Sustainable Development Policy of Eldik Bank OJSC

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1. General Provisions

This Sustainable Development Policy of Eldik Bank OJSC (hereinafter referred to as the Policy) has been developed taking into account the provisions of the legislation and strategic priorities of the Kyrgyz Republic, international initiatives, standards and recommendations in the field of sustainable development.

1.2. The Policy reflects the Bank's position with respect to sustainable business development and establishes the Bank's voluntary commitments to promote sustainable development, taking into account commitment to the goals and objectives of the National Development Strategy of the Kyrgyz Republic for 2018–2040, integrates the principles of sustainable development into the Bank's activities and forms the Bank's unified systemic approaches to sustainable development, corporate governance, environmental and social responsibility.

1.3. Obligations in accordance with the Policy will be included in the processes of long-term planning and management decision-making at all levels of the Bank's operational activities.

1.4. The Policy is mandatory for members of the Board of Directors, members of the Management Board and employees of the Bank, regardless of their position and length of service in the Bank. The Bank encourages all employees to contribute to supporting sustainable and inclusive development.

1.5. In addition to this Policy, the Bank may also approve policies and other internal documents of the Bank on individual areas of sustainable development.

1.6. The Policy is a public document that is available to interested parties on the Bank's official website.

2. Basic terms and definitions

Greenhouse gas emissions are the total amount of greenhouse gases emitted into the atmosphere over a given period of time, expressed in tons of CO_2 equivalent.

Discrimination is any illegal restriction or infringement of human rights and freedoms based on individual characteristics, as well as the provision of any advantages depending on circumstances not related to the business qualities of the person.

Stakeholders are individuals and legal entities, as well as groups of such individuals, involved to varying degrees in interactions with the Bank, who influence the Bank's activities and/or are influenced in their decisions and activities by the Bank.

Client – a legal entity or an individual who is served by the Bank.

Climate opportunities – opportunities to generate additional income, competitive advantages and create additional financial products and services related to the impact of climate change and factors on the Bank's activities, as well as related to the Bank's impact on the climate.

Climate risks are risks associated with the impact of climate change and factors on the Bank's activities, as well as risks associated with the Bank's impact on the climate. Such risks may affect the Bank's activities both directly and through its loan portfolio and counterparties.

Counterparty – any legal entity with which the Bank enters into contractual relations, or any individual with whom the Bank enters into contractual relations, with the exception of employment relations.

Responsible banking – the Bank's systematic consideration of the United Nations Sustainable Development Goals, social and environmental aspects in decision-making and strategic planning, the Bank's promotion of ethical and sustainable approaches to effectively respond to strategic and long-term economic, environmental and social challenges and problems, the Bank's implementation of advanced corporate governance and risk management practices, as well as the Bank's positioning of the long-term well-being of its stakeholders and taking into account their interests as a more significant value compared to short-term corporate financial performance.

Human rights are the inalienable rights of every person, based on the recognition of the inherent dignity of the human person, as well as the freedom and equality of all people.

Bank employee – employees of the head office, as well as branches, departments, representative offices of the Bank, who work on the basis of an employment contract concluded with the Bank.

Sustainable development is development in which the Bank manages the impact of its activities on the environment, economy, society and makes decisions taking into account the interests of stakeholders. Sustainable development should meet the needs of the present without compromising the ability of future generations to meet their own needs.

The UN Sustainable Development Goals are global development goals defined in the Declaration "Transforming our world: the 2030 Agenda for Sustainable Development", which was adopted by the United Nations General Assembly resolution No. 70/1 dated September 25, 2015.

ESG – sustainable development factors that are taken into account by the Bank in its activities, namely: environmental factors, including climate factors, social factors and corporate governance factors.

3. Commitment to the UN Sustainable Development Goals

3.1. The Bank strives to ensure commitment at the strategic level to the UN Sustainable Development Goals, which enable the coordination of actions and efforts of businesses, governments and civil society in addressing the most pressing global issues.

