



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: RK, 010000, Astana, st. Dinmukhameda Kunaev 12/1

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 GREENHOUSE GAS INVENTORY REPORT 2024**

For the company:

**Eldik Bank OJSC**  
**Report No. SSDC-0289-OB**

Version 01  
SSDC LLP

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## GHG inventory report

<b>Customer:</b> Eldik Bank OJSC	<b>Customer's contact person:</b> Tashtanbekova Nargiza Alymbekovna +996 505 053 577	SSDC LLP 010000 Astana, st. Kunaeva 12/1, tel.: +7 702 999 88 55
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### Resume:

The company SSDC LLP performed audit and verification of the Greenhouse Gas (GHG) Emissions Inventory Report of Eldik Bank OJSC for the year 2024. SSDC LLP conducted the review and verification based on the established criteria contained in the following documents: the Law of the Kyrgyz Republic No. 71 of May 25, 2007 “On State Regulation and Policy in the Field of Greenhouse Gas Emissions and Removals”, the Greenhouse Gas Protocol (GHG Protocol), and other applicable regulatory documents.

The verification included: an assessment of the compliance of the GHG Emissions Inventory Report with the prescribed format; evaluation of the structure and quality of the Inventory Report against established requirements; examination of the accuracy, reliability, and presence of errors, inaccuracies, or omissions in the GHG statement and other related requirements. SSDC LLP’s approach to the assurance of the GHG Emissions Inventory Report was based on an understanding of the risks associated with GHG emissions reporting and on the assessment of controls in place to mitigate such risks. SSDC LLP planned and performed the assurance process by obtaining evidence, information, and explanations to provide reasonable grounds for limited assurance that the reported GHG emissions information conforms to monitoring approaches and methods, methodological frameworks, quality control procedures, allocation of responsibilities and authorities, and other relevant criteria. As a result of the verification, amendments were introduced to the GHG Emissions Inventory Report, and a revised version of the Report dated **24.09.2025** was submitted. The preparation of Eldik Bank OJSC’s GHG Emissions Inventory Report was based on the operational control approach. In our opinion, the GHG Emissions Inventory Report, version dated **24.09.2025**, for the reporting year 2024, fairly presents the data and information on direct (Scope 1) and indirect (Scope 2 and Scope 3) greenhouse gas emissions, contains no material errors, inaccuracies, or omissions, and is reliable for the purpose of the agreed **limited level of assurance**, without the application of a defined materiality threshold. The Report has been prepared in accordance with the applicable requirements and criteria in the Kyrgyz Republic and recognized international practice.

The verified GHG emissions of Eldik Bank OJSC for the year 2024 amount to:

**Total emissions Scope 1+2+3:**

**26,818.38 tons of total GHG emissions in carbon dioxide equivalent.**

**Direct emissions from Scope 1 were:**

**1,410.81 tons of total GHG emissions in carbon dioxide equivalent**

**Indirect emissions of Scope 2 amounted to**

**944.76 tons of total GHG emissions in carbon dioxide equivalent**


**Indirect emissions of Scope 3 amounted to**



**24,462.18 tons of total GHG emissions in carbon dioxide equivalent.**

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

**(i) GHG emissions (Scopes 1, 2 and 3) per employee: 11.84 tCO<sub>2</sub>-eq./employee**



**(ii) GHG emissions (Scopes 1, 2 and 3) per m<sup>2</sup> of area: 0.87 tCO<sub>2</sub>-eq./m<sup>2</sup>**

Report No.: SSDC-0289-OB	Report type: OB				
Head of an independent accredited organization: Maksut A. _____ Director of SSDC LLP		<input checked="" type="checkbox"/>	Do not distribute without the customer's permission.		
Lead Verifier: Zhangazak A. M.		<input type="checkbox"/>	Limited distribution		
		<input type="checkbox"/>	Unlimited distribution		
<b>Date of this version : 29.09.2025</b>	<b>Version: 01</b>				

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## 1. INTRODUCTION

**Eldik Bank OJSC** has authorized SSDC LLP to carry out actions aimed at verifying the Greenhouse Gas Emissions Inventory Report for **2024** in accordance with the requirements of the Greenhouse Gas Protocol (GHG Protocol), environmental legislation regarding the regulation of GHG emissions. This report contains the results of such confirmation and conclusions regarding the Greenhouse Gas Inventory Report for **Eldik Bank OJSC** for **2024**.

