



CHINA REAL ESTATE GRP LTD.

SUSTAINABILITY REPORT 2019

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This sustainability report has been prepared by the Company and its contents have been reviewed by the Company’s sponsor, Stamford Corporate Services Pte Ltd (the “Sponsor”), for compliance with the relevant rules of the Singapore Exchange Securities Trading Limited (the “SGX-ST”).

This sustainability report has not been examined or approved by the SGX-ST and the SGX-ST assumes no responsibility for the contents of this sustainability report including the correctness of any statements or opinions made or reports contained in this sustainability report.

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BOARD STATEMENT

We are pleased to present to you the second sustainability report (the “Report”) of China Real Estate Grp Ltd. (“CREG” and together with its subsidiaries, the “Group”) for the financial year ended 30 June 2019 (“FY2019”).

In this ever changing environment, we feel that aligning ourselves with global and national sustainability standards is an extremely important facet to ensure continuous growth for our business. We continue to oversee CREG’s sustainable practices and approaches in order to determine CREG’s material Environmental, Social and Governance (“ESG”) factors for the continuity of our business. The real estate sector has always been our focus for business growth and we intend to channel our efforts and resources to establish a vibrant and thriving sustainable business in Asia, especially in the People’s Republic of China (the “PRC”).

As we believe that this report serves as a platform to address stakeholders’ concerns in relation to the sustainability practices incorporated into CREG’s major business operations, we recognise the importance of articulating these practices and evaluating them from time to time. Meanwhile, we are determined to present to the stakeholders a more comprehensive view of our sustainability effort in our business operations and the impact in relation to the operations.

In order to sustain long-term growth, it is essentially vital to integrate our sustainability efforts with our business strategies. We remain committed to making consistent improvements by developing a sustainability organisational structure to move things forward. A sustainability framework is established to create value for our stakeholders, the environment and society at large. Nevertheless, we have listened to our valued internal and external stakeholders, identified the key economic, environmental, social and governance aspects of our business, and will continue to ensure that we evaluate and track our progress along the journey.

We hope you enjoy reading this Report. We welcome any feedback, suggestions and comments on this Report which can be forwarded to us through our official website.

Sincerely,
Board of Directors
China Real Estate Grp Ltd.

ABOUT THIS REPORT



This Report was prepared in accordance with Rules 711A and 711B of the Listing Manual Section B: Rules of Catalist (the “Catalist Rules”) of the Singapore Exchange Securities Trading Limited (“SGX-ST”) and the Global Reporting Initiative (“GRI”) Standards Sustainability Reporting Guidelines 2016 - Core Option and its reporting principles as it provides a substantial framework which is globally-recognised as a global standard for sustainability reporting. Unless otherwise stated, this Report focuses on our performance from 1 July 2018 to 30 June 2019, which provides a holistic overview of CREG’s ESG factors for sustainable and responsible business development.

This year, we have further enhanced our reporting approach by incorporating the following principles to construct a comprehensive report:

- **Materiality:** focusing on issues that impact business growth and are of utmost importance to stakeholders;
- **Stakeholder Inclusiveness:** responding to stakeholder expectations and interests;
- **Sustainability Context:** presenting performance in the wider context of sustainability; and
- **Completeness:** including all information that is of significant economic, environmental and social impact to enable stakeholders to assess CREG's performance.

ABOUT THIS REPORT

Through this Report, we hope to share our sustainability commitment with our stakeholders. Feedback from our stakeholders is vital for us to continually improve our reporting and sustainability practices. We welcome your views, comments or feedback, which may be directed to contact@chinarealestategroup.com.

In line with our commitment to environmental sustainability, CREG continues to print only limited copies of this sustainability report as part of our environmental conservation effort. The electronic edition of the report is available at: www.chinarealestategroup.com

This Report will focus on three main areas. Firstly, an evaluation of CREG's performance during FY2019 in terms of the economic, environmental, social and governance aspects of our business. Secondly, a discussion on the challenges and material issues which will affect the stakeholders in their decision making. Thirdly, an update to our stakeholders on how we plan to manage such challenges and issues, as well as our management strategy.

CREG has not sought external independent assurance to verify the data and information provided within this report.

