



SSDC LLP

Verification report



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: 6-02, 12/1 Konayev str., Astana, 010000, RoK

SSDC-F-04
(SSDC-MAN-01, SSDC-PR-01, SSDC-PR-06, SSDC-PR-07, SSDC-WI-01)



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VERIFICATION REPORT OF GHG INVENTORY REPORT 2023

For the company:

Eldik Bank OJSC
Report No. SSDC-0246-OB

Version 01
SSDC LLP

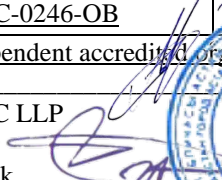

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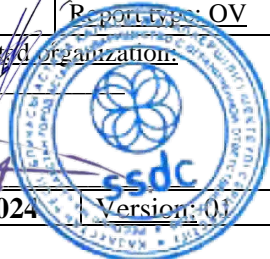
Confirmation of the GHG inventory report



Customer: Eldik Bank OJSC	Customer contact person: Aijan Kariyeva, Head of BDD +996 550 506 590	SSDC LLP 6-02, 12/1 Konayev str., Astana, 010000 tel.: +7 702 999 88 55
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Resume:
The company SSDC LLP performed audit and verification of the GHG emissions inventory report for **Eldik Bank OJSC** for **2023**.
SSDC LLP performed audit and verification of the GHG emissions inventory report based on the specified criteria contained in such documents as: the Environmental Code of the Kyrgyz Republic, in terms of regulating GHG emissions, the 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", the GHG Protocol and other regulatory documents.
Verification includes an assessment of: compliance of the GHG inventory report with the established form and other requirements; compliance of the inventory report, its structure and quality with the established requirements; assessment of the reliability, presence of errors, inaccuracies and omissions in the customer's GHG statement. SSDC LLP's approach to confirming the GHG inventory report is based on an understanding of the risks associated with reporting GHG emissions data and controls measures to prevent them. SSDC LLP planned and carried out the confirmation process by obtaining evidence and other information and explanations in order to provide reasonable guarantees that the specified GHG emissions information complies with the approaches and methods of monitoring, methodological support, quality control procedures, distribution of responsibilities and authorities and other criteria. Based on the verification results, changes were made to the GHG Inventory Report and the GHG Inventory Report in the version dated **18.12.2024 was submitted**. When preparing the GHG emissions report of Eldik Bank OJSC, an approach based on *operational control was used*.
In our opinion, the GHG Inventory Report in the version dated **18.12.2024 of Eldik Bank OJSC for 2023** correctly reflects the data and information on direct (Scope 1) and indirect emissions (Scope 2 and Scope 3) of GHG, does not contain significant errors, inaccuracies and omissions and is reliable for the adopted **limited** level of assurance, without determining the level of materiality. The report has been prepared in accordance with the established requirements and criteria in force in the Kyrgyz Republic and existing international practice.
Eldik Bank OJSC for **2023 are confirmed** in amount of:
Total emissions Scope 1+2+3:
5090.50 tons of total GHG emissions in carbon dioxide equivalent.
Direct emissions for Scope 1 were:
4112.42 tons of total GHG emissions in carbon dioxide equivalent
Indirect emissions of Scope 2 amounted to
501.55 tons of total GHG emissions in carbon dioxide equivalent
Indirect emissions of Scope 3 amounted to
476.53 tons of total GHG emissions in carbon dioxide equivalent

In 2023, the carbon footprint was:
(i) $5090.50 \text{ tCO}_2\text{eq} / 2055 = 2.477 \text{ tCO}_2\text{eq/employee}$
(ii) $5090.50 \text{ t CO}_2\text{-eq} / 21,854.36 \text{ m}^2 = 0.233 \text{ tCO}_2\text{-eq/m}^2$



Report No: SSDC-0246-OB	Report type: OV				
Head of an independent accredited organization: Aida Maksut Director of SSDC LLP		<input checked="" type="checkbox"/>	Do not distribute without the customer's permission		
Lead Verifier: Almaz Zhangazak		<input type="checkbox"/>	Limited distribution		
Date of this version: 20.12.2024	Version: 01	<input type="checkbox"/>	Unlimited distribution		



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1. INTRODUCTION

Eldik Bank OJSC has authorized SSDC LLP to carry out actions aimed at verification of GHG emissions inventory report for 2023 in accordance with the requirements of the GHG Protocol, environmental legislation in terms of regulating GHG emissions. This report contains the results of such confirmation and conclusions regarding the GHG inventory report for **Eldik Bank OJSC** for **2023**.

1.1 Purpose

Verification of the GHG inventory report is an independent check by an accredited independent organization of the compliance of the GHG inventory report with the requirements for these documents established in the Kyrgyz Republic.

The purpose of the verification of the GHG inventory report is to establish its compliance with the requirements of the GHG Protocol, approved national and international methodologies; to assess the completeness, reliability and quality of data and information on GHG, to assess deviations compared to previous periods of information on GHG, to assess monitoring and control tools.

The purpose of this work was to verify the GHG emissions inventory report of **Eldik Bank OJSC** for **2023**. The work was carried out in order to obtain an expert opinion (professional opinion) of the GHG Inventory Report **with limited** level of assurance.



SSDC LLP is an accredited independent organization conducting verification and validation activities on GHG in accordance with the Accreditation Certificate No. KZ.V. 01.E 1491 issued by the National Accreditation Center on 30.12.2022 valid until 30.12.2027.

1.2 Acknowledgment area

The confirmation area for Eldik Bank OJSC is the assessment:

- Compliance of the GHG inventory report with the established form and other requirements;
- The reliability, completeness and significance of data and information on GHG emissions;
- Reliability, completeness and significance of data for the reporting period;
- The correctness of the calculations made and the validity of the application of quantitative methods for calculating GHG emissions;
- Means of monitoring and control of GHG emissions.

An operational control approach was used in the consolidation of carbon footprint data. Verification of the GHG inventory report is not carried out for the purpose of providing advice to the Customer. However, any discrepancies identified and requests for their elimination may be used to improve the GHG inventory report.

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1.3 Customer data

The customer's detailed information is given below:

Customer name:	Eldik Bank OJSC
Installation:	Eldik Bank OJSC
Legal address of the customer:	Kyrgyz Republic, Bishkek, 80/1 Moskovskaya str.
Sector of activity:	<u>Banking activities</u>

For the purposes of the report, the operational control approach was used, and the organization's reporting boundaries include the following GHG emissions:

Direct emissions (Scope 1) from owned and leased sources include GHG emissions from fuel combustion in equipment located directly on Eldik Bank's premises, as well as fugitive GHG emissions from industrial or domestic equipment (e. g. refrigerant leaks from stationary air conditioning systems). GHG emissions from mobile sources owned by Eldik Bank.

Indirect emissions (Scope 2) from purchased electricity and heat energy for properties owned and leased by Eldik Bank.

Indirect emissions (Scope 3) indirect emissions generated as a result of employee business trips and their movement from home to office, as well as the burial and incineration of waste transferred to a third party organization and the accounting of drinking water in the office, paper.

2. METHODOLOGY

The verification process was carried out using the internal procedures of SSDC LLP. In order to ensure transparency and objectivity of the verification process of the GHG inventory report, a verification protocol for the GHG inventory report (SSDC-F-05) was drawn up, including the requirements of the GHG Protocol, the Environmental Code of the Kyrgyz Republic, in terms of regulating GHG emissions, the Law of the Kyrgyz Republic dated May 25, 2007 No. 71 "On state regulation and policy in the field of emission and absorption of GHG".

The GHG Inventory Report Validation Protocol serves the following purposes:



- organizes the details and explains the requirements that a GHG inventory report must meet;
- ensures transparency of the verification process by having the verifier document how an individual requirement was verified and the verification result.

The completed verification protocol is provided in Appendix A to this report.

The verification procedure consists of an analytical review of the documentation, interviews with the customer's representatives for the purpose of further exchange of information and resolution of unresolved issues.

Duration of verification work:

Preparation and Stage 1 verification and/or validation:	12.13.2024 - 16.12.2024
Interview and Stage 2 verification and/or validation:	17.12.2024 - 17.12.2024
Reporting, issue resolution, quality control:	18.12.2024 - 20.12.2024

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2.1 Documentation overview

The customer provided SSDC LLP with all the necessary documentation. The **GHG Emissions Inventory Report for 2023 of Eldik Bank OJSC** was assessed during the verification process.

Additional documents such as spreadsheets, current and consolidated customer GHG reports, financial documents, and personnel job descriptions were also reviewed during the verification process.

The information and formulas provided in the GHG Inventory Report were compared with the stated data sources.

In response to requests from SSDC LLP to implement corrective actions and requests for clarification, the customer revised the GHG Inventory Report and re-submitted it as the version dated **18.12.2024**.

The findings of the independent accredited organization presented in this report relate to the GHG Inventory Reports of **13.12.2024** and **18.12.2024**.

2.2 Interview



17.12.2024, during the visit to the central office in Bishkek, SSDC LLP conducted an interview with authorized persons from **Eldik Bank OJSC**. **Eldik Bank OJSC** provided all the necessary additional documents related to the report.

The persons interviewed are listed in the table below:

Full name	Organization and position	Subject of the interview
Karieva A.	Head of the BDD	GHG Emissions Inventory Report for 2023
Usenbaeva A.	Head of DPT and ESG, BDD	
Musuralieva A.	Chief Manager of DPT and ESG, BDD	
Tashtanbekova N.	Leading Manager of DPT and ESG, BDD	

2.3 Answering requests for clarification, requests for corrective action, and requests for further action

When the greenhouse gas inventory report didn't meet the requirements SSDC LLP noted this case as corrective action request (CAR). In case of insufficient information for an unambiguous decision on non-compliance with the requirements, SSDC LLP noted this case as a request for clarification (RFC). The request for further action (RFA) informs the plant operators on the issue related to the greenhouse gas inventory report and should be reviewed during the next verification period. SSDC LLP objectively assessed the measures taken by the customer, presented satisfactory solution of the issues in Annex A to this report, and drew conclusions based on the results of the audit.

