism City, Binh Dinh Province. The company strives to apply technologies, techniques and other parameters to monitor and conserve energy for minimal environmental impact during and after project completion. The following are detailed summaries:
- Electric generators are equipped with dual-stage smoke filters which reduce toxic gases emitted during fuel combustion.
- Using dual-stage smoke filters for electric motors and diessel generator. This would reduce 95% of PM black smoke, HC and CO smoke to protect environment. It should be applied into industry and generator system for apartments and high-rise buildings.
- Monitoring position: 2 points at the 2 exhaust ducts of the standby generators.
- Monitoring indicators: Dust, CO, NOx, SO2, and noise.
- Monitoring frequency: Every 3 months and when requested by the regulator.
- Comparative norms:
 - + QCVN 19: 2009/BTNMT - National technical norms on industrial emissions for dust and inorganic substances (column B, Kp = 0.9; Kv = 0.6).
 - + QCVN 26: 2010/BTNMT - National technical norms on noise.

Environmental monitoring of waste water quality

- Monitoring position:
 - + 01 position in front of the wastewater treatment system.
 - + 01 position behind waste water treatment system.
 - + 01 position at the manhole connecting wastewater with the shared sewer.
- Monitoring indicators: pH, BOD5, TSS, total dissolved solid, sulphide (calculated according to H2S), nitrate (calculated according to N), Ammonium (calculated according to N), animal fat and vegetable oil, total surface-active agents, phosphate, coliform.
- Monitoring frequency: Every 3 months and when requested by the regulator.
- Comparative norm: QCVN 14: 2008/BTNMT - National technical norm on domestic wastewater quality (column B; K = 1).
- Continuous automatic monitoring of treated wastewater with a discharge volume of 1,000 m³ per day and more.

Monitoring domestic solid waste and hazardous waste

- Scope of monitoring: Monitoring the storage of waste, its composition, volume and contracting vendors.
- Monitoring frequency: Every 6 months and when requested by the regulatory authorities.
- Apply:
 - + Circular No.36/2015/TT-BTNMT dated 30 June, 2015 of the Ministry of Natural Resources and Environment on the management of hazardous waste.
 - + Noting the Decree No.38/2015/ND-CP dated 24 April, 2015 of the Government regulating waste and scrap management, payment of sanitation fees and environmental protection fees according to Decision No.88/2008/QD-UBND dated December 20, 2008 of the Municipal People's Committee.

The estimated environmental monitoring cost when the project enters an optimal stage in operations is reported at about VND20 million per cycle.



PHAT DAT BAU CA RESIDENTIALS, QUANG NGAI CITY

Environmental quality monitoring during operation

Air quality monitoring

- Monitoring position:
 - + 01 point at the project entrance gate.
 - + 01 point in the second basement near the wastewater treatment system.
 - + 01 point on the ground floor near the waste storage area.
- Monitoring indicators: Dust, SO2, NO2, CO, NH3, H2 S, noise.
- Monitoring frequency: Every 6 months.
- Comparative norms:
 - + QCVN 05: 2013/ BTNMT - National technical norms on ambient air quality.
 - + QCVN 26: 2010/ BTNMT - National technical norms on noise.

Emission monitoring at the source

- Using dual-stage smoke filters for electric motors and diessel generator. This would reduce 95% of PM black smoke, HC and CO smoke to protect environment. It should be applied into industry and generator system for apartments and high-rise buildings.
- Monitoring positions: 1 point at the exhaust opening of the standby generator.
- Monitoring indicators: Dust, CO, NOx, SO2, and noise.
- Monitoring frequency: Every 3 months.
- Comparative norms:
 - + QCVN 19: 2009/ BTNMT- National technical norms on industrial emissions for dust and inorganic substances (column B, Kp = 0.9; Kv = 0.6).
 - + QCVN 26: 2010/ BTNMT - National technical norms on noise.