3.2. Taking into account the specifics of its activities, the Bank identifies 14 of the 17 priority UN Sustainable Development Goals (Appendix 1).

3.3. In accordance with best practices and international standards, the Bank strives to assess its contribution to the achievement of the focal goals within the framework of the UN Sustainable Development Goals, the results of which are demonstrated in the Bank's annual public non-financial reporting.

3.4. The Bank strives to identify and implement business opportunities that contribute to the achievement of global and national sustainable development goals.

3.5. The Bank seeks to contribute to the implementation of the National Development Strategy of the Kyrgyz Republic for 2018–2040, the implementation of international commitments undertaken by the Kyrgyz Republic in the field of sustainable development, including in the field of low-carbon development.

4. Compliance with the legislation of the Kyrgyz Republic and participation in sustainable development initiatives

4.1. The Bank carries out its activities in strict accordance with the requirements of the legislation of the Kyrgyz Republic.

4.2. The Bank strives to effectively implement industry requirements and recommendations in the field of sustainable development established by the financial regulator and the stock exchange of the Kyrgyz Republic.

4.3. The Bank is improving the compliance system, consisting of elements of corporate culture and values aimed at non-acceptance of illegal actions by Bank employees, regardless of the position they hold.

4.4. The Bank voluntarily takes into account the principles and provisions of priority international associations and standards in the field of sustainable development, including, as a participant in the UN Global Compact, it strictly supports the 10 principles of the UN Global Compact.

4.5. The Bank strives to participate in priority international and national initiatives in the field of sustainable development and responsible banking.

5. Sustainable business practices

5.1. The Bank adheres to the principle of responsible attitude to sustainable development in its activities. Strategic planning in the Bank is based on the desire to achieve a balance between environmental protection, social policy and business development, increasing shareholder value.

5.2. The Bank aims to build a competitive, efficient, transparent business that meets the principles of social and environmental responsibility and contributes to the sustainable development of the Kyrgyz Republic and the regions where the Bank operates.

5.3. The Bank strives to ensure that all companies of the Bank Group adhere to uniform principles of responsible business conduct and business ethics, and makes reasonable efforts to encourage companies of the Bank Group to implement these principles in their activities.

5.4. In its activities, the Bank is guided by the long-term priority of creating economic value for all stakeholders, including through stimulating innovation, customer centricity and improving operational efficiency.

5.5. The Bank strives to prevent and avoid, or if this is not possible, to minimize, adverse direct impacts on the environment and social environment, based on the principle of due diligence.

5.6. The Bank adheres to fair and transparent corporate governance practices and continuously improves them, taking into account the requirements of the legislation of the Kyrgyz Republic and international practices.

5.7. The Bank ensures the involvement of senior management in planning and decision-making in the area of sustainable development and seeks to develop its competencies in this area.

5.8. The Bank, at the level of the Board of Directors, monitors the implementation of development strategies, the effectiveness of management systems and reporting processes.

5.9. The Bank recognizes the importance of environmental, social and governance factors in making financial and operational decisions, including to ensure long-term well-being and quality of life in all regions of its presence.

5.10. The Bank strives to continuously improve the effectiveness of the existing risk management system, including through the integration of significant risks in the area of sustainable development and their systematic management. The Bank's risk management activities are aimed at identifying and assessing risks in various structural divisions and business processes, increasing awareness of risks among both internal and external stakeholders.

5.11. The Bank strives to disseminate and popularize the principles of sustainable development among clients and counterparties.

5.12. The Bank seeks to cooperate with suppliers who demonstrate a commitment to sustainable development principles.

5.13. The Bank reserves the right to include conditions and requirements in the area of sustainable development in contracts with counterparties in order to reduce non-financial risks and form predictable business relationships.

5.1 4. The Bank respects the rights of stakeholders and takes into account their opinions, including promptly responding to requests from stakeholders and concerns they express.

