



LIMITED ASSURANCE CONCLUSION ON ENVIRONMENTAL INDICATORS

Opinion number	№SSDC-01/26-EP
Date of issue of the opinion	07.08.2026
Client	Eldik Bank OJSC
Reporting period:	1 January 2025 – 31 December 2025
Scope of verification:	Consolidated data on energy and fuel consumption, water consumption, and waste generation and management
Verification standard:	ISAE 3000 (Revised) Assurance Engagements Other Than Audits or Reviews of Historical Financial Information
Reporting criteria:	GRI Standards relating to environmental indicators.
Level of assurance	Limited assurance
Materiality threshold	± 5%
Consolidation approach	Operational control approach

Introduction

This Assurance Statement prepared by SSDC LLP based on the results of the assurance engagement in respect of the environmental indicators of Eldik Bank OJSC for the reporting period from 1 January 2025 to 31 December 2025. The engagement conducted at a limited level of assurance in accordance with applicable professional requirements and the established criteria for the preparation of environmental information.

Eldik Bank OJSC is responsible for the preparation, presentation and accuracy of the environmental indicators, as well as for the completeness and accuracy of the underlying environmental data used in their preparation.

SSDC LLP is responsible for performing the limited assurance procedures and expressing an independent assurance conclusion based on the results of the engagement.

1. Purpose of the Assurance Engagement

The purpose of this assurance engagement is to obtain sufficient and appropriate evidence to express an independent conclusion, with a limited level of assurance, as to whether the environmental indicators of Eldik Bank OJSC for 2025 have been prepared and presented, in all material respects, in accordance with the applicable reporting criteria.

As part of the assurance engagement, the reliability of the environmental data used in the preparation of the environmental indicators was assessed, including data relating to energy consumption, fuel consumption, water consumption, waste generation and waste management, as well as other environmental indicators included within the scope of the assurance engagement.

2. Scope and Boundaries of the Assurance Engagement

The assurance engagement covered the environmental indicators of Eldik Bank OJSC for the reporting period **from 1 January 2025 to 31 December 2025**.

The organizational boundaries established by Eldik Bank OJSC in accordance with its defined approach to the consolidation of environmental data and encompass the Bank's facilities, operations and organizational units included in the 2025 reporting boundary.

The organizational boundaries were determined by Eldik Bank OJSC based on the operational control approach, meaning the accounting of all environmental indicators for the bank's owned facilities, as well as leased premises and buildings under the bank's operational control and managed through utility/resource bills and invoices

The scope of the assurance engagement included the environmental indicators defined by Eldik Bank OJSC in its 2025 GHG Emission Footprint Report.

3. Assurance Criteria and Standards

The assurance engagement relating to the environmental indicators of Eldik Bank OJSC was conducted in accordance with the requirements of ISAE 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information.

The criteria used for the preparation and disclosure of environmental indicators included the applicable provisions of the GRI Standards, as well as the internal methodologies, procedures and reporting practices of Eldik Bank OJSC.

4. Methodology and Procedures

The assurance engagement was performed in accordance with the requirements of ISAE 3000 (Revised), applying a risk-based approach and procedures appropriate for a limited assurance engagement.

5. Key Environmental Indicators Covered by the Assurance Engagement

Based on the procedures performed, the following key environmental indicators covered by the assurance engagement:

Environmental Indicator	2025 Result
Electricity consumption	3 790 457 kWh
Heat energy consumption	649 Gcal
Coal consumption	350 t
Natural gas consumption	24 532 m³
Diesel fuel consumption	82 444 l
Petrol consumption	192 205 l
Direct renewable energy consumption (wood logs)	468 GJ (60 m³)
Water consumption	26 451 m³
Wastewater disposal	20 334 m³
Municipal solid waste generation	2 281 m³
Ash generation	70 t
Waste transferred for recycling/recovery/disposal	2,217 t

In addition, the scope of the assurance engagement included environmental data relating to leased assets, including energy, fuel and water consumption, as well as waste generation.

Due to the absence of primary supporting documentation leased facilities, some of the relevant indicators were estimated using average specific consumption factors. These circumstances taken into account when assessing the sufficiency and quality of the underlying information.

6. Basis for the Assurance Conclusion

SSDC LLP considers that the evidence obtained through the performance of the limited assurance procedures is sufficient and appropriate to provide a basis for this assurance conclusion.

The evidence obtained included documentary evidence supporting the underlying environmental data, the results of interviews and inquiries, analytical procedures, selective testing of data, verification of calculations, and assessment of the traceability of the reported information.

7. Assurance Conclusion

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the environmental indicators of Eldik Bank OJSC for the period from 1 January 2025 to 31 December 2025 have not been prepared, in all material respects, in accordance with the applicable criteria.

In the course of the assurance engagement, nothing has come to our attention that causes us to believe that the underlying environmental data used in the preparation of the environmental indicators contain material misstatements, including data relating to energy and fuel consumption, water consumption and waste, or that there are material deficiencies with respect to the defined reporting boundaries, completeness of coverage and traceability of the data.

8. Limitation of Responsibility and Level of Assurance

This Assurance Statement provided with a limited level of assurance. Based on the procedures performed in accordance with ISAE 3000 (Revised), no material deviations were identified in the information subject to assurance relating to energy consumption, water consumption and waste management.

Accordingly, this assurance conclusion should not be interpreted as providing assurance that all possible errors or misstatements in the environmental indicators or underlying data have been identified. A limited assurance engagement involves fewer procedures than a reasonable assurance engagement and, consequently, provides a lower level of assurance.

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