CREG'S BUSINESS

About CREG

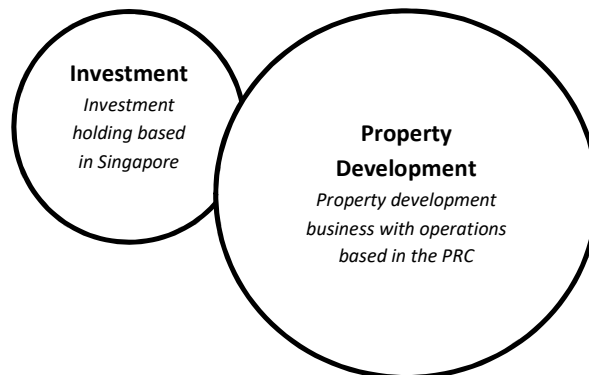
CREG's vision is to become a significant and distinctive lifestyle property developer focusing on the PRC's fast-growing third and fourth-tier cities. In the financial year ended 30 June 2018 ("FY2018), we have made a progressive move by gaining majority control over two property companies in Huzhou, Zhejiang province.

CREG strives to extend its pledge to sustainable business practices through monitoring value-chain analysis such as responsible sourcing practices and policies. CREG aims to communicate with and educate our stakeholders where our business operates in and our sustainability beliefs and initiatives. We also continue to review and implement initiatives that are in accordance with the tenets of sustainability within our business to ensure long-term growth.



Our Business Presence

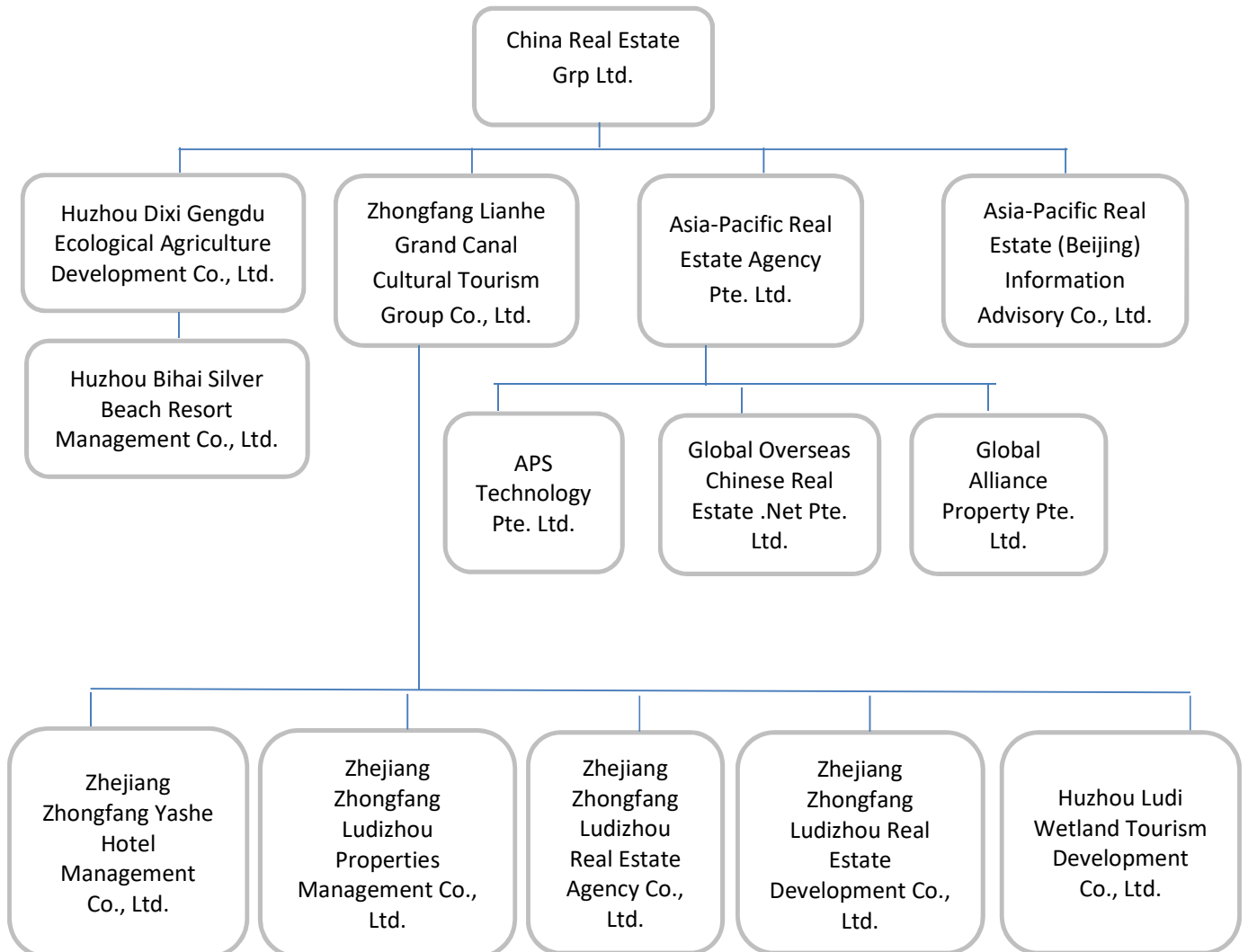
CREG is a public company limited by shares and is listed on the Catalist Board of SGX-ST since 31 August 2007. It is mainly engaged in the business of investment holding, real estate agency and property development, with its principal place of operation located at 1 Scotts Road, #20-07 Shaw Centre, Singapore 228208. As CREG is on firmer ground now, we have increased our staff strength to more than 90 individuals to facilitate our strategy to become a regional real estate lifestyle developer in the PRC. As of 30 June 2019, we have ceased our real estate agency business while focusing on the Huzhou Project, where our hotels, waterside villas, island residences and townhouse as well as ultra-modern commercial centres will blend harmoniously with Huzhou's cultural legacy and natural wonders. Please see below for our main business segments and respective geographic location of operations.



