
 <p>SSDC LLP</p>	 <p>KZ.V.01.E1491 VALIDATION & VERIFICATION</p>	
	<p>Greenhouse Gas Validation and Verification Authority Accreditation certificate No. KZ . V .01. E 1491, until December 30, 2027. Legal address: 6-02, 12/1 Konayev str., Astana, RK, 010000</p>	
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Verification opinion statement

Greenhouse Gas Inventory Report for the 2023 calendar year
Eldik Bank OJSC
Kyrgyz Republic, Bishkek, 80/1 Moskovskaya str.

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

ISO 14064-3-2019

For compliance
Greenhouse Gas Protocol (GHG Protocol) - WRI/WBCSD

The assurance was made on a limited assurance level basis without determining the level of materiality.

Types of GHG emissions	Tons of CO ₂ e
Direct emissions (Scope 1)	
GHG emissions	4112,42
Indirect emissions (Scope 2)	
GHG emissions	501,55
Indirect emissions (Scope 3)	
GHG emissions	476,53
Total GHG emissions	
GHG emissions	5090,50

Signatures:

Date: 20.12.2024

Zhangazak A.
Lead Verifier
on behalf of SSDC LLP



Signature:

Maksut A.
Director of SSDC LLP

Date: 20.12.2024

Registration number: SSDC-0196-IIM

This Conclusion is not valid without a full description of the Statement of Assurance on pages 2-4, which are an appendix.

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Verification opinion statement for Eldik Bank OJSC

Contract terms

This Assurance Statement was prepared for the **Eldik Bank OJSC**.

SSDC LLP has been authorized to verify the GHG Emissions Report for **2023**. The report contains a quantitative determination of greenhouse gases of **Eldik Bank OJSC** in accordance with legal requirements, namely:

- Environmental Code of the Kyrgyz Republic, in terms of regulating GHG emissions;
- Law of the Kyrgyz Republic of May 25, 2007 No. 71 “On state regulation and policy in the field of emission and absorption of GHG”;
- Greenhouse Gas Protocol (GHG Protocol)

The greenhouse gas emissions report contains direct emissions (Scope 1) (from fuel combustion on equipment located directly at the facilities, as well as fugitive greenhouse gas emissions from industrial or household equipment (for example, refrigerant leaks from stationary air conditioning systems), greenhouse gas emissions from mobile sources that are owned), indirect emissions (Scope 2) (from electricity and heat consumption) and indirect emissions (Scope 3) (from employee business trips and their home-office transportation, waste disposal and incineration, drinking water and paper consumption). When preparing the greenhouse gas emissions report of Eldik Bank OJSC, the approach based on operational control was used.

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.

Approach to verification of SSDC LLP

Verification of **SSDC LLP** was carried out in accordance with the principles and requirements of ST RK ISO14064–3-2019 “ Requirements and Guidelines for Verification and Validation of Greenhouse Gas-Related Assertions ” with a “*limited level of assurance*” of the submitted data and information presented in the Greenhouse Gas Emissions Report prepared in accordance with the requirements of the GHG Protocol standard and the requirements of environmental legislation in terms of regulating greenhouse gas emissions.

In order to formulate the Conclusion on the Verification of the Greenhouse Gas Emissions Report for **2023**, the following types of work were undertaken selectively:

- Conducting desktop audits of reporting documentation and reviewing processes related to the management of GHG emissions data and information;
- Interviews with key personnel responsible for managing GHG emissions data and information;
- Verification of historical data and information related to direct and indirect greenhouse gas emissions for the calendar year 2023.

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Assurance level and materiality level

The Expert Opinion is formed on the basis of a “limited level of assurance” without determining the level of materiality.

Conclusion of SSDC LLP:

Based on the approaches of **SSDC LLP**, the total amount of direct and indirect greenhouse gas emissions for the 2023 calendar year in the Greenhouse Gas Emissions Report is calculated **correctly** and was prepared in accordance with the legislative requirements of the Kyrgyz Republic and the requirements of the GHG Protocol.

Signatures:

Date: 20.12.2024

Zhangazak A.
 Lead Verifier
 on behalf of SSDC LLP



Signature:

Date: 20.12.2024

Maksut A.
 Director of SSDC LLP



Registration number: SSDC-0196-IIM



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Table 1. Total emissions reported in the 2023 Greenhouse Gas Emissions Report

	CO2, tons	CH4, tons	N2O tons	HFC tons	Total GHG emissions, tCO2eq
Direct GHG emissions (Scope 1)	1360,77	1,29	0,052	1,41	4112,42
Stationary combustion of fuel	778,56	1,26	0,007		815,71
Mobile fuel combustion	582,21	0,03	0,045		594,98
Air conditioning				1,41	2701,73
Indirect energy GHG emissions (Scope 2)	501,55	0	0	0	501,55
Electricity consumption	315,25				315,25
Heat consumption	186,30				186,30
Indirect GHG emissions (Scope 3)	469,83	0,03	0,224	0	476,53
Category 1: Indirect greenhouse gas emissions associated with the use of office paper	80,50				80,50
Category 1: Indirect greenhouse gas emissions associated with bottled drinking water	10,39				10,39
Category 5: Indirect greenhouse gas emissions associated with off-site waste disposal	0,46				0,46
Category 5: Indirect greenhouse gas emissions associated with off-site waste incineration	12,31		0,000456		12,43
Category 6: Indirect greenhouse gas emissions associated with employee travel	86,48				86,48
Category 7: Indirect greenhouse gas emissions associated with home-office travel	279,69	0,03	0,022		286,27
Total GHG emissions (scope 1+ scope 2+ scope 3)	2332,15	1,32	0,27	1,41	5090,50

In 2023, the carbon footprint was:

- (i) $5090,50 \text{ tCO}_2\text{-eq} / 2055 = 2,477 \text{ tCO}_2\text{-eq/employee}$
- (ii) $5090,50 \text{ tCO}_2\text{-eq} / 21\,854,36 \text{ m}^2 = 0,233 \text{ tCO}_2\text{-eq/m}^2$