### 1.1 Purpose

Verification of the Greenhouse Gas Inventory Report is an independent review by an accredited independent organization of the compliance of the Greenhouse Gas Inventory Report with the requirements for these documents established in the Kyrgyz Republic.

The purpose of validating the Greenhouse Gas Inventory Report is to establish its compliance with the requirements of the GHG Protocol, approved national and international methodologies; assessment of the completeness, reliability and quality of data and information on greenhouse gases, assessment of deviations compared to previous periods of information on greenhouse gases, assessment of monitoring and control tools.

The purpose of this work was to verify the GHG emissions inventory report of **Eldik Bank OJSC** for **2024**. 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 greenhouse gases in accordance with Accreditation Certificate No. KZ.V.01.E1491 issued by the National Accreditation Center on 30.12.2022, valid until 30.12.2027.

### 1.2 Confirmation area

The confirmation area for Eldik Bank OJSC includes an assessment of:

- the compliance of the Greenhouse Gas (GHG) Emissions Inventory Report with the prescribed format and other applicable requirements;
- the reliability, completeness, and relevance of the GHG emissions data and information;
- the reliability, completeness, and relevance of the data for the reporting period;
- the accuracy of calculations performed and the justification for the application of quantitative methods for calculating GHG emissions;
- the monitoring and control measures related to GHG emissions.

For the consolidation of the carbon footprint data, the operational control approach was applied. The verification of the GHG Emissions Inventory Report is not intended to provide consultancy services to the Client. However, any identified discrepancies and requests for corrective actions may be used to improve the GHG Emissions Inventory Report.

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### 1.3 Customer data

The customer's detailed information is given below:

<b>Customer name:</b>	<b>OJSC Eldik Bank</b>
<b>Installation:</b>	<b>OJSC Eldik Bank</b>
<b>Legal address of the customer:</b>	Kyrgyz Republic, Bishkek, Moskovskaya str. 80/1
<b>Sector of activity:</b>	<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 greenhouse gas emissions from stationary fuel combustion, mobile fuel combustion, and greenhouse gas emissions from industrial or domestic equipment (e.g., refrigerant leaks from stationary air conditioning systems).

**Indirect emissions (Scope 2)** from purchased electric and thermal energy for facilities owned and leased by Eldik Bank OJSC.

**Indirect emissions (Scope 3)** are indirect emissions arising from the purchase of goods and services, capital goods, fuel and energy related activities, business travel, home-office mobility of employees, and financed emissions.

## 2. METHODOLOGY

The verification process was carried out using the internal procedures of SSDC LLP. To ensure transparency and objectivity of the assurance of the Greenhouse Gas Emissions Inventory Report, a Verification Protocol (SSDC-F-05) was developed. This protocol incorporates the requirements of the GHG Protocol and the Law of the Kyrgyz Republic No. 71 of 25 May 2007 "On State Regulation and Policy in the Field of Greenhouse Gas Emissions and Removals".

The Verification Protocol of the GHG Emissions Inventory Report serves the following purposes:



- to organize the details and clarify the requirements that the GHG Emissions Inventory Report must meet;
- to ensure transparency of the assurance process by documenting how each requirement was verified and the corresponding verification result.

The completed Verification Protocol is provided in Appendix A to this report.

The verification procedure consisted of an analytical review of documentation, interviews with representatives of the Client for the purpose of further information exchange, and resolution of outstanding issues.

#### **Duration of verification work:**

Preparation and Stage 1 of verification:	from 28.08.2025 to 08.09.2025
Interview and Stage 2 verification:	from 09.09.2025 to 10.09.2025
Reporting, issue resolution, quality control:	from 11.09.2025 to 26.09.2025

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## 2.1 Documentation overview

The customer provided SSDC LLP with all the necessary documentation. The **GHG Emissions Inventory Report for 2024 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 **25.09.2025**. The findings of the independent accredited organization presented in this report relate to the GHG Inventory Reports of **28.08.2025** and **25.09.2025**.