CREG'S BUSINESS

Organisational Profile

The latest Group structure as at 30 June 2019 is reflected in the table below:



CREG'S BUSINESS

Our Supply Chain

CREG believes that sustainable supply chain management can be a robust driver of value and success for our business. Therefore, we uphold strict requirements for quality and constantly maintain good partnerships with our suppliers and sub-contractors. In order to achieve sound supply chain management, stringent pre-selection over contractors, consultants and suppliers of our property development business are vetted thoroughly. The criteria for pre-selection covers the areas of quality, health & safety and environmental management to mitigate and prevent any negative impact on our business and the environment. In addition, we carefully evaluate the performance of such contractors, consultants and suppliers on a periodic basis to ensure that the products and services provided by them have maintained its quality consistently and are aligned with the requirements of our development projects and other business requirements.

In line with CREG's effort towards greater environmental conservation, we strive to source and procure construction materials locally as much as possible to reduce greenhouse gas emission from transportation. We also prefer to engage with local contractors and suppliers as we believe in contributing towards the local economy and thus local contractors and suppliers are provided with the support and opportunities available in the management of our supply chain.

All contractors are strictly required to comply with local government and other legal requirements for property development. We also ensure that our sub-contractors comply with house rules such as deploying personal protective equipment to workers during construction work, reporting of accidents and proper disposal of debris from construction.



CREG'S SUSTAINABILITY APPROACH

Sustainability Governance and Principles

A robust sustainability governance structure is paramount to identifying, driving and executing sustainability initiatives throughout the organization, particularly in relation to the sustainability fundamentals relating to the economic, environmental, social and governance areas. The Board of Directors continues to oversee and monitor CREG's corporate governance standards and policies. A firm foundation for building financial integrity, organisational credibility and investor confidence is formed by a combination of an effective Board and robust Corporate Governance practices.

To achieve sustainable business practices, it is vital to execute the established framework of good corporate governance throughout the strategic and operational level instead of merely embracing it as a guiding principle. With the new developments of the Group, it is even more crucial to communicate our sustainability efforts to our stakeholders in all areas of our business, including the risk management systems and internal controls to safeguard stakeholders' interests and CREG's assets.

Apart from the statutory duties and responsibilities, CREG takes a strategic approach to sustainability by aligning its sustainability focus areas with its corporate strategies and values. CREG believes it is able to better serve the interests of its wider group of stakeholders by integrating its sustainability approach with its operations and values. CREG continues to focus on two key areas in which we believe that an adoption of the principles of sustainability throughout our value chain will provide an impetus towards enhancing the value of CREG in a dynamic way.



CREG'S SUSTAINABILITY APPROACH

CREG is targeting to continuously achieve full compliance with the Code of Corporate Governance 2018 during the financial year ending 30 June 2020 ("FY2020"). There were no reported cases of fraud, corruption and unethical actions in FY2019. CREG intends to uphold this good record by continuously assessing and enhancing its internal controls.

