



SSDC LLP



KZ.V.01.E1491  
VALIDATION &  
VERIFICATION

Greenhouse Gas Validation and Verification Authority  
Accreditation certificate No. KZ . V .01. E 1491, until December 30, 2027.  
Legal address: RK, 010000, Astana, Kunaeva str. 12/1

Verification opinion statement

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### Verification opinion statement

Greenhouse Gas Inventory Report for the 2024 calendar year

**Eldik Bank OJSC**

Kyrgyz Republic, Bishkek, Moskovskaya str. 80/1

verified by the verification body SSDC LLP in accordance with the requirements of standard :

ISO 14064-3-2019

For compliance

Greenhouse Gas Protocol (GHG Protocol) - WRI/WBCSD

The assurance was provided at a limited level of assurance without determining a materiality threshold.

Types of GHG emissions	Tons of CO <sub>2</sub> e
Direct emissions (Scope 1)	
<b>GHG emissions</b>	<b>1,410.81</b>
Indirect emissions (Scope 2)	
<b>GHG emissions</b>	<b>944.76</b>
Indirect emissions (Scope 3)	
<b>GHG emissions</b>	<b>24,462.81</b>
Total GHG emissions	
<b>GHG emissions</b>	<b>26,818.38</b>

Signatures:

**Zhangazak A.**  
Lead Verifier  
on behalf of SSDC LLP



Date: 29.09.2025

**Maksut A.**  
Director of SSDC LLP

Date: 29.09.2025

**Registration number: SSDC-0239-IIM**

This Opinion is not valid without the complete Assurance Statement on pages 2–4, which forms an integral annex.

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## Verification opinion statement for Eldik Bank OJSC

### Contractual Terms

This Verification opinion has been prepared for **Eldik Bank OJSC**.

SSDC LLP was authorized to verify the 2024 Greenhouse Gas (GHG) Emissions Report. The Report contains the quantification of greenhouse gas emissions of **Eldik Bank OJSC** in accordance with the following legislative requirements:

- Law of the Kyrgyz Republic No. 71 of May 25, 2007 “On State Regulation and Policy in the Field of Greenhouse Gas Emissions and Removals”;
- Greenhouse Gas Protocol (GHG Protocol).

The GHG Emissions Report covers direct emissions (Scope 1): from sources owned or controlled by the organization, including GHG emissions from stationary fuel combustion, mobile fuel combustion, and fugitive emissions from industrial or household equipment (e.g., refrigerant leakage from stationary air-conditioning systems); indirect emissions (Scope 2): from purchased electricity and heat for owned and leased facilities; and indirect emissions (Scope 3): resulting from purchased goods and services, capital goods, fuel- and energy-related activities, business travel, and employee commuting. The preparation of Eldik Bank OJSC’s GHG Emissions Report was based on the operational control approach.

### Management Responsibility

**The management of Eldik Bank OJSC** is responsible for the preparation of the Greenhouse Gas Emissions Report, for the implementation of appropriate control over the collection of data and information. The responsibility of SSDC LLP was to ensure the assurance of greenhouse gas emissions in accordance with the contractual terms with the company **Eldik Bank OJSC**. The Greenhouse Gas Emissions Report has been approved by the Management of **Eldik Bank OJSC** and remains its property.

### Verification Approach of SSDC LLP

The verification by SSDC LLP was conducted in accordance with the principles and requirements of ISO 14064-3:2019 “Greenhouse gases — Part 3: Specification with guidance for the verification and validation of greenhouse gas statements”, with a *limited level of assurance* of the data and information presented in the Greenhouse Gas Emissions Report. The Report was prepared in line with the requirements of the Greenhouse Gas Protocol (GHG Protocol) and the applicable environmental legislation on the regulation of greenhouse gas emissions. For the purpose of forming the Verification Statement on the 2024 GHG Emissions Report, the following procedures were selectively undertaken:

- desk review of reporting documentation and examination of processes related to the management of GHG emissions data and information;
- interviews with key personnel responsible for the management of GHG emissions data and information;
- verification of historical data and information related to direct and indirect GHG emissions for the 2024 calendar year.



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### Level of Assurance and Materiality

This Verification Opinion has been formed on the basis of a limited level of assurance, without the application of a defined materiality threshold.

### SSDC LLP Conclusion:

Based on the approaches applied by SSDC LLP, the total amount of direct and indirect greenhouse gas emissions for 2024, as reported in the Greenhouse Gas Emissions Report, has been **correctly calculated** and prepared in accordance with the legislative requirements of the Kyrgyz Republic and the requirements of the Greenhouse Gas Protocol (GHG Protocol).

Signatures:

**Zhangazak A. M.**

Lead Verifier  
on behalf of SSDC LLP

Date: 29.09.2025

**Bakisheva R. M.**

Independent Reviewer  
on behalf of SSDC LLP

Date: 29.09.2025

Registration number: **SSDC-0239-IIM**



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Table 1. Total emissions reported in the 2024 Greenhouse Gas Emissions Report

	CO2, tons	CH4, tons	N2O tons	HFC tons	Total GHG emissions, tCO2eq
<b>Direct GHG emissions (Scope 1)</b>	<b>1,382.03</b>	<b>0.17</b>	<b>0.11</b>	<b>0.01</b>	<b>1,410.81</b>
Stationary combustion of fuel	702.4	0.07	0.01		706.24
Mobile fuel combustion	679.6	0.1	0.1		679.64
Air conditioning				0.01	24.93
<b>Indirect energy GHG emissions (Scope 2)</b>	<b>944.76</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>944.76</b>
Electricity consumption	519.94				519.94
Heat consumption	424.82				424.82
<b>Indirect GHG emissions (Scope 3)</b>	<b>24,462.81</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24,462.81</b>
Category 1: Purchased goods and services	20,457.23				20,457.23
Category 2: Capital goods	3,152.32				3,152.32
Category 3: Fuel- and energy-related activities (not included in Scope 1 or 2)	417.29				417.29
Category 5: Waste generated in operations	148.82				148.82
Category 6: Business travel	89.47				89.47
Category 7: Employee commuting	197.69				197.69
<b>Total GHG emissions (scope 1+ scope 2+ scope 3)</b>	<b>26,818.38</b>	<b>0.17</b>	<b>0.11</b>	<b>0.01</b>	<b>26,818.38</b>

**In 2024, the carbon footprint was:**

- (i) GHG emissions (Scopes 1, 2, and 3) per employee: 11.84 tCO2e/employee**
- (ii) GHG emissions (Scopes 1, 2, and 3) per 1 m<sup>2</sup> of area: 0.87 tCO2e/m<sup>2</sup>**