## 2.2 Interview



**09.09.2025 - 10.09.2025**, during the visit to the central office in Bishkek, SSDC LLP conducted an interview with authorized persons from **Eldik Bank OJSC**. **OJSC Eldik Bank** 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
Tashtanbekova N.	ESG Manager, Department of Sustainable Development	Greenhouse Gas Emissions Report 2024
Musuralieva A.	ESG Manager, Department of Sustainable Development	
Myrzabekova A.	Ecologist	

## 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

SSDC LLP conducted a review and verification of the GHG Emissions Inventory Report of Eldik Bank OJSC for the year 2024. Eldik Bank OJSC is responsible for the accurate preparation of the GHG Emissions Inventory Report, including data collection and record-keeping of emissions resulting from the organization's activities. SSDC LLP is responsible for expressing an independent verification statement of the GHG Emissions Inventory Report.

SSDC LLP performed the review and verification of the GHG Emissions Inventory Report based on the criteria set forth in the following documents:

- Law of the Kyrgyz Republic No. 71 of 25 May 2007 "On State Regulation and Policy in the Field of Greenhouse Gas Emissions and Removals";
- Greenhouse Gas Protocol (GHG Protocol);
- other applicable regulations and standards.

The verification process included an assessment of:

- compliance of the GHG Emissions Inventory Report with the established format and other applicable requirements;
- compliance of the Report's structure and quality;
- accuracy, completeness, and relevance of data and information on greenhouse gas emissions;
- correctness of calculations and justification for the use of quantitative methods of emissions estimation;
- systems for monitoring and controlling greenhouse gas emissions.

The approach of SSDC LLP to assurance of the GHG Emissions Inventory Report is based on an understanding of risks associated with GHG data reporting and monitoring of measures to mitigate these risks. SSDC LLP planned and carried out the assurance process through the collection of evidence, information, and clarifications, with the objective of providing reasonable assurance that the reported information on greenhouse gas emissions is consistent with monitoring approaches and methodologies, quality control procedures, allocation of responsibilities and authorities, and other relevant criteria.

The verified GHG emissions of Eldik Bank OJSC for the year 2024 amount to:

**Total emissions Scope 1+2+3:**

**26,818.38 tons of total GHG emissions in carbon dioxide equivalent.**

**Direct emissions from Scope 1 were:**

**1,410.81 tons of total GHG emissions in carbon dioxide equivalent**

**Indirect emissions of Scope 2 amounted to**

**944.76 tons of total GHG emissions in carbon dioxide equivalent**



**Indirect emissions of Scope 3 amounted to**

**24,462.18 tons of total GHG emissions in carbon dioxide equivalent.**

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



**(i) GHG emissions (Scopes 1, 2 and 3) per employee: 11.84 tCO<sub>2</sub>-eq./employee**

**(ii) GHG emissions (Scopes 1, 2 and 3) per m<sup>2</sup> of area: 0.87 tCO<sub>2</sub>-eq./m<sup>2</sup>**



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## APPENDIX A – SSDC -F-05 GHG EMISSIONS INVENTORY REPORT VERIFICATION PROTOCOL (THE GREENHOUSE GAS PROTOCOL)



No.	Verification criterion	Preliminary conclusion	Request to the client	Analysis of customer actions	Conclusion
1	<b>Does the report form comply with the requirements of the GHG Protocol?</b>	The reporting format complies with the requirements of the Greenhouse Gas Emissions Protocol.	-	-	OK
2	<b>Information about the organization, as well as the boundaries of the organization for the purposes of compiling this report (GHG inventory)</b>	<p>As one of Kyrgyzstan's systemically important commercial banks, Eldik Bank reaffirms its commitment to providing comprehensive financial services and facilitating the country's transition to a low-carbon economy. To implement this strategy and align with international best practices, the bank, in collaboration with AvantGarde, will launch a new project in early 2025. The Group has prepared its 2024 Environment, Social Responsibility and Governance (ESG) report in strict compliance with the current standards of the International Sustainability Standards Board (ISSB).</p> <p>This report has been prepared taking into account the new global benchmark for sustainability reporting, which was set by the ISSB in 2023 and is reflected in International Financial Reporting Standards (IFRS). This conceptual framework includes IFRS S1 (ISSB, 2023a), which sets general requirements for sustainability-related financial disclosures, and IFRS S2 (ISSB, 2023b), which contains specific requirements for climate-related disclosures. A key aspect is that IFRS S2 fully integrates the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), forming a single</p>	<b>RFC -01</b> Provide documents of title to the organization	<p>The Charter of the organization, Certificate of Legal Entity dated 08/08/2025 with the initial registration date of 07/29/1996 were provided</p> <p>In accordance with the Regulation on the Department of Project Tasks and ESG of the Business Development Department of Eldik Bank OJSC dated October 1, 2024, the responsibility for organizing work on the implementation of ESG, facilitating and providing expert assistance to other</p>	OK