CREG'S SUSTAINABILITY APPROACH

Identifying Material Sustainability Topics

Based on stakeholder engagement, we have identified the most relevant ESG factors that we believe should be the main focus when formulating corporate strategies. It is crucial that the point of view of stakeholders is communicated on an on-going basis in relation to economic, environmental, social and governance aspects and to address their respective concerns as stakeholders' concerns will be taken into account in the strategy planning and decision making process.

The table below illustrates key stakeholder groups, their engagement activities, expectations and frequency of interactions with them.

| Stakeholder Group | Engagement Activities | Stakeholder Expectations |
|---------------------------|---|--|
| Customers | Marketing brochures, online platform, enquiry and feedback channel, customer service hotlines, periodic business networking | Good quality of services and after sales support |
| Employees | Staff communication channel, periodic internal newsletter, annual meeting | Staff welfare, competitive remuneration package, efficient software program and platform |
| Investors | Annual meetings, periodic media release and circulars to shareholders, periodic SGX announcements | Profitability, transparency, timely reporting, business sustainability |
| Business Partners | Frequent discussions and meetings | Partnership for opportunities and growth |
| Government and Regulators | Discussions with government agencies and departments | Compliance with regulations, timely reporting and resolution of issues |

The ESG topics illustrated in the table below were identified to be the most material to CREG's value chain in our first year sustainability report. We have re-evaluated the relevance of these ESG topics based on continuous internal and external stakeholder engagement. We are pleased to inform that the existing topics continue to remain relevant to our business and our stakeholders, and no additional topics were identified during the year. The table summarises the ESG topics' corresponding performance, commitments and targets after taking into consideration of different stakeholder groups' interests, as well as an evaluation of our business model and corporate strategies.

CREG'S SUSTAINABILITY APPROACH

| Topic | Relevance and Impacts | Commitments & Targets |
|--------------------------------------|---|---|
| Environmental Protection | Applies to CREG's business in property development in the PRC where the business has direct impact on the environment. Issues include environmental management, efficient use of energy and water to initiative to protect environment are key issues to all our stakeholders | <ul style="list-style-type: none"> • Establish guidelines on environmental protection measures • Set up data collection system on energy and water usage of business operation in the PRC |
| Human Capital | Fair employment practices in aspects of hiring, remuneration, benefits, welfare and career development are important to attract, retain and develop good candidates for all our business segments. These are issues of interest to our stakeholders. | <ul style="list-style-type: none"> • Clear employee' rights and benefits set out in employee handbook disseminated to all employees • Consistent hiring practice and welfare |
| Compliance with Laws and Regulations | Measures in place to comply with anti-corruption, socioeconomic, environmental and industry related laws and regulations, are important as we recognise the significant of its legal impact. These issues are areas with heightened attention of various stakeholders. | <ul style="list-style-type: none"> • Continue to comply with laws and regulations |
| Economic Performance | All external and internal stakeholders look to our economic performance, value generated and distributed to communities where our business operates. | <ul style="list-style-type: none"> • Revenue and profit growth in short to medium term • Sustainable dividend payout |
| Corporate Governance | Applies to all business segments in Singapore and overseas as policies and practice in place to uphold good corporate governance, including sound risk management framework. These are issues of interest to all our stakeholders | <ul style="list-style-type: none"> • Stay abreast of development on code of corporate governance • Continue to uphold good corporate practice |

MATERIAL TOPICS

ENVIRONMENTAL PROTECTION

CREG's approach is to reduce the environmental impact of its business operations, to protect the planet, to mitigate climate change and to prevent pollution. This is particularly relevant to our property development business in the PRC. We strive to incorporate environmentally sensible and sustainable practices and technologies as a property developer. Monitoring environmental impact is integral to our business operations. CREG carries out detailed reviews of energy and water efficiency and monitors consumption levels to ensure efficient use of environmental resources which subsequently contributes to the operational efficiency and long term sustainability of the Group.

Green Development

We recognise that "green development" has become a common objective of people around the world. The fast pace development of our communities has significantly impacted the natural environment as the design, construction and operation of the buildings in which we live and work consume many of the world's natural resources. Green development concepts extend beyond the walls of buildings to include site planning, community and land-use planning issues. Through this concept, we strive to enhance and protect biodiversity and ecosystems of the environment, conserve and restore natural resources, improves overall quality of social life, as well as enhance asset value and profits.