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3. EXPERT OPINION ON CONFIRMATION OF THE GHG INVENTORY REPORT

The company SSDC LLP has conducted the audit and verification of the GHG Emissions Inventory Report for **Eldik Bank OJSC** for **2023**. The company is responsible for the correct provision of accurate information in the GHG Emissions Inventory Report, data collection and reporting on GHG emissions resulting from the company's activities. SSDC LLP is responsible for expressing an independent verification opinion - confirmation of the GHG Emissions Inventory Report.

SSDC LLP conducted the verification and audit of the GHG Inventory Report based on the specified criteria contained in the following documents:

- 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”;
- GHG Protocol
- Other regulations, rules.

Verification includes assessment of:

- Compliance of the GHG inventory report with the established form and other requirements;
- Conformity of the GHG inventory report, its structure and quality
- The reliability, completeness and significance of data and information on GHG emissions;
- The correctness of the calculations made and the validity of the application of quantitative methods for calculating GHG emissions;
- Means of monitoring and control of GHG emissions.

The approach of SSDC LLP to the assurance of the GHG Inventory Report is based on the understanding of risks associated with the reporting of GHG emissions data and controls the activities to prevent them. SSDC LLP has planned and carried out the acknowledgment process by obtaining evidence and other information and explanations, in order to provide reasonable assurance that the reported GHG emissions information complies with the monitoring approaches and methods, methodological support, quality control procedures, distribution of responsibilities and authorities and other criteria.

GHG emissions of Eldik Bank OJSC for 2023 are confirmed to be:

Total emissions Scope 1+2+3:

5090.50 tons of total GHG emissions in carbon dioxide equivalent.

Direct emissions for Scope 1 were:

4112.42 tons of total GHG emissions in carbon dioxide equivalent

Indirect emissions of Scope 2 amounted to

501.55 tons of total GHG emissions in carbon dioxide equivalent



Indirect emissions of Scope 3 amounted to

476.53 tons of total GHG emissions in carbon dioxide equivalent

In 2023, the carbon footprint was:

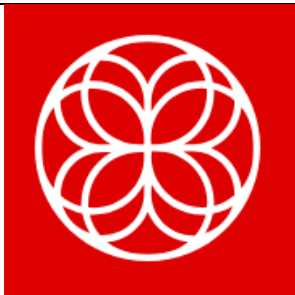
(i) 5090.50 tCO₂eq / 2055 = 2.477 tCO₂eq/employee

(ii) 5090.50 t CO₂-eq/ 21,854.36 m² = 0.233 tCO₂-eq/m²

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APPENDIX A – SSDC-F-05 VERIFICATION PROTOCOL ON GHG EMISSION INVENTORY REPORT

No	Verification criterion	Preliminary conclusion	Request to the client	Analysis of customer actions	Conclusion
1	Does the report form comply with the requirements of the GHG PROTOCOL?	The reporting format complies with the requirements of the GHG Emissions Protocol	-	-	OK
2	Information about the organization, as well as the boundaries of the organization for the purposes of compiling this report (GHG inventory)	<p>Item 1.1. Open Joint-Stock Company “Eldik Bank” (hereinafter referred to as Eldik Bank) is a legal entity that is a commercial organization, which, in accordance with the Charter of the Bank and the regulatory legal acts of the Kyrgyz Republic, is authorized to carry out banking activities.</p> <p>Eldik Bank, on a voluntary basis, in order to increase the transparency of its activities, as well as to promote the improvement of environmental indicators, minimize the impact on the environment, ensure health and safety of the social environment, has decided to prepare and publish this report on GHG emissions related to operational activities. The preparation of the report on GHG emissions is also intended to serve as an example of the implementation of the principles of sustainable</p>	RFC-01 Provide documents establishing the organization’s title (charter, certificate of state registration) and documents granting the responsible person the right to prepare a report (order, job description).	<p>Provided are the Charter of the organization, Certificate (certificate) of the legal entity with the date of initial registration from 29.07.1996.</p> <p>In accordance with the Regulation on the Department of Project Tasks and ESG The Business Development Department of Eldik</p>	OK



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development, to which the general strategy of Eldik Bank adheres.

For the purposes of preparing this GHG emissions report, Eldik Bank has established an organizational boundary that includes sources of Scope 1, Scope 2 and Scope 3 GHG emissions that are under the operational control of Eldik Bank.

Thus, as of the end of the reporting calendar year, namely as of December 31, 2023, Eldik Bank had operational control over 105 real estate properties, as well as 96 units of its own vehicles. The operational boundaries of Eldik Bank include all sources of direct GHG emissions owned at stationary and mobile facilities (Scope 1) and all sources of indirect GHG emissions of its own equipment consuming energy resources (Scope 2), as well as indirect emissions that are not produced by Eldik Bank itself and are not the result of the activities of assets owned or controlled by it (Scope 3).

As of the end of the reporting year (31.12.2023), Eldik Bank emitted GHG exclusively in the territory of the Kyrgyz Republic.

Bank was assigned the responsibility of organizing work on the implementation of ESG, facilitating and providing expert assistance to other divisions of the bank from 01.10.2024.



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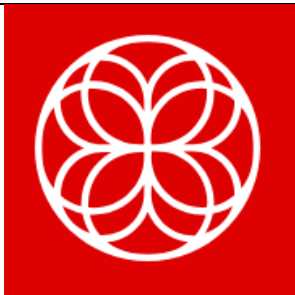
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		For the purposes of this report, an approach is used to collect data at the level of the entire Eldik Bank structure and directly quantify the volume of GHG emissions, taking into account consolidated information on resource consumption and the application of common national emission factors as a whole. In case the volume of information is insufficient, the approaches specified in Section 2.7 are applied. This approach will help, if necessary, to recalculate the volume of base year emissions for the entire Eldik Bank complex in the event of a change in the calculation methodology or changes in the operational boundaries of Eldik Bank in future periods. This approach also takes into account the geography of Eldik Bank's location exclusively on the territory of the Kyrgyz Republic, which allows the application of unified national GHG emission factors.			
3	Have certain GHG emission sources, facilities or activities been excluded from this report? If so, please indicate which ones.	None	-	-	OK
4	Description of the approach to defining the organizational boundaries	Item 1.2. For the purposes of the Eldik Bank GHG emissions report, an approach based on Eldik Bank's operational control over GHG emission sources is used.	RFC-02 Provide for review documents confirming	A selection of building passports (inventory file for a	OK



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<p>for the purposes of reporting GHG emissions, and the approach used to consolidate data.</p>	<p>This approach was chosen based on the specifics of Eldik Bank's operations. Moreover, this approach is based on the requirements for the preparation of financial and statistical regular reporting.</p>	<p>operational control over real estate and movable property.</p>	<p>house, technical passports for real estate units) indicating the total area of the premises are presented.</p>	<p>OK</p>
	<p>In the Report, an object is understood to mean both a real estate object and mobile objects that result in GHG emissions.</p>	<p>RFC-03 Provide documents confirming the specified area of real estate.</p>		
	<p>**The area of real estate owned by Eldik Bank is 18,495.19 sq.m .**</p>	<p>CAR-01 No data on the area of the rented property</p>	<p>Changes have been made</p>	<p>OK</p>
	<p><i>(in the edition of the Report dated 18.12.24)</i> The area of real estate objects owned by Eldik Bank is 16,003.57 sq.m. The area of real estate objects leased by Eldik Bank is 5,850.79 sq.m.</p>			
	<p>Mobile objects of Eldik Bank - motor transport. Eldik Bank uses motor vehicles, which are registered by the company, 96 units in ownership.</p>			
	<p>For reporting purposes, the following GHG Emission Categories are included within the organization's boundaries:</p>			



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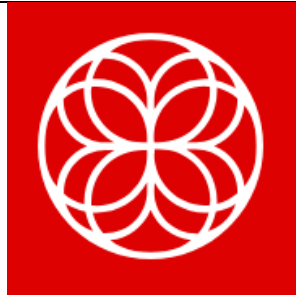
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		<p>Direct emissions (Scope 1) from owned and leased sources include GHG emissions from fuel combustion in equipment located directly on Eldik Bank premises, as well as fugitive GHG emissions from industrial or domestic equipment (e. g. refrigerant leaks from stationary air conditioning systems). GHG emissions from mobile sources owned by Eldik Bank.</p> <p>Indirect emissions (Scope 2) from purchased electricity and heat for properties owned and leased by Eldik Bank.</p> <p>For the purposes of this report, the following GHG are included within the organizational boundaries: This Eldik Bank report identifies the following 4 of the 6 main GHG (at the time of writing, no information is available on sulphur hexafluoride (SF6) and PFC emissions from Eldik Bank facilities): CO2, CH4, N2O4, HFC</p>			
5	<p>Information on the inclusion of Scope 3 emissions (other indirect GHG emissions) in the report, indicating which activities are included in the report.</p>	<p>Indirect emissions (Scope 3) indirect emissions generated as a result of employee business trips and their movement from home to office, as well as the burial and incineration of waste transferred to a third-party organization and the accounting of drinking water in the office, paper.</p>	-	-	OK



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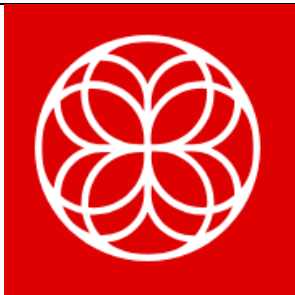
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6	Reporting year.	from 01.01.2023 to 31.12.2023	-	-	OK
7	Information on total emissions of Scope 1 (direct GHG emissions) and Scope 2 (indirect GHG emissions from imported energy), as well as (optional) Scope 3, excluding any transactions involving the purchase, sale, transfer or storage of carbon units .	<p>According to the report data (paragraphs 2.1 - 2.2):</p> <p>The total volume of emissions of Scope 1, Scope 2 and Scope 3 is 5090.50 tCO₂e.</p> <p><u>by Scope 1: 4132.68 tCO₂e, of which:</u></p> <ul style="list-style-type: none"> - CO₂ – 1380.57 t - CH₄ – 1.29 t; - N₂O – 0.05 t; - HFC – 1.41 t. <p><u>by Scope 2: 501.55 tCO₂e, of which:</u></p> <ul style="list-style-type: none"> - CO₂ – 501.55 t . <p><u>for Scope 3: 456.28 tCO₂e, of which:</u></p> <ul style="list-style-type: none"> - CO₂ – 450.04 t; - CH₄ – 0.03 t; - N₂O- 0.02 t. <p><i>(in the edition of the Report dated 18.12.24)</i></p> <p><u>by Scope 1: 4112.42 tCO₂e, of which:</u></p> <ul style="list-style-type: none"> - CO₂ – 1360.77 t; - CH₄ – 1.29 t; 	-	-	OK