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		<p>global basis for comparability and transparency of climate reporting.</p> <p>In preparing its 2024 GHG inventory, Eldik Bank defined its organizational boundaries <b>based on an operational control approach</b>. Under this methodology, the bank accounts for 100% of GHG emissions from activities for which it has authority to develop and implement operational policies.</p> <p>In accordance with this approach, the organizational boundaries for the preparation of the cadastral register included the Head Office and branches of Eldik Bank OJSC, taking into account the subsidiary ElTekh LLP (100% of which is owned by Eldik Bank OJSC) and the dependent company Ishker LLP (50% of which is owned by ElTekh LLP and has the ability to determine the financial and operational policies of Ishker LLP). The financial statements of both companies are included in the consolidated financial statements of Eldik OJSC. Bank." Thus, the boundaries of financial reporting and the organizational boundaries for preparing the greenhouse gas inventory coincide.</p> <p>Once these boundaries were established, a screening procedure was carried out to identify all significant (material) emission sources for the 2024 reporting period.</p> <p>Eldik Bank's significant Scope 1 emissions include stationary combustion of fuel in boilers and backup generators, mobile combustion of fuel in the company's vehicle fleet, and fugitive (unintentional) emissions from air conditioning equipment.</p>		<p>divisions of the bank has been assigned.</p>
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		<p>Eldik Bank's Scope 2 emissions include indirect GHG emissions associated with the generation, purchase, and consumption of electricity and heat in the bank's operations. Although these emissions are generated outside its organizational boundaries, Eldik Bank remains responsible for them as an end-user of energy.</p> <p>Eldik Bank's business model. Based on the analysis, categories 1, 2, 3, 5, 6, and 7 were identified as material and included in the inventory perimeter. The remaining categories were deemed immaterial and excluded.</p>			
3	<b>Were any specific greenhouse gas emission sources, facilities, or activities excluded from this report? If so, please indicate which ones.</b>	No	-	-	OK
4	<b>A description of the approach to defining the organizational boundaries for the purposes of reporting greenhouse gas emissions, and the approach used to consolidate data.</b>	<p>This inventory quantified GHG emissions across Eldik Bank's entire value chain and then classified them into three Scopes in accordance with the GHG Protocol. This approach ensures a clear distinction between direct anthropogenic emissions from own or controlled sources and indirect emissions arising elsewhere in the value chain as a result of the bank's activities.</p> <p><b>Scope 1:</b> Direct greenhouse gas emissions from sources owned or under operational control by Eldik Bank. This scope includes emissions from fuel combustion in heating systems and backup power generators, the operation of corporate vehicles, and</p>	-	-	OK

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		unintentional (fugitive) refrigerant emissions from air conditioning systems.  <b>Scope 2:</b> Indirect GHG emissions associated with the generation of electricity and heat purchased for consumption by the bank. These emissions physically occur at the generating facilities (power plants and heating plants) that produce the corresponding energy.  <b>Scope 3: All other indirect emissions arising in</b> Eldik Bank's value chain. For a financial institution, this scope covers a broad range of activities, broken down into: - Upstream emissions: including emissions resulting from purchased goods and services, business travel, and the movement of employees to their place of work. - Downstream emissions: of particular importance for the banking sector. They are primarily aggregated under Scope 15: Investments and include so - called "financed emissions," which result from a bank's lending and investment activities.			
5	<b>Information on the inclusion of Scope 3 emissions (other indirect greenhouse gas emissions) in the report, indicating which activities are included in the report.</b>	<b>Indirect emissions (Scope 3)</b> the bank recognized as significant emissions of Category 1. Purchased goods and services, Category 2. Capital goods, Category 3. Fuel/energy related activities (not included in Scopes 1 and 2), Category 5. Waste generation during operations, Category 6. Business travel, Category 7. Employee travel to and from work,	-	-	OK
6	<b>Reporting year.</b>	From 01.01.2024 to 31.12.2024	-	-	OK