As at the date of this Report, the construction of the 113-room luxury boutique Cheery Hotel Huzhou (the "Huzhou Hotel") has been completed and the Huzhou Hotel is fully operational. As for the Huzhou Project, works will commence once the development implementation plan and business plan are finalised and approved by the relevant authorities. The Huzhou Project is a premier integrated development that will embody and display the region's rich and unique cultural heritage through a myriad of leisure, resort, commercial, healthcare and ecological amenities. Our planning principle focused on the innovation of ecological civilisation to drive the inheritance of local culture; unique advantages of Jiangsu and Zhejiang river system and water resources; development and revitalisation of inland river yachts and water leisure, to fully excavate and protect the inheritance of local cultural tourism resources. On the basis of respecting the current water system, we guarantee the integrity and connectivity of the water system, emphasise the communication and networking of the water system to ensure realisation of flood control, drainage and ecological functions of the water system. We also respect the natural form of river landscape by maintaining the ecological landscape along the river.

We have made regulations over noise, dust, sewage and solid waste generated during daily construction. We strive to minimise the impact of construction work on the communities and residents. The following are the list of the Group's green practises in order to minimize the impact of construction work.

Noise Management

To monitor the noise impact to communities and residents, we have set reasonable construction timetables according to the noise limits at different stages of construction.

MATERIAL TOPICS

Dust Management

We strictly prohibit workers from burning any substance which may be harmful or may generate poisonous gas to the environment. In addition, every truck leaving construction sites is required to be sprinkled to lay the dust.

Sewage Management

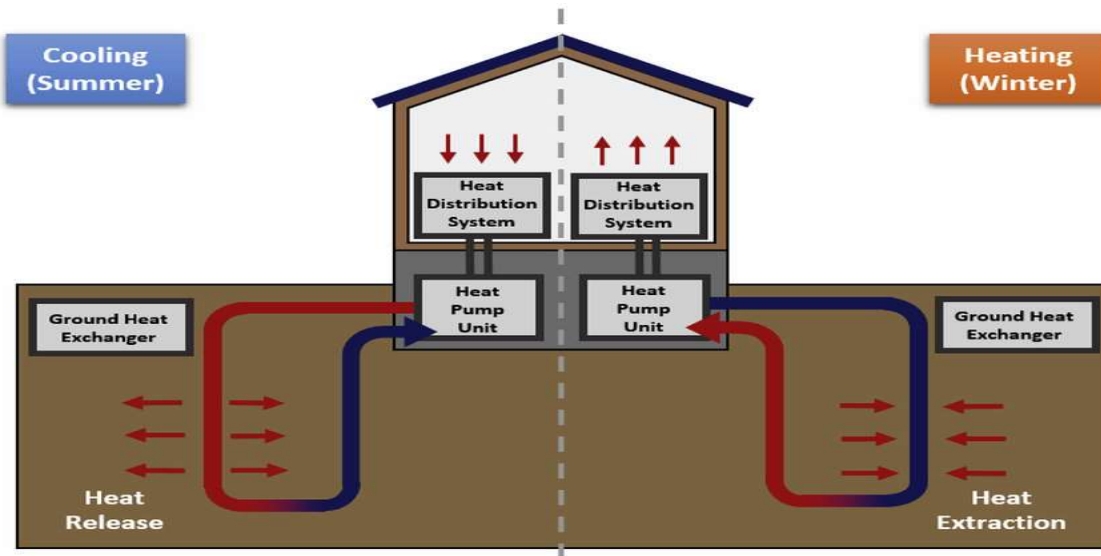
In the effort to ensure up-to-standard water discharge, no accumulated water on site and no blockage during drainage, we regulate that installation of drainage and sewage treatment facilities must be done before commencement of construction.

Solid Waste Management

The site supervisor is accountable for compliance with government requirements during the disposal of construction and domestic wastes.



MATERIAL TOPICS



Energy Management

As part of our focus on sustainability, the Group continues to identify and implement energy conservation measures to reduce energy use in turn to reduce impact on the community and the environment. CREG carries out environmentally conscious practices relevant to its business. Therefore, energy-efficient practices are adopted for procurement of raw materials, plant and equipment to help deliver energy-efficient improvements and reduce the impact from operations/construction.

Effective energy management is one of the initiatives undertaken by the Huzhou Hotel in minimising energy consumption in buildings. This will reduce not only our operational cost but also greenhouse gas emission as well as contributing towards climate change mitigation. For instance, the Huzhou Hotel has adopted a Ground Source Heat Pump, a central heating and/or cooling system that transfers heat to or from the ground. It uses earth at all time as a heat source (in the winter) or a heat sink (in the summer). This design takes advantage of the moderate temperatures in the ground to boost efficiency and reduce the operational costs of heating and cooling systems. Upon initial implementation and commencement of operations, we will continue checking and verifying through performance monitoring and analysis.