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		<p>- N₂O – 0.05 t; - HFC – 1.41 t.</p> <p><u>by Scope 2: 501.55 tCO₂e, of which:</u> - CO₂ – 501.55 t .</p> <p><u>for Scope 3: 476.53 tCO₂e, of which:</u> - CO₂ – 469.83 t; - CH₄ – 0.03 t; - N₂O- 0.02 t.</p>			
8	<p>Information on the volumes of emissions separately for each type of GHG (CO₂, CH₄, N₂O, HFCs, PFCs, SF₆), expressed in tons and in tons of CO₂ equivalent.</p>	<p>According to the report data (p.2.3.)</p> <p>CO₂- 2332.15 t / 2332.15 tCO₂e CH₄- 1.32 t / 36.96 tCO₂e N₂O- 0.07 t / 19.66 tCO₂e HFC- 1.41 t / 2701.73 tCO₂e</p>	<p>CAR-02 The amounts of CO₂ emissions in Table 2.2 and those indicated in Table 2.3 differ.</p>	<p>Changes have been made</p>	<p>OK</p>
9	<p>Information on the choice of the base year, as well as the dynamics of the organization's emissions by year, taking into account the policy for recalculating the</p>	<p>p.2.4. Since this is Eldik Bank's first GHG emissions report, 2023 is chosen as the base year.</p> <p>Since this is the first GHG emissions report by Eldik Bank, it is not possible to establish the dynamics of emissions over the years.</p>	<p>-</p>	<p>-</p>	<p>OK</p>



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	volume of GHG emissions of the base year and an explanation of the recalculation policy.				
10	Explanation of the policy for recalculating the base year GHG emissions volume	<p>The policy regarding the recalculation of the base year GHG emissions volume assumes that a recalculation is carried out if there is a significant change in the GHG emissions volume, namely - % in relation to the previous year, as a result of the occurrence of one or more of the following conditions:</p> <ul style="list-style-type: none"> • organizational changes in structure - which include a change in ownership or transfer of control over objects between organizations of which - is one party (mergers, acquisitions, closure or sale of objects); • transfer of certain functions to contractors or obtaining a contract to perform certain operations in the interests of other persons; • changes in the methodology for calculating GHG emissions - or improving the accuracy of activity data or emission factors that result in the threshold being exceeded; • identification of significant errors or identification of a certain number of immaterial errors that in total exceed the above-mentioned materiality threshold value. 	-	-	OK



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11	<p>Description of events that led to a significant change in the volume of GHG emissions of the organization and, accordingly, to a recalculation of the volume of emissions of the base year (merger/alienation, outsourcing of the volume of services, changes in the boundaries of the installation or changes in the methodology for calculating the volume of GHG emissions, etc.).</p>	<p>p.2.5. Not applicable, since 2023 was chosen as the base year.</p>	-	-	OK
12	<p>Information on the volume of direct GHG emissions from carbon use of biological origin (i.e., CO2 emissions from the combustion of biomass and biofuels), which is reported separately from</p>	<p>Item 2.6 Direct GHG emission sources located within the boundaries of the organization do not use biomass or biofuels in the combustion process.</p>	-	-	OK



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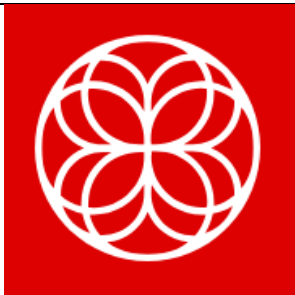
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	the information on the volume of emissions by Scope.				
13	<p>Methodology for calculating or measuring GHG emissions, as well as references to the calculation tools used.</p>	<p>Methodology for calculating GHG emissions for Scope 1: Emissions from fuel combustion at stationary sources of GHG emissions at the Eldik Bank facility:</p> <p>The combustion of fossil fuels to produce energy causes direct GHG emissions. Thus, at the end of 2023, Eldik Bank operated equipment that consumed diesel, gasoline and coal at its own and leased facilities.</p> <p>To calculate GHG emissions from fuel combustion at the location of stationary facilities, Eldik Bank collects information independently, since fuel purchases for stationary sources are carried out centrally. To use a conservative approach, the entire volume of purchased fuel is considered to be consumed during the calendar year in which it was purchased.</p> <p>To calculate GHG emissions, according to the recommendations of the GHG Protocol, the energy equivalent of the fuel consumed is used. To convert liters of diesel fuel into tons, the value taken from the GHG</p>	<p>RFC-04 Provide for review supporting documents for the accounting of the declared volume of fuel used at stationary sources.</p>	<p>Fuel delivery certificates have been provided. Accounting is conducted in accordance with the issued certificates for actual delivery.</p>	OK



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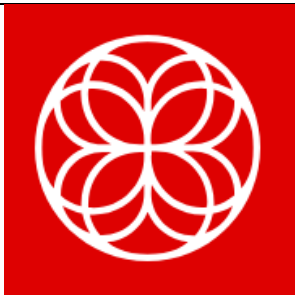
Protocol Inter-Sectoral Tool for GHG Emission Factors (GHG Protocol Emission Factors (from Cross- Sector Tools) ¹. The resulting energy equivalent of each fuel is multiplied by the emission factor (EF) corresponding to that fuel for all three types of GHG: CO₂, CH₄, and N₂O. To calculate the emissions in CO₂-eq, the sum of the direct GHG emissions of CH₄ and N₂O from all fuels is multiplied by a global warming factor. For the purposes of this report, the GWP values are taken from the IPCC Fifth Assessment Report, 2014 (AR5) in accordance with the recommendations of the GHG Protocol, and are 28 for methane and 265 for nitrous oxide (Appendix 7) ².

Emission factors: The default emission factors given in Table 2.2 of the 2006 IPCC Guidelines ³are used to calculate GHG emissions in this Scope because purchased fuel is a commercial commodity and therefore the fuel characteristics are constant.
KB (diesel fuel): CO₂ - 74.1 t/TJ, CH₄ - 0.003 t/TJ, N₂O - 0.0006 t/TJ

¹ [Emission Factors from Cross-Sector Tools, GHG Protocol](#)

² [Global Warming Potential Values , GHG Protocol](#)

³ see Appendix 1



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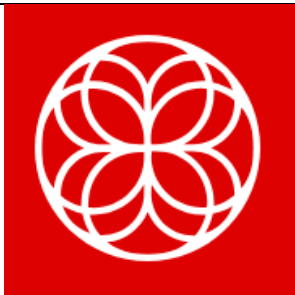
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		<p>KB (gasoline): CO2 – 69.3 t/TJ, CH4 - 0.01 t/TJ, N2O - 0.0006 t/TJ KV (coal): CO2 – 112 t/TJ, CH4 - 0.2 t/TJ, N2O - 0.001 t/TJ</p> <p><u>Activity details:</u> diesel fuel – 20 440 l gasoline – 10 180 l coal – 212 t</p> <p><u>Emissions calculation tool.</u> The standardized calculation tool of the GHG Protocol is not used as a tool for calculating the volume of GHG emissions from combustion: GHG Emissions from Stationary Combustion (English), adapted to the level of detail of the available data. Alternatively, an Excel spreadsheet is used , since the standardized calculation tool of the GHG Protocol does not allow the use of a national value of the NTP for fuel types.</p>			
		<p>HFC emissions from air conditioning systems in owned and leased properties:</p> <p>In this report, the GHG Protocol HFC Toolkit (version 1.0): Calculation of HFC and PFC Emissions from Manufacture, Installation, Operation and Disposal of Refrigeration and</p>	-	-	OK



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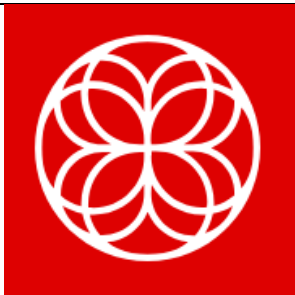
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Air-Conditioning Equipment was used to account for GHG emissions from air conditioning systems ⁴. The emission factor approach for estimating HFC and PFC emissions from refrigeration/air-conditioning equipment was adopted as the most appropriate. The tool calculates the life cycle emissions of refrigeration and air-conditioning equipment. Since these emissions Scope only calculates direct Eldik Bank emissions, only step 2 in the tool - determining the net gross HFC and PFC emissions from the operation of refrigeration/air-conditioning equipment - was used. To calculate the production and operation emissions from air conditioners based on the 2006 IPCC Guidelines, data such as the number of units, the type of refrigerant used, the refrigerant charge for each equipment type and the annual leakage rate are required.

Since this emission Scope only calculates direct emissions from Eldik Bank, only step 2 of the tool was used - determining net gross emissions of HFCs and PFCs from refrigeration/air conditioning equipment operation. To calculate emissions from air conditioning equipment operation and operation based on the 2006 IPCC Guidelines, data such as the number of units, the type of

⁴ [Calculating HFC and PFC Emissions from the Manufacturing, Installation, Operation and Disposal of Refrigeration & Airconditioning Equipment, ICF, 2005](#)



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refrigerant used, the refrigerant charge for each equipment type and the annual leakage rate are required. Since only data on the number of units and the type of refrigerant used in Eldik Bank air conditioning systems were available, default values for the initial refrigerant charge, annual leakage rate were obtained from Table 2 of the tool. According to a conservative approach, the values on the higher side were used.

Emission factors: not used.

Activity details:

refrigerant R 410 in the amount of 279 pcs.

refrigerant R 32 in the amount of 2 pcs.

Emissions calculation tool: uses an Excel spreadsheet and the GHG Protocol HFC Tool (version 1.0): Calculating HFC and PFC Emissions from the Manufacture, Installation, Operation and Disposal of Refrigeration and Air Conditioning Equipment (Calculating HFC and PFC Emissions from the Manufacturing, Servicing, and / or Disposal of Refrigeration and Air- Conditioning Equipment Calculation Worksheets (Version 1.0)).