5.15. In order to improve the efficiency and effectiveness of activities in the area of sustainable development, the Bank strives to formulate appropriate indicators (key performance indicators) for employees.

5.16. The Bank is working to improve the financial literacy of its clients and the population of the regions where it operates.

5.17. In the process of digital transformation, the Bank intends to actively develop financial innovations and digital solutions, including to expand financial inclusion and reduce the impact on the climate.

5.18. The Bank's activities in the area of sustainable development are aimed at taking into account the interests of stakeholders and creating long-term value.

6. Responsible financing

6.1. The Bank's responsibility as a lender and provider of capital is to effectively manage the loan portfolio in the interests of creating shared value for the shareholder and a wide range of stakeholders over the long term.

6.2. The Bank aims to increase the availability of its financial products and services for the population and businesses of the Kyrgyz Republic, including seeking to expand financing for microbusiness, small and medium-sized businesses.

6.3. The Bank is interested in participating in the formation of a low-carbon economy through the development of green financing instruments, including the provision of green loans and the issuance of green bonds, and the promotion of sustainable banking products.

6.4. The Bank is interested in expanding its participation in government economic support programs aimed at expanding green and social lending.

6.5. The Bank integrates the environmental and social risk management system of borrowers into the overall borrower assessment system as an integral part of the due diligence process in order to improve the long-term sustainability of the loan portfolio.

6.6. The Bank does not provide financing for activities specified in the List of Excluded Activities approved by the Environmental and Social Policy of Eldik Bank OJSC. This list is applied within the framework of the lending and environmental and social risk management (ESRM) processes. In the event of discrepancies, the List of Excluded Activities established by the Environmental and Social Policy of Eldik Bank OJSC applies.

6.7. The Bank is interested in developing international partnerships in the field of responsible financing aimed at achieving the UN Sustainable Development Goals.

7. Development of human capital

7.1. The Bank is guided by the principle of the inviolability of human rights, dignity and freedoms, and strives to ensure their proper observance and protection.

7.2. The Bank demonstrates zero tolerance towards any form of discrimination and advocates for equal rights regardless of individual characteristics. All forms of harassment, bullying and violence in the workplace, including verbal, physical and psychological, are prohibited.

7.3. The Bank considers the provision of decent working conditions, professional and personal growth, maintaining the health of employees, and developing employee loyalty to the interests of the Bank as a long-term strategic priority.

7.4 The Bank provides opportunities for training and professional development of employees and believes that training in the area of sustainable development is important for employees to acquire the skills necessary to perform their assigned responsibilities.

7.5. The Bank confirms its commitment to maintaining a culture of safe working conditions for employees, improving the professional level of employees in terms of compliance with safety requirements, identifying safety risks in the workplace and eliminating them.

7.6. The Bank highly values the opinions of employees and strives to take into account feedback received from employees when making decisions.

7.7. The Bank strives to popularize the need to ensure decent working conditions and develop human capital among its counterparties.

8. Environmental responsibility and reduction of negative climate impact

8.1. Minimizing the impact on the environment, improving the quality of the environment, including through effective management of environmental risks in lending to clients, are a long-term priority for the Bank in the area of sustainable development.

8.2. The Bank is focused on promoting a closed-loop economy, reasonable and efficient use of natural and non-renewable resources, including through energy-saving technologies, digitalization of internal business processes, electronic document management, and separate waste collection. The Bank strives to implement reasonable measures aimed at reducing the consumption of resources, including water, electricity, heat, fuel, plastic, and paper.

8.3. The Bank aims to develop a high level of responsibility and competence of employees in the environmental sphere, as well as to stimulate the personal contribution of employees to the effectiveness of the environmental and climate management system in the Bank.

8.4. The Bank strives to inform employees about the concept of a circular economy and resource efficiency , the principles of separate waste collection, as well as climate change issues.

8.5 The Bank recognizes that climate change is a serious long-term issue with far-reaching impacts on the global economy, the environment and human well-being.