The industry which we are based in is energy-intensive and electricity consumption always comprises a significant proportion of our operating expenses. Apart from protecting the environment, we can also lower our cost by investing in energy efficiency. As a result, we target to establish guidelines on efficient usage of electricity and water, and build up a system to track the performance of electrical and water consumption across our buildings developed. Meanwhile, we tend to select electrical appliances with high energy star ratings and with energy saving functions, switch off lights and air-conditioners if rooms/areas are not in use to cut down energy usage.

MATERIAL TOPICS

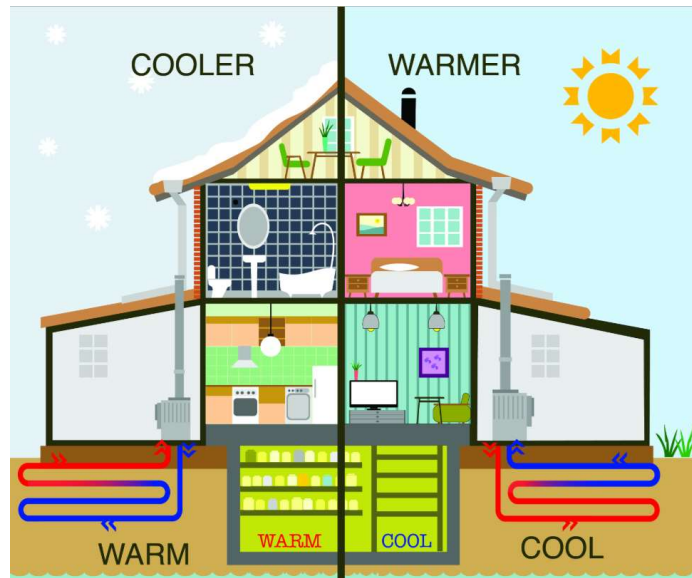
| | FY2019 | FY2018 |
|-------------------------------|-----------|-----------|
| Electricity consumption (kWh) | 107,238.2 | 120,189.5 |

In FY2019, the total electricity consumption decreased 11% from the previous year due to the adoption of Ground Source Heat Pump. In addition, we have made further efforts to reduce electricity consumption as follows:

1. The exterior walls of the Huzhou Hotel are made of aerated concrete block and thermal insulation mortar;
2. The aluminum alloy doors and windows are made of 5 + 8 + 5 hollow glass with a thermal insulation aluminum alloy profile; and
3. LED energy-saving lamps are used in the Huzhou Hotel.

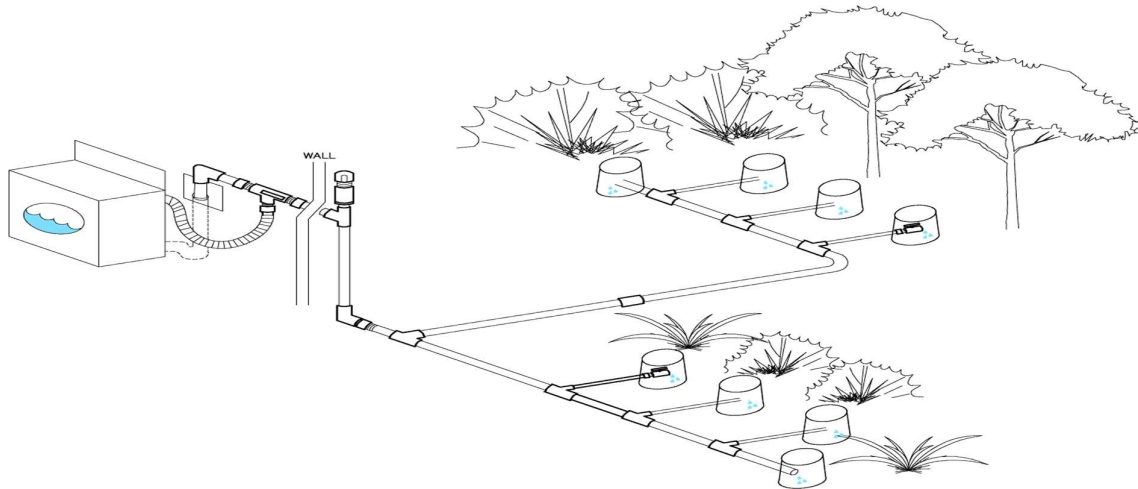
Moving forward, we will continue to monitor our electricity consumption for effective energy management. However, we expect there will be substantially increase in electricity consumption in FY2020 due to the full operations of the Huzhou Hotel.