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Direct fugitive emissions from air conditioning systems of Eldik Bank mobile facilities :

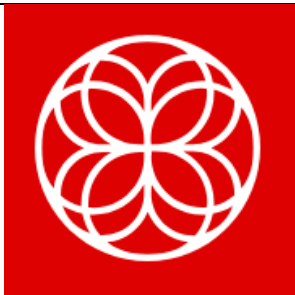
To account for GHG emissions from mobile air conditioning systems, the GHG Protocol HFC Tool (version 1.0): Calculation of HFC and P FC emissions from production, installation, operation and disposal of refrigeration and air conditioning equipment was also used⁵ and the calculation was made in Excel based on the methodology of this tool. The emission factor approach for estimating HFC and P FC emissions from refrigeration/air conditioning equipment was adopted as the most appropriate. The tool calculates life cycle emissions of refrigeration and air conditioning equipment. Since this emission Scope only calculates direct Eldik Bank emissions, step 2 of the tool was used - determining the net gross HFC and P FC emissions from the operation of refrigeration/air conditioning equipment. To calculate emissions from vehicle air conditioners from their operation, data such as the number of units, the type of refrigerant used, the refrigerant charge for each type of air conditioner and the annual leakage rate are required. Since

RFC-05 Supporting documents for the declared number of own transports

The total number of the Bank's TS at the beginning of 2022 was 87 units, in 2023 it increased to 96 units (Order "On establishing fuel and lubricants limits" No. 16009/3-257 dated 28.05.2024 is attached).

OK

⁵ [Calculating HFC and PFC Emissions from the Manufacturing, Installation, Operation and Disposal of Refrigeration & Air conditioning Equipment \(Version 1.0\), GHG Protocol](#)



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only data on the number of vehicles and the type of refrigerant used in the air conditioning systems of Eldik Bank mobile sources were available , the default value for the annual leakage factor was obtained from Table 2 of this tool (Appendix 4). According to a conservative approach, values on the higher side were used.

Thus, the total number of motor vehicles (which are owned by Eldik Bank) is 96. By default, the type of refrigerant used in the air conditioning systems of Eldik Bank mobile facilities is R 134 a , as the most common type of refrigerant for car air conditioners.

Emission factors: Original refrigerant charge is 0.44 kg, kilogram to ton conversion factor is 0.001 ton/kg and annual leakage rate is 20%

Activity data: 96 units

Emissions calculation tool: uses an Excel spreadsheet GHG Protocol HFC Tool (version 1.0): Calculating HFC and PFC Emissions from the manufacture, installation, operation and disposal of refrigeration and air-conditioning equipment (Calculating HFC and PFC Emissions from the Manufacturing, Servicing, and / or



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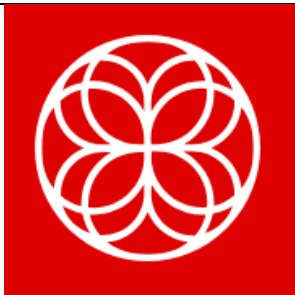
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		<p>Disposal of Refrigeration and Air- Conditioning Equipment Calculation Worksheets (Version 1.0)).</p>			
		<p>GHG emissions from mobile sources recorded by Eldik Bank</p> <p>The calculation of GHG emissions for this Category includes two groups of mobile sources, namely:</p> <ol style="list-style-type: none"> 1) Own vehicles used by the Bank; 2) Taxi for official purposes of employees. <p>1. According to the data of vehicles, Eldik Bank maintains a monthly record of fuel consumed based on distribution by cards/accounts. This Scope of emissions includes fuel used by Eldik Bank's own transport. Energy resource accounting provides direct values of actual consumption in physical units (l) of both gasoline and diesel fuel. To calculate the volume of GHG emissions in this Scope, a conversion from physical quantities (l) of consumed fuel to its energy equivalent is used (TJ) using the net calorific value values in Appendix 3. To convert litres of petrol and diesel to tonnes, use the values in Appendix 2. The resulting energy equivalent is multiplied by the emission factors (EFs) for all three GHGs: CO₂, CH₄, and N₂O, given in Appendix 5 for CO₂ and in</p>	<p>CAR-03 In accordance with the requirements for the classification of GHGs by Scope, employee taxi trips for business purposes are considered indirect emissions, since they are related to the activities of companies, but occur due to the services of third parties (Scope 3, Category 6 “Business and travel trips of employees”).</p> <p>RFC-06 Provide for review supporting documents for recording the</p>	<p>Changes have been made</p>	<p>OK</p>



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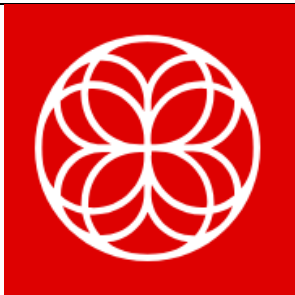
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		<p>Appendix 6 for CH₄ and N₂O . To calculate CO₂eq emissions, the sums of the direct emissions of CH₄ and N₂O are multiplied by a global warming factor. For the purposes of this report, the GWP for methane is 28 and for nitrous oxide is 265 (Appendix 7) ⁶. The CO₂eq and CO₂eq emissions are summed to obtain the total emissions for this Scope in a calendar year.</p> <p>2. The group "Taxi for business purposes of employees" does not record the fuel used or mileage. In the absence of data on the fuel used or the actual mileage, it is necessary to obtain data on financial expenses that can be attributed to the costs of purchasing fuel for vehicles. These financial expenses must be divided by the average fuel price of 64.9 soms (the most common transport fuel is AI-92 gasoline) in the current calendar year. According to the terms of standard contracts for motor transport with entrepreneurs, monthly payments include the cost of fuel and lubricants and all tax deductions. In the Kyrgyz Republic, enterprises are subject to Value Added Tax, which will be 12% for taxi</p>	<p>declared volume of fuel used in mobile sources (own vehicles).</p>	<p>Based on the concluded Agreement for the supply of fuel and lubricants, accounting is maintained in the AXO/Accounting in 1C according to reconciliation acts of mutual settlements and invoices for actual fuel sold with Kyrgyz Nafta LLP for each branch separately</p>	<p>OK</p>
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⁶ [Global Warming Potential Values , GHG Protocol](#)



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services. In addition, 10% of the income tax is deducted from the amount of payments for taxi rides.⁷

Volume of fuel consumed = ((total amount of payments for trips) - 10% income tax - 12% VAT) / 64.9 soms.

Emission factors (EF):

KV gasoline: CO2 - 69.3 t/TJ, CH4 - 0.0038 t/TJ, and N2O - 0.0057 t/TJ

KV diesel fuel: CO2 - 74.1 t/TJ, CH4 - 0.0039 t/TJ, N2O - 0.0039 t/TJ.

Activity data: direct data on motor vehicle consumption Eldik Bank.

Petrol: 210 500 l. + 8 704.45 l.

Diesel: 38 500 l.

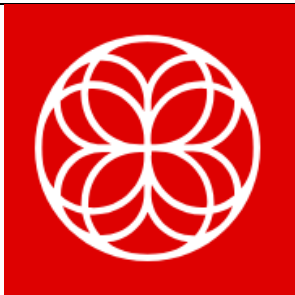
Emissions Calculation Tool: Excel Spreadsheet.

(in the edition of the Report dated 18.12.24)

The calculation of GHG emissions for this Category includes the Bank's own vehicles.

According to the data of vehicles Eldik Bank keeps a monthly record of consumed fuel based on distribution by

⁷ [State Tax Service under the Ministry of Finance of the Kyrgyz Republic, General tax regime](#)



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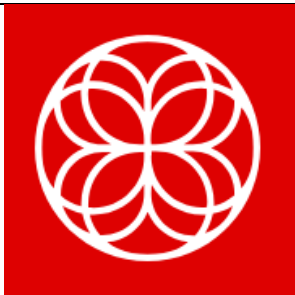
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cards/accounts. This Scope of emissions includes fuel used by Eldik Bank's own transport.

Energy resource accounting provides direct values of actual consumption in physical units (l) of both gasoline and diesel fuel. To calculate the volume of GHG emissions in this Scope, a conversion from physical quantities (l) of consumed fuel to its energy equivalent is used (TJ) using the net calorific value values in Appendix 3. To convert litres of petrol and diesel to tonnes, use the values in Appendix 2. The resulting energy equivalent is multiplied by the emission factors (EF) for all three GHG: CO₂, CH₄, and N₂O, given in Appendix 5 for CO₂ and in Appendix 6 for CH₄ and N₂O. To calculate CO₂eq emissions, the sums of the direct emissions of CH₄ and N₂O are multiplied by a global warming factor. For the purposes of this report, the GWP for methane is 28 and for nitrous oxide is 265 (Appendix 7)⁸. The CO₂eq and CO₂eq emissions are summed to obtain the total emissions for this Scope in a calendar year.

Emission factors (EF):

⁸ [Global Warming Potential Values , GHG Protocol](#)



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		<p>KV gasoline: CO2 - 69.3 t/TJ, CH4 - 0.0038 t/TJ, and N2O - 0.0057 t/TJ KV diesel fuel: CO2 - 74.1 t/TJ, CH4 - 0.0039 t/TJ, N2O - 0.0039 t/TJ.</p> <p><u>Activity data:</u> direct data on motor vehicle consumption Eldik Bank. Petrol: 210 500 l. Diesel: 38 500 l</p> <p><u>Emissions Calculation Tool:</u> Excel Spreadsheet</p>			
		<p>SCOPE 2 EMISSIONS:</p> <p>Calculation of indirect GHG emissions associated with the use of electricity at a facility owned and leased by Eldik Bank</p> <p>Based on the electricity consumption data at the facilities owned by Eldik Bank, the service provider provides full information on the volume of its consumption with a monthly breakdown, expressed in kWh, in the invoices issued. To determine GHG emissions from the electricity used, an approach is used to calculate the volume of emissions based on electricity consumption multiplied by</p>	-	-	OK