Environmental monitoring of wastewater quality

- Sampling location: Post - treatment wastewater.
- Monitoring indicators: pH, BOD5, TSS, total dissolved solid, sulfur (calculated according to H2S), nitrate (calculated according to N), ammonium (calculated according to N), animal fat and vegetable oil, total surface-active substances, phosphate, coliform.
- Monitoring frequency: Every 3 months.
- Comparative norms:
 - + QCVN 14: 2008/ BTNMT - National technical norms on domestic wastewater quality (column B; K = 1).

Monitoring of solid waste and hazardous waste

- Hazardous waste.
- Frequency: Every 6 months.
- Apply: Circular No.12/2011/TT-BTNMT dated 14 April, 2011 of the Ministry of Natural Resources and Environment on hazardous waste management.
- Monitor domestic solid waste:
 - + Frequency of gathering: Daily.
 - + Gathering done by: Responsible entities.
 - + Apply Decree No.59/2007/ ND-CP dated 9 April, 2007 of the Government on solid waste management, payment of sanitation fees and environmental protection fees under Decision No.88/2008/QD-UBND dated 20 December, 2008 of the Municipal People's Committee.

The estimated environmental monitoring cost when the project enters an optimal stage in operations is reported at about VND15 million per cycle.

ENVIRONMENTAL PROTECTION COMPLIANCE

GRI 307

- To implement and comply with laws and other environmental protection efforts in 2018 and.
- 2019, PDR has enforced different solutions on this awareness. The company also diligently and fully complied with all environmental laws and did not violate any regulations on ecosystem protection under all its activities.
- Environmental monitoring management methods are introduced in PDR' projects appropriately and the effective compliance with the applicable laws on environment is therefore guaranteed. PDR is proud of fully following environmental laws and having zero violations so far.
- Environmental Impact Assessment (EIA) reports are implemented in accordance to applicable regulations thereafter, they are submitted to relevant authorities for appraisal before construction commencement.
- Planning and technical standardisation and norms are adopted in compliance with both the central government and local authorities to create more green spaces and landscapes.
- This compliance has typically occurred at submission 2, 4, 9 projects in the Nhon Hoi Ecotourism City, Binh Dinh Province; Phat Dat Bau Ca Residential Area, Quang Ngai City, hotels and resorts developed by PDR. A large proportion of the site is dedicated to a water reservoir which helps balance the surface water amount and prevent flooding for the entire area.
- Additionally, constantly investing in new machinery, which is modern and standard equipment to minimise noise, smoke, odour, and gas pollution.
- PDR is dedicated to the mobilisation on environmental protection project in managing real estate construction.
- At the same time, ample space is dedicated to greenery and landscaping, partly to protect environment and elevate its natural aesthetics.
- Treating wastewater at Alevel manhole, using the treated output for watering, to save the resource then discharge into popular drainage system.
- At any project, close liaison with contractors is carried out to establish environmental protection rules and regulations to ensure that each party is acting in consciousness of the surrounding habitat.
- Working with contractors to consider and implement high safety and environmental friendly technical solutions in construction work.
- To ascertain that PDR contractors or providers are adhering to the policies, the company organises inspections and supervision of contractors' compliance with environmental protection regulations. Therefore, we work to coordinate with contractors to handle any inappropriate events.
- Barriers with solid structures are installed at all construction areas, meeting aesthetic and sustainability requirements throughout the construction process and preventing the spread of dust, noise, vibration, and light within the neighbourhood.
- Drainage systems with proper connectivity are installed at project sites to ensure thorough drainage and prevent flooding. Construction wastewater, before being discharged into the shared drainage system, must be channelled into well sized manholes where soil and mud settles down through the settling compartments.
- Wastewater is treated before being discharged into the environment. Wastewater from construction work is led into the sedimentation tank for treatment before being discharged into the City's sewer.
- Utilising natural and recycled energy, which is friendly to the environment, as well as recycling treated water for watering.



COMPLIANCE WITH LAWS ON FINES

GRI 307

In 2019, PDR was fined for 01 case

- Upholding the compliance with applicable regulations: after the receipt of Decision No.5742/QD-CT-XP on September 12nd, 2018, PDR paid the full fine amount notified by the tax authority of HCM City.

Other areas

- In 2019, PDR was not involved in any cases relating to conflict of interests and corruption. We neither used forced labour nor child labour and strictly comply with the laws regarding social insurance, health insurance and other benefits for employees relevant to the labour market.