MATERIAL TOPICS



Water Management

Water security is one of the main concerns for today's world population. Irregular rainfall patterns and rising sea levels are greatly impacting the availability of potable water. A strategic approach to water management and quality improves the efficiency, resilience and long-term value of our projects. The effective management of both the consumption and quality of water leaving our project sites is extremely important and our Group continues to conserve and reduce water consumption through various initiatives. Contractors are required to monitor the wastewater discharged into the watercourse or sewerage system.



MATERIAL TOPICS

| | FY2019 | FY2018 |
|----------------------------|--------|--------|
| Water consumption (tonnes) | 358.0 | 299.1 |

In FY2019, the total water consumption increased 20% as compared to previous year due to increasing development activities in the PRC. Currently, CREG does not have a specific water conservation plan at present but we are keen to implement methods for water conservation such as installing the Greywater System, reusing condensate water from air-conditioning systems in residences and commercial centres and etc. We have also taken further steps to reduce water consumption by using recycled rainwater for the landscape water. Moving forward, we will continue to monitor our water consumption to assess usage and maintain cost efficiency.

MATERIAL TOPICS

HUMAN CAPITAL

CREG believes that developing and attracting a diverse workforce is extremely important for success in a global marketplace. We believe each of our people play a part in contributing to our business presence, brand and authentic connections with our external stakeholders such as customers, suppliers and shareholders. Without our employees, we are unable to provide top-notch services to our customers. Hence, having in place adequate training programs, competitive remuneration packages and good working conditions will help to keep our people motivated at work.

We are also committed to having good employment practices that are in line with the applicable employment laws and regulations. We employ the best people for the job, recruiting people from a range of backgrounds and criteria such as various qualifications, nationality, and age group. We also ensure that there is a healthy mix of men and women in the workplace. The tables below shows the statistic of the employees in the Group.

Healthy mix of staff by gender

| Financial Year | Number of Employees | |
|----------------|---------------------|--------|
| | Male | Female |
| 2019 | 49 | 44 |
| 2018 | 20 | 20 |

Employees distribution by gender and employment contract

| Category | FY2019 | | FY2018 | |
|-----------|--------|--------|--------|--------|
| | Male | Female | Male | Female |
| Full-time | 40 | 33 | 20 | 20 |
| Part-time | 9 | 11 | - | - |

Employees by function

| | FY2019 | FY2018 |
|-----------------|--------|--------|
| Management | 15 | 8 |
| HQ staff | 8 | 5 |
| Operation staff | 70 | 27 |

Employees by gender in management level

| | FY2019 | FY2018 |
|--------|--------|--------|
| Male | 12 | 7 |
| Female | 3 | 1 |

Number of employees by age group

| | FY2019 | FY2018 |
|--------------------|--------|--------|
| Below 30 years old | 33 | 12 |
| 31 to 40 years old | 21 | 5 |
| 41 to 55 years old | 26 | 11 |
| Aove 55 years old | 13 | 12 |

MATERIAL TOPICS

To ensure equality and non-discrimination, we assess objectively for recruitment, remuneration, promotion and benefits regardless of gender, race, marital status or age. We believe all candidates and employees should be respected and treated fairly.

Employee morale is also vital to our business. In order to nurture high employee morale and greater camaraderie within our family, we continue to organise various recreational activities for all our employees throughout the year. These activities can also help employees to relax their mind and body, develop teamwork and explore their talent. We will continue to organise activities which help in developing employee morale.

MATERIAL TOPICS

COMPLIANCE WITH LAWS AND REGULATION

CREG attempts to practice strong corporate governance in order to gain stakeholders' trust and maintain the necessary license to operate. We also believe that a robust corporate governance can help in delivering exceptional service to our customers and interaction with our stakeholders. We advocate good corporate governance practice and strict compliance with laws and regulations, which is aimed at promoting better performance throughout different business segments of CREG.

Our employees are expected to maintain the highest standards of integrity and trust in all business relationships and dealings. We place great emphasis on accountability, transparency, ethical business conduct and good corporate governance that is manifested throughout the Group's strategies and operations.