8.6. The Bank positions assistance in fulfilling the international obligations of the Kyrgyz Republic in the field of decarbonization and achieving carbon neutrality, managing its own climate risks and opportunities related to the climate, reducing the negative impact of the Bank and its financial activities on the climate as an important task, which is implemented through the implementation of measures and initiatives in the following areas:

- Organizing the Bank's greenhouse gas emission monitoring and management system in accordance with international and national standards.
- Organizing a system for monitoring and managing the Bank’s financed issues in the process of lending to clients.

- Implementation of annual reporting practices in accordance with international standards and recommendations in the field of climate-related information disclosure, such as IFRS Standard S2 “Climate-related Disclosures” and the Task Force recommendations Force on Climate-related Financial Disclosures .
- Reforming the Bank's corporate governance framework to properly manage material climate-related risks and opportunities.
- Expanding financing for companies and projects that have a positive impact on the climate, including in accordance with the Green Taxonomy approved in the Kyrgyz Republic for green projects to be financed through green bonds and green loans.
- Raising awareness and competence of the Bank's employees on issues related to the climate agenda.
- Analysis and implementation of opportunities to reduce the Bank's greenhouse gas emissions.
- Proper compliance with the requirements of the legislation, financial regulator and stock exchange of the Kyrgyz Republic in the field of climate-related risks and opportunities management.

8.7. The Bank intends to develop a corporate climate strategy to effectively manage significant climate-related risks and opportunities. The Bank takes into account that the digitalization of business processes, financial services and products allows for an additional contribution to the low-carbon development of the Bank, its clients and counterparties.

8.8. The Bank welcomes the transition of corporate clients and counterparties to low-carbon development practices, climate reporting and regular assessment of greenhouse gas emissions based on international approaches.

8.9 The Bank also expects corporate clients and counterparties to act responsibly in their activities that may have a significant impact on areas of national or international biodiversity value.

9 . Support of regions of presence

9.1. The Bank strives to adhere to the principle of responsibility for the socio-economic situation in the regions of its presence, including through ensuring employment, providing various financial services and products for the population and businesses in the regions of its presence.

9.2. The Bank strives to maintain an effective dialogue with local communities and authorities in the regions where it operates.

9.3. The Bank does not allow the implementation of social investment programs that support illegal or dangerous activities that are contrary to the business ethics and values of the Bank.

10. Sustainable development policies reporting

10.1. The Bank considers the availability of information to stakeholders as an important element of ensuring interaction with them.

10.2. The Bank strives to disclose information about its activities and decisions taken in order to inform interested parties as fully as possible, guaranteeing its reliability , ensuring a reasonable balance between openness and compliance with the Bank’s commercial interests, and observing the confidentiality regime with respect to insider information.

10.3. The Bank is interested in informing stakeholders about the results of its activities in the field of sustainable development by publishing annual non-financial reports in accordance with international standards of information disclosure, the requirements of the legislation of the Kyrgyz Republic, the National Bank of the Kyrgyz Republic and the stock exchange of the Kyrgyz Republic.

10.4. The Sustainable Development Report may be prepared as a separate public document or included in the Bank’s integrated annual report.

10.5. The Bank shall ensure timely publication of the sustainable development report on the corporate website for all interested parties to become familiar with.

10.6. The Bank strives to provide stakeholders with material information in a volume that allows them to form an idea of the non-financial results, plans and intentions of the Bank for the reporting period, problems and mechanisms for solving them, without at the same time avoiding the disclosure of information of a negative nature. The Bank also focuses on the comparability of the disclosed information on the results of its activities with other organizations.

10.7. The Bank intends to improve the quality of its sustainable development reports, including by improving the process of collecting, monitoring, and analyzing information and data on the Bank’s activities and its impact on stakeholders, as well as by introducing new standards and practices for disclosing non-financial information.

10.8. In addition to publishing non-financial reports, the Bank maintains interaction with stakeholders by providing relevant and reliable information within the framework of international ratings and scoring of environmental, social and governance factors .