Responsibility for local community

- Environmental monitoring management methods are introduced in PDR' projects appropriately and compliance

with the applicable laws on environment is assured. PDR is proud of fully following environmental laws and have no violations so far.

- In drawing future business plans, the PDR gives priority for social communal benefits and environmental protection in order to create desirable living spaces for the entire local community and towards a sustainable and professional development.
- Utilising professional technical consultant services like Starwood, Marriott in controlling and supervising design and construction of hotels, resorts in compliance with international and local standards. The PDR has often paid attention to the design of construction architect to ensure overall aesthetics are in accordance with local master

planning and regional spiritual culture. In detail, all old-age architect and items, such as ancient wall, wells, old trees and vegetation at site have been preserved to make a unique design for projects in particular and for locality in general.

- PDR is also co-operating with the local authority to mitigate sea erosion into the revetment dyke along with remaining terrestrial natural conditions and through designing proper architect plan with maximum limit in soil excavation.
- Finally, PDR is devoted to developing products for the community. We strive to improving social environment in localities where PDR appears and actively displaying responsibility with partners, customers, colleagues and community.



Assessment report related to corporate's environmental and social responsibilities

EMPLOYMENT

GRI 401

In 2019, acknowledging its significant growth, PDR directly and indirectly created many employment opportunities. In this regard, the company highly complied with principles and pledges of hiring and recruitment of employees.

STAFF - MANAGEMENT RELATIONSHIP

GRI 402

PDR always ensures to conform with collective employee agreement, Labour Laws or provisions of other laws related to labourers.

Of which, at article 5, PDR pledges to execute its collective labour agreement, comprising of:

- Ensuring employees are free to participate in a trade union and other unions regulated by the Government as well as offering favourable conditions for trade union cadre to work in compliance with Trade Union Law.
- Seriously observing all provisions of laws on hiring and using labourers.
- Fully executing all contents of collective labour agreements and labour contracts.
- Offering opportunities and conducive conditions for labourers to improve their professional skill, culture and successfully fulfil their missions.
- Employer has the right to recruit, arrange and manage employees, based on practical situation as well as to appraise or fine labour discipline violations under regulations of the collective labour agreement and laws.
- Publicly announcing the Government's policies related to employees, yearly plan, regulations, rules, financial situation and other compulsory contents under laws.

OCCUPATIONAL HEALTH AND SAFETY

GRI 403

A safe working environment contributes to improve staff's physical health and happiness index. PDR has especially focused on establishing policy of periodic healthcare check; social, healthcare and unemployment insurance payment. All staff have been offered favourable conditions to fully enjoy all insurance regimes in accordance with laws.

Total social insurance payment for maternity and diseases for staff in 2019 was VND334.68 million.

The company also offers health care insurance for managers and combined accident insurance for all employees.

PDR always complies with provisions of the laws on labour safety and hygiene.

EDUCATION & TRAINING

GRI 404

PDR considers continuous learning as a priority segment during the development process of the enterprise and as a means of accompanying the community through capacity building. PDR believes that if we positively influence human capabilities, habits and behaviour, every social and economic matter will change all together.

As a result, it would create a sustainable foundation for livelihoods and other environmental protection goals. Therefore, meaning that education investment is for both the future and the present.

Education and training activities have been carried out by PDR at different forms, including:

- Prioritising internal education and fostering. Besides training courses for professional skills, PDR is looking for improvement of team work and individual work skills, geared towards promoting working efficiently. Afterwards, staff can mobilise all their capabilities, optimise time creating ample commitment to for their private lives, and reduce the imbalance between work and life.
- Prioritising scholarship programmes to increase knowledge and academic improvement opportunities for the community. PDR has supported different scholarship funds in central province of Quang Ngai and HCM City in many years. Additionally, sponsoring economic conferences and forums with the aim to bring useful information for capacity development demand of the business people community.