We have zero tolerance towards any form of bribery or any form of corruption. Even though we have not set up an anti-corruption policy, we require our people to comply with the relevant anti-corruption legislation in all the markets where we operate.

CREG does not have any whistle-blowing policy. However, our staff have been informed about the various avenues, including the chairman of the audit committee, through which they may report on possible improprieties in matters of suspected fraud, corruption, dishonest practices or other matters. Appropriate action will be taken by authorised personnel if the employee being reported is found guilty of fraud or dishonest.

In FY2019, there were no legal cases regarding corrupt practices and significant non-compliance with socioeconomic and environmental laws and regulations that were brought against CREG or our people. We continue to monitor compliance on socioeconomic and environmental laws and regulations.



GRI Content Index

| GRI Standard | Disclosure | Notes/ Page Reference |
|--------------|--|---|
| 102-1 | Name of the organisation | Sustainability Report - page 1 |
| 102-2 | Activities, brands, products, and services | Sustainability Report - page 6 |
| 102-3 | Location of headquarters | Sustainability Report - page 6 |
| 102-4 | Location of operations | Sustainability Report - page 6 |
| 102-5 | Ownership and legal form | Annual Report 2019 - Statistic of Shareholdings |
| 102-6 | Markets served | Sustainability Report - page 6 |
| 102-7 | Scale of the organisation | Sustainability Report - pages 6 and 7, Annual Report 2019 – Financial Highlights |
| 102-8 | Information on employees and other workers | Sustainability Report - page 19 |
| 102-9 | Supply chain | Sustainability Report - page 8 |
| 102-10 | Significant changes to the organisation and its supply chain | No significant changes |
| 102-11 | Precautionary Principle or approach | Not applicable |
| 102-12 | External Initiatives | Not applicable |
| 102-13 | Membership of association | Not applicable |
| 102-14 | Statement from senior decision-maker | Sustainability Report - page 3 |
| 102-16 | Values, principles, standards, and norms of behavior | Sustainability Report - page 6 |
| 102-18 | Governance structure | Sustainability Report - page 9 |
| 102-40 | List of stakeholder groups | Sustainability Report - page 11 |
| 102-41 | Collective bargaining agreements | Not applicable |
| 102-42 | Identifying and selecting stakeholders | Sustainability Report - page 11 |
| 102-43 | Approach to stakeholder engagement | Sustainability Report - page 11 |
| 102-44 | Key topics and concerns raised | Sustainability Report - page 12 |
| 102-45 | Entities included in the consolidated financial statements | Annual Report – Investment in Subsidiary Corporation |
| 102-46 | Defining report content and topic boundaries | Sustainability Report - page 4 |
| 102-47 | List of material topics | Sustainability Report - page 12 |
| 102-48 | Restatements of information | Not applicable |
| 102-49 | Changes in reporting | Not applicable |
| 102-50 | Reporting period | Sustainability Report - page 4 |
| 102-51 | Date of most recent report | Not applicable |
| 102-52 | Reporting cycle | Annually |
| 102-53 | Contact point for questions regarding the report | Sustainability Report - page 5 |
| 102-54 | Claims of reporting in accordance with the GRI Standards | Sustainability Report - page 4 |
| 102-55 | GRI content index | Sustainability Report - page 22 |
| 102-56 | External assurance | We have not sought external assurance for our sustainability report FY2019 and may consider it in the future. |

GRI Content Index

| GRI Standard | Disclosure | Notes/ Page Reference |
|--------------|--|---|
| 103-1 | Explanation of the material topic and its Boundary | Sustainability Report - page 12 |
| 103-2 | The management approach and its components | Sustainability Report - page 9-12 |
| 103-3 | Evaluation of the management approach | Sustainability Report - page 9-12 |
| 201-1 | Direct economic value generated and distributed | Annual Report 2019 – Consolidated Statement of Comprehensive Income |
| 205-3 | Confirmed incidents of corruption and actions taken | Sustainability Report - page 21 |
| 302-1 | Electricity consumption within the organization | Sustainability Report - page 15 |
| 303-1 | Water withdrawal by source | Sustainability Report - page 17 |
| 307-1 | Non-compliance with environmental laws and regulations | Sustainability Report - page 21 |
| 419-1 | Non-compliance with laws and regulations in the social and economic area | Sustainability Report - page 21 |