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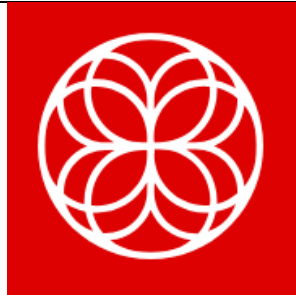
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		<p>the emission factor for calculating CO2 emissions. The emission factor for electricity is general, due to the lack of separate factors in this Scope for the Kyrgyz Republic.</p> <p><u>Emission factors:</u> CO2 - 142 tCO2/GWh (was displayed in the Energy Profile report of the Kyrgyz Republic from the International Renewable Energy Agency (IRENA) in 2024)⁹</p> <p><u>Activity data:</u> 2 220 029 kWh</p> <p><u>Emissions Calculation Tool:</u> Excel Spreadsheet</p>			
		<p>Calculation of indirect GHG emissions associated with the use of thermal energy at facilities owned and leased by Eldik Bank.</p> <p>Based on the thermal energy data at the facilities owned by Eldik Bank, information is received on the volume of its consumption, expressed in Gcal. To determine indirect GHG emissions associated with the consumption of purchased thermal energy at Eldik Bank's own facilities, an approach is used to calculate the volume of emissions</p>	<p>RFC-07 In what form is the accounting of electricity and heat energy consumption kept?</p>	<p>Based on the concluded Agreement on the supply of thermal energy to non-domestic consumers with OJSC "Electric Stations" - "Bishkekteploset" with the terms of</p>	<p>OK</p>

⁹ [IRENA, Energy Profile Kyrgyzstan, 31 July 2024](#)



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		<p>based on the actual consumption of thermal energy multiplied by the national emission factor for calculating CO2 emissions. The emission factor for heat and electricity is general, due to the lack of separate factors for this Scope for the Kyrgyz Republic. Since the emission factor is expressed in tCO2/Gcal, then using the IEA unit converter, Gcal is converted to kW for further calculations.¹⁰</p> <p><u>Emission factors:</u> CO2 - 142 tCO2/GWh (was displayed in the Energy Profile report of the Kyrgyz Republic from the International Renewable Energy Agency (IRENA) in 2024)¹¹</p> <p><u>Activity data:</u> 112.99 Gcal – 1312000 kWh</p> <p><u>Emissions Calculation Tool:</u> Excel Spreadsheet.</p>	<p>RFC-08 Provide supporting documents on the actual consumption of electricity and heat energy.</p>	<p>supply of thermal energy and distribution by month at each branch address.</p> <p>Consumption is recorded on the basis of issued invoices for heat energy and hot water supply and monthly electricity bills.</p>	<p>OK</p>
		<p>SCOPE 3 EMISSIONS:</p> <p>Category 1: Purchased goods and services</p>	<p>RFC-09 In what form is the accounting of drinking bottled water maintained,</p>	<p>A contract for the supply of bottled water has been provided; accounting is carried</p>	<p>OK</p>

¹⁰ [International Energy Agency Unit Converter](#)

¹¹ [IRENA, Energy Profile Kyrgyzstan, 31 July 2024](#)



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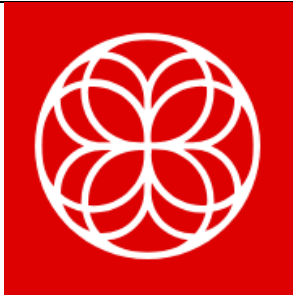
Indirect GHG emissions from the use of bottled drinking water

During the life cycle of using bottled drinking water, GHG emissions are generated. According to the GHG Protocol and the carbon footprint study of bottled water by the Beverage Industry Environmental Roundtable, the emission factor is 162.7 gCO₂e per 1.5 liter.¹²For 2023, Eldik The bank used 95,779 liters of bottled water in its operations, which is 63 853 1.5 liter bottles. Emissions for this Category are calculated by multiplying the amount of water used by the emission factor. The methodology for calculating the carbon footprint of bottled water covers the process from the production of the PET bottle, corrugated packaging, cap, label adhesive, electricity and natural gas production, distribution, transportation, electricity for cooling and other (arrival of finished products at the distribution platform). Delivery to the end consumer, in this case to Eldik Bank, is not taken into account due to the lack of accurate data on the distances traveled. The end of the service life of the bottles is also not taken into account,

documentation on accounting

out on the basis of invoices submitted by the supplier.

¹² [Research on the Carbon Footprint of Bottled Water Beverage Industry Environmental Roundtable, Beverage Industry Environmental Roundtable, June 2012](#)



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		<p>since these stages are excluded from the calculation boundaries.</p> <p><u>Emission factors (EF):</u> KV – 162.7 gCO₂-eq./1.5 liter bottle</p> <p><u>Activity data:</u> 95 779 1</p> <p><u>Emissions Calculation Tool:</u> Excel Spreadsheet.</p>			
		<p>Indirect GHG emissions from office paper use</p> <p>During the life cycle of paper use, GHG emissions are generated. Thus, in 2023, Eldik Bank purchased 33,966 packs of A4 paper with 500 pieces in each pack according to purchase orders and invoices. This amount of paper was accepted as used in 2023. Emissions for this Category are calculated by multiplying the amount of paper used by the emission factor according to OS 2050. ¹³In the methodology for calculating the carbon footprint of office paper, it is determined from the start of production to the first business transaction (until the arrival of finished office</p>	<p>RFC-10 In what form is the accounting of papers, documentation on accounting maintained?</p>	<p>An invoice has been provided and is being released from the warehouse to the offices.</p>	<p>OK</p>

¹³ [British Standards Institution Publicly Available Specification 2050:2008](#)



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		<p>paper at the distribution platform). Delivery to the end consumer, i.e. Eldik Bank , is not considered due to the lack of accurate data on the distances traveled. Also, the end of the service life of the paper is excluded from the boundaries.</p> <p><u>Emission factors (EF):</u> KV – 4.74 gCO₂-eq./piece A4 <u>Activity data:</u> 16 983 000 pcs. (number of A4 paper packs) <u>Emissions Calculation Tool:</u> Excel Spreadsheet.</p>			
		<p>Category 5: Waste generated during operation.</p> <p>Indirect GHG emissions from waste disposal transferred to a third party</p> <p>Eldik Bank's activities, waste is generated, which in turn is transferred to a third-party organization for disposal. This process is accompanied by GHG emissions. Eldik Bank's operations, 1,211.6 m³ of waste was disposed of by a third party. Since the calculation is made in tonnes of waste, this volume was multiplied by a special conversion factor for calculating volume to weight,</p>	<p>RFC-11 Provide data on accounting and methods for determining the declared volume of generated waste.</p>	<p>An agreement was concluded for the provision of services for the removal of solid household waste from branches in Bishkek and Chui region with the municipal enterprise "Tazalyk" with conditions for the generation of waste</p>	<p>OK</p>



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		<p>developed by the Governor-General and the Ministry of the Environment of New Zealand.¹⁴ The conversion factor for mixed general waste is 0.32 t/m³. Accordingly, the waste disposed of in tonnes is equal to 387.712 t. This volume of waste was accepted as disposed of for 2023. The methodology for calculating emissions in this Category applies the method by multiplying the volume of waste disposed of by the emission factor from the landfill activity in accordance with the AEA.¹⁵</p> <p><u>Emission factors (EF):</u> KV – 1.2 kg CO₂-eq./ton of waste <u>Activity data:</u> 387 712 t <u>Emissions Calculation Tool:</u> Excel Spreadsheet.</p>		<p>up to 1.9 m³ per week.</p> <p>Records of waste generation volumes are kept on the basis of invoices issued by the waste removal organization.</p>	
		<p>Indirect GHG emissions from waste incineration transferred to a third party</p> <p>Eldik Bank’s operations generate waste in the form of plastic cards, which are transferred to a third party for incineration, which produces GHG (GHG) emissions. In 2023, a third party disposed of 278.46 tonnes of the bank’s</p>	-	-	OK

¹⁴ [Ministry of the Environment and Governor-General of New Zealand, Waste Minimisation \(Calculation and Payment of Waste Levy\) Regulations 2009](#)

¹⁵ [AEA, Waste Management Options and Climate Change, 2001](#)



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		<p>waste through incineration. The method used to calculate emissions in this Category is based on multiplying the volume of waste incinerated by the appropriate emission factor. The emission factors are taken from the 2006 IPCC Guidelines, Volume 5: Waste and scientific papers. ¹⁶For CO₂, the emission factor for plastic is taken from the scientific paper "GHG Emissions from Incineration of Municipal Solid Waste in Seoul, South Korea" by Youngsun Kwon, Kyunghoon Choi and Yong-Chul Jang.¹⁷</p> <p><u>Emission factors (EF):</u> KB: CO₂ – 2.7 t/t waste, N₂O - 0.00005 t/t waste <u>Activity data:</u> 278.46 t <u>Emissions Calculation Tool:</u> Excel Spreadsheet.</p>			
		<p>Category 6: Employee business trips</p> <p>In the case of Eldik Bank, only air transport was used for business travel. According to the data on business travel trains provided by Eldik Bank , there is information on the direction of travel of each employee on a business trip and the type of transport used. The following approach is used</p>	<p>RFC-12 Provide data on business trip accounting.</p>	<p>The accounting department keeps records of business trips in accordance with the order and the tickets submitted.</p>	<p>OK</p>

¹⁶ [Management IPCC 2006, Vol. 5: Waste](#)

¹⁷ [Greenhouse Gas Emissions from Incineration of Municipal Solid Waste in Seoul, South Korea, Youngsun Kwon, Kyunghoon Choi and Yong-Chul Jang, 2023](#)



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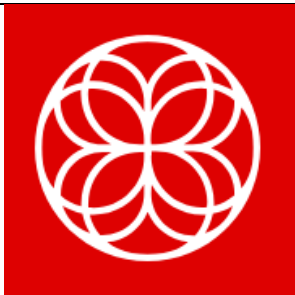
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		<p>to calculate indirect GHG emissions associated with employee business travel by air (ICAO Carbon Calculator Emissions Calculator)¹⁸, which allows you to calculate GHG emissions by flight directions per person.</p> <p><u>Emission factors (EF):</u> not applicable <u>Activity data:</u> Travel destination and type of transport used <u>Tool calculation emissions:</u> ICAO Carbon Emissions Calculator¹⁹. Standardized calculated tool Protocol GHG Mobile Combustion GHG Emissions Calculation Tool Version 2.6 not applies in view of absence data .</p>			
		<p>Category 7: Employee travel (home-office)</p> <p>To calculate emissions for this Category, a survey was conducted among Eldik Bank employees who travel to work on their own. The following approaches were used to calculate GHG emissions for this Category:</p>	<p>RFC-13 Provide supporting documents on the number of employees for 2023.</p> <p>RFC-14 Show the results of the survey</p>	<p>According to the headcount of Eldik Bank as of 31.12.2023, there were 2055 people (excel)</p>	<p>OK</p> <p>OK</p>