11. Sustainable Development Management System

11.1. The Board of Directors exercises control over the Bank's activities in the area of sustainable development, approves the Bank's strategies, codes and policies in the area of sustainable development, including approval of this Policy. The Board of Directors of the Bank determines priority areas, goals and main principles in the area of sustainable development, integrates them into the corporate business strategy, as well as into the risk management system, and reviews reports on risk management in the area of sustainable development.
11.2. The Sustainable Development Committee is an advisory body to the Board of Directors and assists the Board of Directors in considering issues related to sustainable development, the ESG agenda, environmental and social risks, sustainable financing, and non-financial reporting. The Committee considers relevant issues within the scope of its authority defined by the Bank's internal documents and develops recommendations and proposals for consideration by the Board of Directors.
11.3. The Management Board ensures the implementation of the corporate strategy, key internal documents of the Bank and decisions of the Board of Directors in the area of sustainable development, including this Policy, carries out general management and planning of the Bank's activities in the area of sustainable development, and also monitors the implementation of roadmaps and action plans in the area of sustainable development.
11.4. The Internal Audit Department ensures regular review and assessment of the effectiveness of systems and processes for managing the sustainable development agenda, including risk management, and assists the Board of Directors in improving the effectiveness of sustainable development management.
11.5. The Risk Management Department assesses and monitors risks in the area of sustainable development and participates in the assessment of environmental and social risks of borrowers.
11.6. The Department for Sustainable Development (ESG) is the structural unit that owns this Policy. It coordinates the activities of the Bank's structural units in the area of sustainable development, provides methodological support on ESG issues, participates in the development and implementation of measures in the area of sustainable development, and ensures the preparation of the Bank's non-financial reporting.
11.7 The implementation of the Policy and execution of approved measures in the field of sustainable development within the framework of their competencies and tasks is assigned to the responsible structural divisions of the Bank, including providing support to the Department of Project Tasks and Environmental, Social and Management Factors in the implementation of the provisions of this Policy, as well as the timely and accurate provision of detailed information and statistical indicators to the structural division responsible for the formation of the Bank's annual non-financial reporting.

12. Final Provisions

12.1. This Policy shall enter into force upon approval by the Bank's Board of Directors and shall be mandatory for all Bank divisions and Bank officials involved in the process described.
12.2. If, as a result of changes in the current legislation of the Kyrgyz Republic, individual provisions of this Policy conflict with them, then the provisions of the legislation of the Kyrgyz Republic shall apply until the corresponding changes are made to the Policy.
12.3. The heads of the Bank's divisions are responsible for ensuring that employees are promptly familiarized with, study, and understand the procedures for applying and using this Policy.
12.4. This Policy is subject to review by the Sustainable Development Goals (ESG) Department at least annually, as well as unscheduled upon the identification of new risks or vulnerabilities, based on the results of internal and external audits, following security incidents, and in other cases requiring updating the Policy.
12.5. If the Bank's organizational structure changes, the functions of the divisions covered by this document will be performed by the divisions to which these functions will be transferred in accordance with the new organizational structure.
12.6. Issues not regulated by this Policy are governed by the current legislation of the Kyrgyz Republic and regulatory legal acts, decisions of the Bank's Board of Directors, and other internal documents of the Bank.