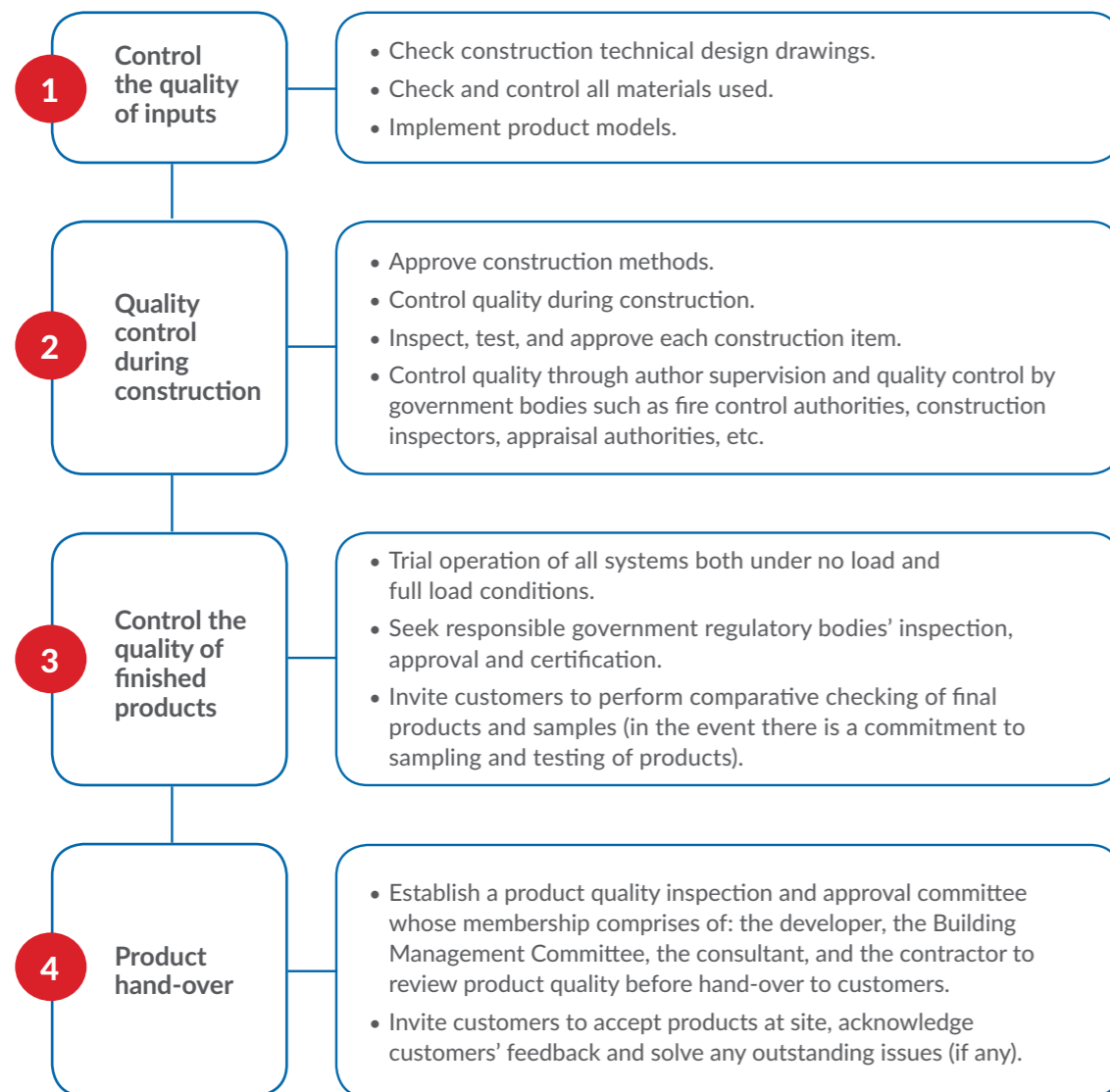


CUSTOMER SAFETY AND HEALTH

GRI 416

Responsibilities for products

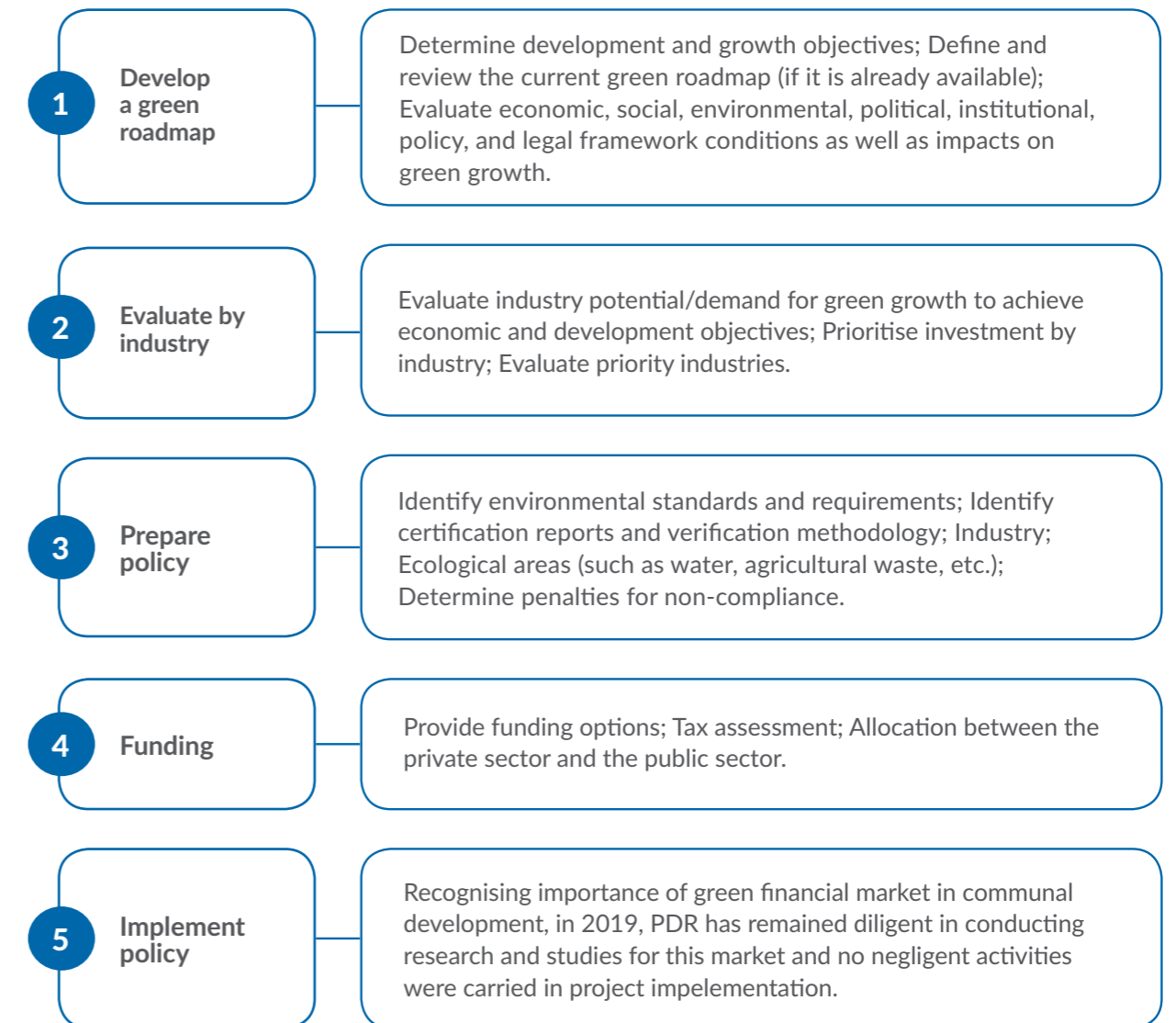
In order to absolutely ensure customer benefits, PDR always pays attention to quality control from the start of project implementation to the point of delivery. PDR's quality control, in summary, comprises of four steps as follows:



REPORT RELATED TO THE GREEN CAPITAL MARKET

Below is a report related to the green capital market under the guidance of the State Securities Commission.

In 2018, PDR started assessing the green financial market development roadmap. In 2019, PDR has continued to build growth plan within green financial market, comprising of the following steps:





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