¹⁸[ICAO Carbon Emissions Calculator \(ICEC\)](#)

¹⁹[ICAO Carbon Emissions Calculator \(ICEC\)](#)



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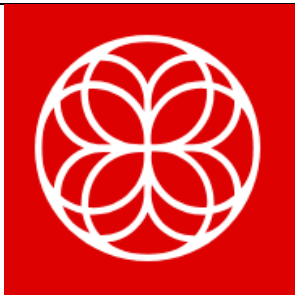
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1. For vehicles running on gasoline, diesel and gas, an approach is used where the distance traveled by employees from home to the office (km) is multiplied by the average fuel consumption of the vehicle (l/km, m³/km). Data on average fuel consumption for vehicles was taken from the Order "On approval and implementation of the Rules for the use of linear fuel and lubricant consumption rates in motor vehicles and the methodology for their calculation."²⁰ Hyundai was taken as a model vehicle running on gasoline Accent 1.5 (8.9 l/100 km), on diesel Toyota Land Cruiser 100 4.2TD (12 l/100 km). For cars running on compressed natural gas - in normal cubic meters of CNG, based on the calculation of 1 liter of gasoline corresponds to 1 ± 0.1 cubic meters . Accordingly, fuel consumption for gas cars, taking Hyundai as an example Accent, equals 0.089 m³/km. To convert physical quantities (l, m³) of consumed fuel into its energy equivalent (TJ) the net calorific value values given in Appendix 3 are used. To convert litres of petrol and diesel fuel into tonnes, the values given in Appendix 2 are used. The resulting energy equivalent is multiplied

Completed questionnaires are provided for review.

²⁰ [Order of the Ministry of Transport and Communications of the Kyrgyz Republic dated December 30, 2015 No. 366 "On approval and implementation of the Rules for the use of linear fuel and lubricant consumption rates in motor transport and the methodology for their calculation"](#)



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by the emission factor (EF) for all three types of GHG: CO2, CH4, and N2O, given in Appendix 5 for CO2 and in Appendix 6 for CH4 and N2O .

Emission factors (EF):

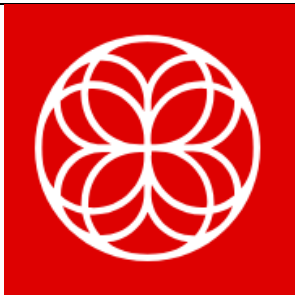
KV gasoline: CO2 - 69.3 t/TJ, CH4 - 0.0038 t/TJ, and N2O - 0.0057 t/TJ

HF gas: CO2 - 56.1 t/TJ, CH4 - 0.092 t/TJ, and N2O - 0.003 t/TJ

KV diesel fuel: CO2 - 74.1 t/TJ, CH4 - 0.0039 t/TJ, N2O - 0.0039 t/TJ

(additions made on 18.12.2024)

****No records are kept of fuel used or mileage for taxis. In the absence of data on fuel used or actual mileage, it is necessary to obtain data on financial expenses that can be attributed to the costs of purchasing fuel for vehicles. These financial expenses must be divided by the average fuel price of 64.9 soms (the most common transport fuel is AI-92 gasoline) in the current calendar year 2023. According to the terms of standard contracts for motor transport with entrepreneurs, monthly payments include the cost of fuel and lubricants and all tax deductions. In the Kyrgyz Republic, enterprises are subject to Value Added Tax, which will be 12% for taxi services. In**



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addition, 10% income tax is deducted from the amount of payments for taxi rides.

Activity data: direct data on Eldik Bank's motor vehicle consumption.

Petrol: 8 704.45 l.

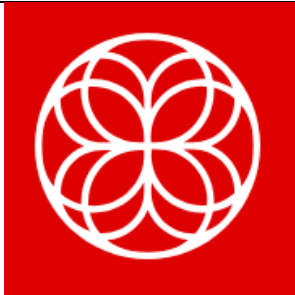
Emissions Calculation Tool: Excel Spreadsheet.

Emission factors (EF):

KV gasoline: CO2 - 69.3 t/TJ, CH4 - 0.0038 t/TJ, and N2O - 0.0057 t/TJ**

2. For public transport (buses), an approach is also used where the distance traveled by employees from home to the office (km) is multiplied by the average fuel consumption of the bus (l/km). Data on the average fuel consumption for the bus was taken from the Order "On approval and implementation of the Rules for the use of linear fuel and lubricant consumption rates in motor transport and the methodology for calculating them ²¹." KarosaC835-1031 was taken as a sample bus. To convert physical quantities (l) of consumed fuel into its energy

²¹ [Order of the Ministry of Transport and Communications of the Kyrgyz Republic dated December 30, 2015 No. 366 "On approval and implementation of the Rules for the use of linear fuel and lubricant consumption rates in motor transport and the methodology for their calculation"](#)



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equivalent (TJ) the net calorific value values given in Appendix 3 are used and then divided by the average number of seats – 46 seats. Next, multiplied by the emission factors for CO₂, CH₄, N₂O given in Appendix 5 for CO₂ and in Appendix 6 for CH₄ and N₂O .

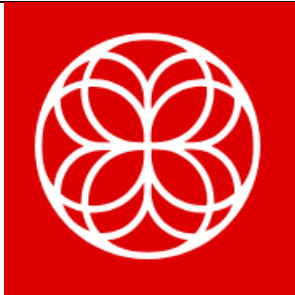
Emission factors (EF):

KV diesel fuel: CO₂ - 74.1 t/TJ, CH₄ - 0.0039 t/TJ, N₂O - 0.0039 t/TJ

For electric vehicles, the approach is to multiply the distance travelled by the employee from home to office (km) by the appropriate emission factors for each gas. The emission factors given in the UK Government GHG Conversion were used for the calculations. Factors for Company Reporting. To calculate emissions ²², determine the distance traveled by employees and multiply it by the emission factors provided. Then multiply by the global warming potential in Appendix 7 for CO₂, CH₄ and N₂O

Emission factors (EF):

²² [Department for Business, Energy & Industrial Strategy UK Government, GHG Conversion Factors for Company Reporting](#)



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CO2 - 0.00415 kg CO2eq./km, C H 4. - 0.0000224 kg CO2eq. CH 4/km, N2O - 0.000026677852348 kg CO2eq. N2O/km

For trolleybuses, the approach is to multiply the distance travelled by the employee from home to office (km) by the appropriate emission factors for each gas. The emission factors given in the UK Government GHG Conversion were used for the calculations. Factors for Company Reporting.²³ To calculate emissions, determine the distance traveled by employees and multiply it by the emission factors provided. Then divide by the average number of seats – 30 seats. Next, multiply by the global warming potential in Appendix 7 for CO2 , CH4 and N2O

Emission factors (EF):

CO2 - 0.02832 kg CO2eq. /km, CH 4 - 0.0001232 kg CO2eq. CH 4/km, N2O - 0.00016006711409396 kg CO2eq. N2O /km

Activity data: Eldik Bank employee survey , average fuel consumption (petrol) – 0.089 l/km, average fuel

²³ [Department for Business, Energy & Industrial Strategy UK Government, GHG Conversion Factors for Company Reporting](#)



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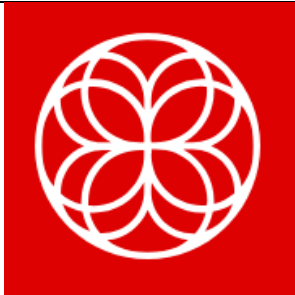
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		<p>consumption (gas) – 0.089 m3/km, average car fuel consumption (diesel) – 0.12 l/km, average bus fuel consumption (diesel) – 0.288 l/km</p> <p><u>Emissions Calculation Tool: Excel Spreadsheet.</u></p>			
		<p>HCFC GHG emissions The GHG HCFC is not covered by the GHG Protocol standard, as it only reports 6 GHG (CO2, CH4, N2O, HFC, PFC, SF6) covered by the Kyoto Protocol. To account for HCFC GHG emissions from air conditioning systems, the GHG Protocol HFC Toolkit (version 1.0): Calculation of emissions from production, installation, operation and disposal of refrigeration and air-conditioning equipment was used ²⁴, and calculation was made in Excel based on the methodology of this tool. Comparing the final figures obtained from the GHG Protocol HFC Toolkit (version 1.0) and the calculation method using the tool, the higher number is taken according to the conservative approach. In the calculation, the emission factor approach for estimating emissions from refrigeration/air-conditioning equipment was adopted as the most suitable. The tool calculates life cycle emissions of refrigeration and air-conditioning</p>	-	-	OK

²⁴ [Calculating HFC and PFC Emissions from the Manufacturing, Installation, Operation and Disposal of Refrigeration & Air conditioning Equipment \(Version 1.0\), GHG Protocol](#)



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equipment. Since these emissions Scope only calculates Eldik Bank's direct emissions, only step 2 of the tool - determining net gross emissions from refrigeration/air conditioning equipment - was used.

To calculate the emissions from air conditioners and refrigeration units in operation and in use based on the 2006 IPCC Guidelines, data such as the number of units, the type of refrigerant used, the refrigerant charge for each equipment type and the annual leakage rate are required. Since only the data on the number of units and the type of refrigerant used in the Eldik Bank air conditioning systems were available, default values for the initial refrigerant charge, the annual leakage rate were obtained from Table 2 of this tool. According to a conservative approach, the values on the higher side were used. The initial refrigerant charge in each unit for residential and commercial air conditioners including heat pumps is 100kg, the initial refrigerant charge in each unit for domestic refrigeration equipment is 0.5kg, the conversion factor is 0.001 tons/kg, and the annual leakage rate for residential and commercial air conditioners including heat pumps is 5%, the annual leakage rate for domestic refrigeration equipment is 0.5%.