Priority UN Sustainable Development Goals for Eldik Bank OJSC

1 ELIMINATING POVERTY **End poverty in all its forms everywhere**	2 ELIMINATING STARVATION **End hunger, achieve food security and improved nutrition and promote sustainable agriculture**	3 GOOD HEALTH AND WELL-BEING **Ensuring healthy lives and promoting well-being for all at all ages**	4 QUALITY EDUCATION **Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all**	5 GENDER EQUALITY **Achieving gender equality and empowering all women and girls**	7 AFFORDABLE ECO ENERGY **Ensuring universal access to affordable, reliable, sustainable and modern energy for all**	8 DECENT WORK AND ECONOMIC GROWTH **Promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all**
Tasks: 1.4 Ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance	Tasks: 2.3 Double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and agricultural inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment. 2.4 Ensure sustainable food production systems and implement agricultural practices that are more resilient, more productive and increase production, that maintain ecosystems, that strengthen the capacity to adapt to climate change, extreme weather events, droughts, floods and other	Tasks: 3.4 Reduce premature mortality from noncommunicable diseases through prevention and treatment and promote mental health and well-being. 3.8 Achieve universal health coverage, access to quality essential health-care services, medicines and vaccines for all.	Tasks: 4.4 Increase the number of young people and adults with in-demand skills for employment and decent work.	Tasks: 5.1 Eliminate everywhere all forms of gender discrimination. 5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.	Tasks: 7.2 Increase the share of energy produced from renewable sources in the global energy balance. 7.3 Increase the global rate of improvement in energy efficiency.	Tasks: 8.2 Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including a focus on high-value-added and labour-intensive sectors. 8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium-sized enterprises, including through access to financial services. 8.5 Achieve full and productive employment and decent work for all women and men, including young people and persons

	disasters, and that progressively improve land and soil quality.					with disabilities, and equal pay for work of equal value. 8.7 Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms. 8.8 Protect labour rights and promote safe and secure working conditions for all workers. 8.10 Strengthen the capacity of domestic financial institutions to promote and expand access to banking, insurance and financial services for all.
Bank deposit: Financing of retail clients, micro and small businesses, including on preferential terms. Implement measures, including digital solutions, to expand access of vulnerable groups to financial services and products, including in remote areas. Implementation of measures to improve the financial literacy of the Bank's clients and the population.	Bank deposit: Financing for rural clients and agro-industrial micro and small businesses. Financing green and sustainable projects in agriculture.	Bank deposit: Ensuring employee safety in the workplace, implementing internal standards and conducting occupational safety training. Providing employees with free access to medical services, implementing support measures (voluntary medical insurance, etc.). Implementation of measures to promote a healthy lifestyle (sports events, etc.)	Bank deposit: Training and professional development of employees. Employment of young specialists. Cooperation with educational institutions.	Bank deposit: Ensuring equal career development opportunities for men and women. Equal pay for men and women for work of equal value. Increasing the proportion of women in management bodies and personnel structure. Financing women's business.	Bank deposit: Financing projects and activities related to renewable energy and energy efficiency. Improving the energy efficiency of the Bank's own activities and operations.	Bank deposit: Creation of jobs with decent working conditions and employment in the regions where the Bank operates. Compliance with labor legislation of the Kyrgyz Republic, prevention of forced labor and child labor. Respect for human rights in the Bank's operations and its interactions with stakeholders, and prevention of any forms of discrimination and

						harassment in the workplace. Ensuring equal career development opportunities for men and women. Equal pay for men and women for work of equal value. Financial products and services aimed at expanding financial inclusion. Providing digital financial services and products. Financing of micro, small and medium businesses. Lending to the real sector of the economy.
9 INDUSTRIALIZATION, INNOVATION AND INFRASTRUCTURE **Building resilient infrastructure, promoting inclusive and sustainable industrialization and innovation**	10 REDUCING INEQUALITY **Reducing inequality within and between countries**	11 SUSTAINABLE CITIES AND COMMUNITIES **Ensuring cities and communities are inclusive, safe, resilient and sustainable**	12 SUSTAINABLE CONSUMPTION AND PRODUCTION **Ensuring the transition to sustainable consumption and production patterns**	13 COMBAT CLIMATE CHANGE **Taking urgent action to combat climate change and its impacts**	16 PEACE, JUSTICE AND EFFECTIVE INSTITUTIONS **Promoting peaceful and inclusive societies for sustainable development, ensuring access to justice for all and building effective, accountable and inclusive institutions at all levels**	17 PARTNERSHIP FOR SUSTAINABLE DEVELOPMENT **Strengthening the means of implementation and revitalizing the Global Partnership for Sustainable Development**
Tasks: 9.1 Develop sustainable infrastructure to support economic development and human well-being, with a	Tasks: 10.1 Gradually achieve and maintain income growth of the bottom 40 percent of the	Tasks: 11.1 Ensure access for all to adequate, safe and affordable housing and	Tasks: 12.4 Achieve the environmentally sound management of chemicals and all wastes throughout	Tasks: 13.1 Strengthen resilience and adaptive capacity to climate-related hazards and	Tasks: 16.4 Significantly reduce illicit financial and arms flows, intensify efforts to locate and return stolen	Tasks: 17.1 Strengthen the mobilization of resources from domestic sources, including through