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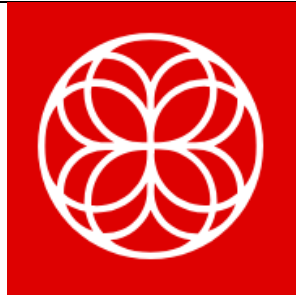
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		<p><u>Emission factors:</u> The annual leakage factor for residential and commercial air conditioners, including heat pumps, is 5%</p> <p><u>Activity data:</u> refrigerant R22 in the amount of 5 pieces.</p> <p><u>Emissions calculation tool:</u> GHG Protocol HFC Tool (version 1.0): Calculation of HFC and PFC emissions from the manufacture, installation, operation and disposal of refrigeration and air-conditioning equipment and Excel spreadsheet</p>			
14	Information on applicable exemptions for certain sources of GHG emissions, for facilities or certain types of activities	p.2.8. In this report, due to the lack of a complete set of data for calculating GHG emissions from all sources at facilities located within the boundaries of the organization, a combination of calculation methodologies (emissions calculation and conservative estimate methodology) is used. This approach will allow for all GHG emissions of Eldik Bank to be taken into account even taking into account the existing gaps in the available information.	-	-	OK
15	Information on organisation-specific performance indicators (e.g. emissions per kWh of	Item 3.3. In banks, the most common specific indicator is: (i) the volume of GHG emissions per employee and (ii) the volume of GHG emissions per square meter of occupied space.	RFC-12 Provide supporting documents on the	is provided for a total of 2055 people as of 31.12.2023.	OK



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	<p>electricity produced, tonne of output or sales volume).</p>	<p>For Eldik Bank in 2023, the corresponding specific indicators were: (i) $5090.50 \text{ tCO}_2\text{-eq} / 2072 = 2.457 \text{ tCO}_2\text{-eq/ employee}$ (ii) $5090.50 \text{ t CO}_2\text{-eq} / 25,544.03 \text{ sq.m.} = 0.199 \text{ tCO}_2\text{-eq/ sq.m .}$</p> <p><i>(in the edition of the Report dated 18.12.2024)</i> In office-based organisations, common specific indicators are: (i) the volume of GHG emissions per employee and (ii) the volume of GHG emissions per square meter of occupied space. For Eldik Bank in 2023, the corresponding specific indicators were: (i) $5090.50 \text{ tCO}_2\text{-eq} / 2 055 = 2.477 \text{ tCO}_2\text{-eq/ employee}$ (ii) $5090.50 \text{ t CO}_2\text{-eq} / 21 854.36 \text{ sq.m.} = 0.233 \text{ tCO}_2\text{-eq/ sq.m .}$</p>	<p>number of employees for 2023.</p>	<p>Changes have been made</p>	
<p>16</p>	<p>reliable data can be obtained</p>	<p>Item 3.4. The volume of GHG emissions of Scope 3 of the Category Employee Travel amounted to 86.48 tCO₂-eq in 2023, the Category Employee Travel amounted to 266.01 tCO₂-eq, the Category Waste Landfill amounted to 0.465 tCO₂-eq, the Category Waste Incineration amounted to 12.43 tCO₂-eq, the Category Paper amounted to 80.50 tCO₂-eq, and the Category Water amounted to 10.39 tCO₂-eq.</p>	<p>CAR-04 Specify the volume of emissions for Category 6</p> <p>CAR-05 Bring the names of categories into line</p>	<p>Changes have been made</p> <p>Changes have been made</p>	<p>OK</p> <p>OK</p>



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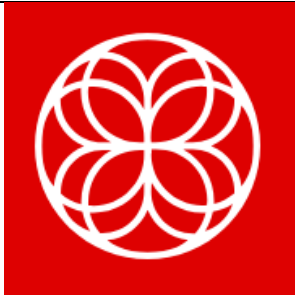
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		<p><i>(in the edition of the Report dated 18.12.2024)</i></p> <p>The GHG emissions of Scope 3, Category 6: Employee Business Travel amounted to 86.48 tCO₂-eq in 2023, Category 7: Employee Travel amounted to 286.27 tCO₂-eq, Category 5: Waste - Waste Landfill amounted to 0.465 tCO₂-eq, Category Waste Incineration amounted to 12.43 tCO₂-eq, Category 1: Purchased Goods and Services - Paper amounted to 80.50 tCO₂-eq, and Category 1: Purchased Goods and Services - Water amounted to 10.39 tCO₂-eq.</p>			
17	<p>Disaggregation of GHG emissions data, where such detailing allows for greater transparency in reporting. Detailing is provided at the level of individual industrial facilities and business units, at the country level, by emission source groups (stationary combustion, emissions from industrial processes, leaks, etc.), and at the level of activities</p>	<p>Item 3.5. Scope 1: Direct emissions from controlled/own operations of the organization:</p> <ul style="list-style-type: none"> - direct emissions from stationary fuel combustion – 692.58 tCO₂-eq; - direct emissions from fuel combustion at mobile sources – 615.23 tCO₂-eq; - direct emissions from leaks – 2701.73 tCO₂-eq. <p><i>(in the edition of the Report dated 18.12.2024)</i></p> <p>Scope 1: Direct emissions from controlled/owned operations of the organization:</p> <ul style="list-style-type: none"> - direct emissions from stationary fuel combustion – 815.71 tCO₂-eq; 	<p>CAR-06 The number of emissions for Scope 1 differs from the data presented in Table 2.2 of the Report</p>	<p>Changes have been made</p>	<p>OK</p>



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(electricity production, electricity transmission, purchase of electricity for subsequent resale to end consumers, etc.).

- direct emissions from fuel combustion at mobile sources – 594.98 tCO₂-eq;
- direct emissions from leaks – 2701.73 tCO₂-eq.

Scope 2: Indirect emissions associated with purchased electricity, heat, steam and cooling:

- indirect GHG emissions associated with the purchase/receipt of electricity – 501.55 t CO₂-eq.

Scope 3: which are not produced by the Bank itself and are not the result of the activities of assets owned or controlled by it:

- employees' trips from home to office - 266.01 tCO₂-eq.
- business trips of employees – 86.48 tCO₂-eq;
- waste disposal – 0.465 tCO₂-eq;
- waste incineration – 12.43 tCO₂-eq;
- office paper – 80.50 tCO₂-eq;
- drinking bottled water – 10.39 tCO₂-eq.

(in the edition of the Report dated 18.12.2024)

Scope 3: which are not produced by the Bank itself and are not the result of the activities of assets owned or controlled by it:

- employees' trips from home to office - 286.27 tCO₂-eq.
- business trips of employees – 86.48 tCO₂-eq;



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		<ul style="list-style-type: none"> - waste disposal – 0.46 tCO₂-eq; - waste incineration – 12.43 tCO₂-eq; - office paper – 80.50 tCO₂-eq; - drinking bottled water – 10.39 tCO₂-eq. 			
18	Detailed information on GHG emissions at the level of individual industrial facilities (it is recommended to include information on industrial facilities with emissions in excess of 10,000 tons of CO₂-eq from stationary fuel combustion)	Not applicable	-	-	OK
19	Detailed information on GHG emissions by individual countries where the organization operates	Not applicable	-	-	OK
20	GHG emissions associated with the production of electricity, heat and steam that is transferred or sold to another organization.	p. 3.6. Not applicable	-	-	OK



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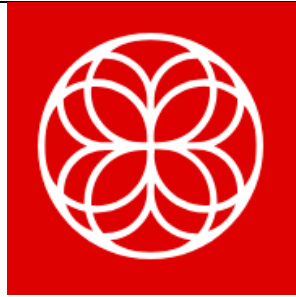
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21	GHG emissions associated with the production of electricity, heat and steam that are purchased for subsequent resale to intermediary organizations	p. 3.7. Not applicable	-	-	OK
21	Description of specific emission indicators in relation to the internally established or externally set values of specific indicators per unit of output/volume of service.	p. 3.8. Not applicable	-	-	OK
22	Emissions of GHG types not regulated by the Kyoto Protocol (e.g. CFCs , NOx), which are reported separately from Scope emissions.	p. 3.9. GHG emissions regulated by the Montreal Protocol from air conditioning equipment at Eldik Bank facilities are equal to HCFC – 44 tCO ₂ -eq.	-	-	OK
23	Information about an organization's strategies or programs to reduce or manage GHG emissions.	p. 3.11. Not applicable	-	-	OK



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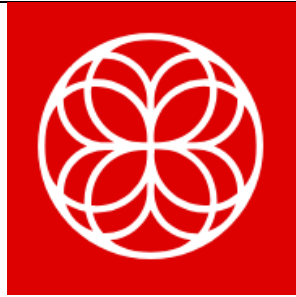
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24	Information on any contractual provisions that address risks and obligations related to GHG emissions.	p. 3.12. Not applicable	-	-	OK
25	Information on assurances provided by external organizations regarding the reported GHG emissions data, including copies of the verification report.	p. 3.13. Verification was carried out by the company SSDC LLP, 6-02, 12/1 Konayev str., Astana, 010000, RoK, www.ssdc.kz	-	-	OK
26	Information on events that have resulted in a reduction in GHG emissions, but not sufficient to recalculate base year emissions (e. g. changes in production processes, energy efficiency improvements, closure of production facilities)	p. 3.14. Not applicable	-	-	OK



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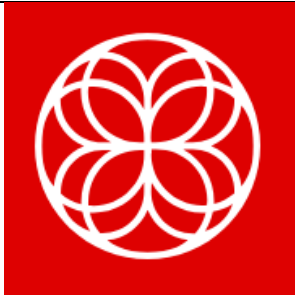
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27	Information on GHG emissions for all years from the base year up to the current reporting year (including descriptions of events that led to a recalculation of the base year emissions level)	(clause 3.15) 2023: 5090.50 tCO ₂ -eq	-	-	-
28	Information about the quality of data for reporting GHG emissions (e. g. information about the factors and the magnitude of such factors that affect the uncertainty in estimating GHG emissions, as well as the organization's policies aimed at improving data quality)	p. 3.16. At the time of writing this report, there is a need for better systematization of the collection of key data sets required for the preparation of GHG emissions reports, which will speed up and significantly simplify the process of data collection and processing.	-	-	OK
29	Information on measures aimed at capturing GHG emissions	p. 3.17. Not applicable	-	-	OK



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30	Information on carbon credit transactions (offsets)	p. 3.18. Not applicable	-	-	OK
31	Information on carbon credits generated within the organisation's boundary that have been transferred/sold to third parties.	p. 3.19. Not applicable	-	-	OK

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Carrying out corrective actions in response to a corrective action request (CAR) and a request for clarification (RFC)