focus on affordable and equitable access for all. 9.3 Expand the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and strengthen their integration into value chains and markets. 9.4 Modernize infrastructure and refurbish industries to make them sustainable through increased resource efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities.	population at a level above the national average. 10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and measures in this regard.	basic services and upgrade slums. 11.2 Ensure access to safe, affordable, accessible and sustainable transport systems for all, by improving road safety, in particular by expanding the use of public transport, paying particular attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons. 11.6 Reduce the negative per capita environmental impact of cities, including through paying particular attention to air quality and municipal and other waste management.	their life cycle and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment. 12.5 Reduce waste generation through prevention, reduction, recycling and reuse.	natural disasters in all countries. 13.2 Integrate climate change responses into national policies, strategies and planning.	assets and combat all forms of organised crime. 16.5 Significantly reduce the scale of corruption and bribery in all their forms.	international support to developing countries, in order to improve national capacity for tax and other revenue collection. 17.11 Substantially increase developing countries' exports, in particular with a view to doubling the least developed countries' share of world exports by 2020. 17.16 Strengthen the Global Partnership for Sustainable Development to support the achievement of the Sustainable Development Goals in all countries.
Bank deposit: Financing of micro, small and medium businesses. Financing of industrial enterprises. Financing green and sustainable projects. Financing the development and modernization of infrastructure facilities.	Bank deposit: Creation of jobs with decent working conditions and employment in the regions where the Bank operates. Respect for human rights in the Bank's operations and its interactions with stakeholders, and prevention of any forms of discrimination and harassment in the workplace. Financing micro, small and medium businesses, corporate clients, allowing	Bank deposit: Mortgage lending to improve living conditions, purchase comfortable and safe housing. Financing projects and activities aimed at reducing environmental risks (including green transport, waste management), decarbonization and reducing negative climate impacts. Reducing the negative environmental impact of the Bank’s facilities and	Bank deposit: Implementation of separate waste collection, as well as increasing the share of waste sent for recycling and disposal. Raising awareness among Bank employees on sustainable waste management issues.	Bank deposit: Taking into account the priorities and commitments of the Kyrgyz Republic in the field of climate and achieving carbon neutrality within the framework of strategic planning. Financing projects and activities aimed at decarbonization and reducing negative climate impacts. Implementation of climate impact management practices at the corporate level, including annual	Bank deposit: Compliance with anti-corruption legislation, combating corruption based on the principle of zero tolerance. Implementation by the Bank of systemic measures in the field of AML/CFT. Regular training of employees on AML/CFT and anti-corruption issues.	Bank deposit: Participation and support of national and international initiatives in the field of sustainable development. Timely and full payment of taxes and other payments, compliance with the tax legislation of the Kyrgyz Republic. Financing of micro, small and medium businesses, corporate clients, including those focused on the export of goods and services. Provision by the Bank to interested parties of timely

	to increase income and employment opportunities for the population.	infrastructure on the environment.		assessment of greenhouse gas emissions in accordance with international standards; identification and assessment of climate-related risks and opportunities, and their integration into the Bank's activities. Annual reporting in accordance with international standards of climate information disclosure.		and complete information on its activities.