CAR and RFC made by an accredited independent body	Question number in table 1	The response of the installation operator to the request	Conclusion of an accredited independent body
RFC-01 Provide the title documents for the organization (charter, certificate of state registration) and documents granting the right to prepare a report by the responsible person (order, job description).	2	Provided are the Charter of the organization, Certificate (certificate) of the legal entity with the date of initial registration from July 29, 1996. In accordance with the Regulation on the Department of Project Tasks and ESG of the Business Development Department of Eldik Bank OJSC dated 01.10.2024, the responsibility for organizing work on the implementation of ESG, facilitating and providing expert assistance to other divisions of the bank has been assigned.	OK
RFC-02 Provide for review documents confirming operational control over real estate and movable property.	4	Passports for buildings (inventory file for a house, technical passports for real estate units) indicating the total area of the premises were selectively provided.	OK
RFC-03 Provide documents confirming the specified area of real estate.	4	A selection of building passports (inventory file for a house, technical	OK



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CAR and RFC made by an accredited independent body	Question number in table 1	The response of the installation operator to the request	Conclusion of an accredited independent body
		passports for real estate units) indicating the total area of the premises are presented.	
CAR-01 No data on the area of the rented property	4	Changes have been made	OK
CAR-02 The amounts of CO2 emissions in Table 2.2 and those indicated in Table 2.3 differ.	8	Changes have been made	OK
RFC-04 Provide for review supporting documents for the accounting of the declared volume of fuel used at stationary sources.	13	Fuel delivery certificates have been provided. Accounting is conducted in accordance with the issued certificates for actual delivery.	OK
RFC-05 Supporting documents for the declared number of own transports	13	The total number of the Bank's TS at the beginning of 2022 was 87 units, in 2023 it increased to 96 units (Order "On establishing fuel and lubricants limits" No. 16009/3-257 dated 28.05.2024 is attached).	OK
CAR-03 In accordance with the requirements for the classification of GHGs by Scope, employee taxi trips for business purposes are considered indirect emissions, since they are related to the activities of companies, but occur due to the services of third parties (Scope 3, Category 6 “Business and travel trips of employees”).	13	Changes have been made	OK



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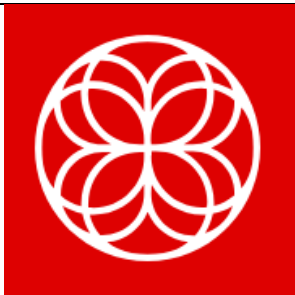
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CAR and RFC made by an accredited independent body	Question number in table 1	The response of the installation operator to the request	Conclusion of an accredited independent body
RFC-06 Provide for review supporting documents for recording the declared volume of fuel used in mobile sources (own vehicles).	13	Based on the concluded Agreement for the supply of fuel and lubricants, accounting is maintained in the AXO/Accounting in 1C according to reconciliation acts of mutual settlements and invoices for actual fuel sold with Kyrgyz Nafta LLP for each branch separately	OK
RFC-07 In what form is the accounting of electricity and heat energy consumption kept?	13	Based on the concluded Agreement on the supply of thermal energy to non-domestic consumers with OJSC "Electric Stations" - " Bishkekteploset " with the terms of supply of thermal energy and distribution by month at each branch address.	OK
RFC-08 Provide supporting documents on the actual consumption of electricity and heat energy.	13	Consumption is recorded on the basis of issued invoices for heat energy and hot water supply and monthly electricity bills.	OK
RFC-09 In what form is the accounting of drinking bottled water maintained, documentation on accounting	13	A contract for the supply of bottled water has been provided; accounting is carried out on the basis of invoices submitted by the supplier.	OK



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CAR and RFC made by an accredited independent body	Question number in table 1	The response of the installation operator to the request	Conclusion of an accredited independent body
RFC-10 In what form is the accounting of paper, documentation on accounting maintained?	13	An invoice has been provided and is being released from the warehouse to the offices.	OK
RFC-11 Provide data on accounting and methods for determining the declared volume of generated waste.	13	An agreement was concluded for the provision of services for the removal of solid household waste from branches in Bishkek and Chui region with the municipal enterprise " Tazalyk " with conditions for the generation of waste up to 1.9 m ³ per week. Records of waste generation volumes are kept on the basis of invoices issued by the waste removal organization.	OK
RFC-12 Provide data on business trip accounting.	13	The accounting department keeps records of business trips in accordance with the order and the tickets submitted.	OK
RFC-13 Provide supporting documents on the number of employees for 2023.	13	According to the headcount of Eldik Bank as of 31.12.2023, there were 2055 people (excel)	OK
	15	Changes have been made	



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CAR and RFC made by an accredited independent body	Question number in table 1	The response of the installation operator to the request	Conclusion of an accredited independent body
RFC-14 Show the survey results.	13	Completed questionnaires are provided for review.	OK
CAR-04 Specify the volume of emissions for Category 6 of Scope 3	16	Changes have been made	OK
CAR-05 Bring the names of Categories into line	16	Changes have been made	OK
CAR-06 The number of emissions for Scope 1 differs from the data presented in Table 2.2 of the Report	17	Changes have been made	OK



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SSDC-F -06 Verification and/or Validation Visit Plan

Lead verifier: Zhangazak Almaz



Verification Team: Zhangazak Almaz - Lead Verifier

Date: 17.12.2024 (Day 1)		Client representatives	Verifiers
10.00-10.15	<p>Verification opening meeting: presentation of the group from SSDC LLP and persons responsible for reporting on behalf of the Customer.</p> <p>Questions for discussion:</p> <ol style="list-style-type: none"> Presentation of the verification process: <ul style="list-style-type: none"> - main goals and objectives; - evaluation criteria, methods; - scope of verification; - format of expected results and conclusions. Presentation of persons responsible for reporting on behalf of the Customer. General idea of the main sources of GHG emissions. 	Karieva A. Usenbaeva A. Musuralieva A. Tashtanbekova N.	Zhangazak A.
10.15-10.30	2023 Reporting Boundary Data. Definition of Scope Boundaries.	Musuralieva A.	Zhangazak A.
10.30-11.00	Audit of primary emission data for Scope 1	Musuralieva A.	Zhangazak A.
11.00-11.30	Interviews with persons responsible for collecting primary data and conducting calculations for Scope 1	Musuralieva A.	Zhangazak A.
11.30-11.45	Definition of emission limits for Scope 2	Musuralieva A.	Zhangazak A.
11.45-12.00	Audit of primary emission data for Scope 2	Musuralieva A.	Zhangazak A.
12.00-13.00	Interviews with persons responsible for collecting primary data and conducting calculations for Scope 2	Musuralieva A.	Zhangazak A.
13.00-14.00	Break		
14.00-14.15	Definition of emission limits for Scope 3	Musuralieva A.	Zhangazak A.
14.15-15.00	Audit of primary emission data for Scope 3	Musuralieva A.	Zhangazak A.
15.00-15.30	Interviews with persons responsible for collecting primary data and conducting calculations for Scope 3	Musuralieva A.	Zhangazak A.
15.30-16.30	Summing up, preparing documentation based on verification results	Karieva A. Usenbaeva A. Musuralieva A. Tashtanbekova N.	Zhangazak A.
16.30-17.00	Final meeting on the results of the verification carried out	Karieva A. Usenbaeva A. Musuralieva A. Tashtanbekova N.	Zhangazak A.

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SSDC-F -03 LIST OF DOCUMENTATION RECEIVED FROM THE CLIENT

List of documentation
Information required and obtained for Stage 1:
GHG Emissions Report 2023
Information obtained and required during Stage 2:
Charter of the organization, approved 29.10.2024.
Certificate (certificate) of a legal entity with the date of initial registration from July 29, 1996 from 10.12.2024.
Agreement for the supply of water with the provision of a dispenser free of charge No. 6-02 / 0446-2023 dated 22.05.2023 with Altyn BulakBottlers LLP
Invoice in the form of an electronic document for the supply of bottled water dated 27.07.2023.
Invoice in the form of an electronic document for the supply of bottled water dated 13.09.2023.
Agreement No. 16-s-252 for the provision of services for the removal of solid household waste in Bishkek from 01.02.2023 with the municipal enterprise "Tazalyk" for 1.9 m ³ /week
Agreement No. 8-p-9 for the provision of services for the removal of solid household waste in Bishkek from 01.02.2023 with the municipal enterprise "Tazalyk" for 12.8 m ³ / week
Invoice in the form of an electronic document for works and/or services dated 10.03.2023 for the removal of 55.46 m ³ of solid waste
Invoice in the form of an electronic document for works and/or services dated 10.03.2023 for the removal of 8.23 m ³ of solid waste
List of employees of Eldik Bank OJSC as of 31.12.2023
Inventory file for the house on Gvardiya st. 38a, Bishkek with a building plan
Technical passport of the real estate unit at the address 80/1 Moskovskaya str.
Technical passport of the real estate unit at the address Kyiv str. 246
Agreement No. 6-01/112-2023 for the sale and purchase of petroleum products using fuel cards dated 01.02.2023 with Kyrgyz Nafta LLP
Reconciliation statement of mutual settlements between Kyrgyz Nafta LLP and RSK Bank OJSC from 01.05.2023 to 31.05.2023 on the sale of inventory (Dt and Kt)
Invoice in the form of an electronic document for goods dated 05.12.2023 for the sale of diesel fuel and gasoline from Kyrgyz Nafta LLP
Agreement No. 2374 for the supply of thermal energy to non-domestic consumers dated 10.11.2022 with OJSC "Electric Stations" - " Bishkekteploset "
Contract No. 2294-3 for the supply of electric energy to non-domestic consumers dated 15.05.2018.
Invoice in the form of an electronic document for works and/or services dated 04/14/2023 for heat energy and hot water supply
Invoice for payment (electricity) from 18.10.2023
Agreement 6-02/1092-2022 for the disposal of computer equipment, office equipment and other waste with OOO Kantsky tire processing plant"
Act of acceptance and transfer of property subject to disposal

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Act of delivery of coal and firewood in the Issyk-Kul region, according to agreement No. 013-009/213-2023 dated 30.09.2023.
List of vehicles on the balance sheet of Eldik Bank OJSC
Order "On establishing limits on fuel and lubricants" No. 16009/3-257 dated 28.05.2024.
Explanatory note regarding the number of vehicles of Eldik Bank OJSC in 96 units, recorded in the ESG report
Expense invoice No. 0663 dated 23.08.2023 on the release of inventory items (A4 paper)