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7	<b>Information on total emissions of Scope 1 (direct greenhouse gas emissions) and Scope 2 (indirect greenhouse gas emissions from imported energy), and (optionally) Scope 3, excluding any transactions involving the purchase, sale, transfer or storage of carbon units.</b>	<p>Total emissions of Scope 1, Scope 2 and Scope 3 - 24,368 tCO<sub>2</sub>-eq.</p> <p><u>Scope 1: 1494.05 tCO<sub>2</sub>-eq., of which:</u></p> <ul style="list-style-type: none"> <li>- CO<sub>2</sub> – 1,465.27 t;</li> <li>- CH<sub>4</sub> – 0.18 t;</li> <li>- N<sub>2</sub>O – 0.11 t;</li> <li>- HFC – 0.01 t.</li> </ul> <p><u>Scope 2: 876 tCO<sub>2</sub>-eq., of which:</u></p> <ul style="list-style-type: none"> <li>- CO<sub>2</sub> – 876 t.</li> </ul> <p><u>for Scope 3: 21998 tCO<sub>2</sub>-eq., of which:</u></p> <ul style="list-style-type: none"> <li>- CO<sub>2</sub> – 21,998 t;</li> <li>- CH<sub>4</sub> – t;</li> <li>- N<sub>2</sub>O - t.</li> </ul> <p><i>(amended on 25.09.2025)</i></p> <p>Total emissions of Scope 1, Scope 2 and Scope 3 - 26,818.38 tCO<sub>2</sub>-eq.</p> <p><u>Scope 1: 1,410.81 tCO<sub>2</sub>-eq., of which:</u></p> <ul style="list-style-type: none"> <li>- CO<sub>2</sub> – 1,382.03 t;</li> <li>- CH<sub>4</sub> – 0.17 t;</li> <li>- N<sub>2</sub>O – 0.11 t;</li> <li>- HFC – 0.01 t.</li> </ul> <p><u>Scope 2: 944.76 tCO<sub>2</sub>-eq.,</u></p> <p><u>for Scope 3: 24,462.81 tCO<sub>2</sub>-eq.</u></p>	<b>RFC-02</b> Explain the absence of information on the volume of emissions separately for each type of Scope 3 greenhouse gas.	A significant portion of emissions is calculated based on financial costs; it is not possible to calculate each type of GHG separately.	OK
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8	<b>Information on the volume of emissions separately for each type of greenhouse gas (CO2, CH4, N2O, HFCs, PFCs, SF6), expressed in tons and in tons of CO2 equivalent.</b>	not applicable	see explanations for RFC-02	-	OK
9	<b>Information on the selection of the base year, as well as the dynamics of the organization's emissions by year, taking into account the policy for recalculating the volume of greenhouse gas emissions for the base year, and an explanation of the recalculation policy.</b>	The base year is 2023.	-	-	OK
10	<b>Explanation of the policy for recalculating the base year greenhouse gas emissions volume</b>	<p>The company's policy provides for recalculation of base year emissions in the event of significant structural changes (e.g., mergers, acquisitions), changes in calculation methodology, or the discovery of significant errors in the initial inventory. This policy ensures the accuracy and comparability of emissions data over time.</p> <p>This recalculation was initiated by correcting a significant error in the initial fugitive emissions estimate (Scope 1). The original inventory assumed a standard refrigerant charge of 100 kg per</p>	-	-	OK

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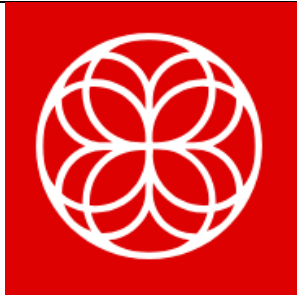
		<p>unit of air conditioning equipment. Based on updated and more accurate data, this value was revised to an average of 1.15 kg per unit, resulting in a downward adjustment of the reported fugitive emissions by a factor of 87.</p> <p>Base year emissions (recalculated) amounted to 2,430.7 tCO<sub>2</sub>-eq:  Scope 1 - 1,472.87 tCO<sub>2</sub>-eq  Scope 2 - 501.55 tCO<sub>2</sub>-eq  Scope 3 - 456.28 tCO<sub>2</sub>-eq</p>			
11	<p><b>Description of events that led to a significant change in the volume of greenhouse gas emissions of the organization and, accordingly, to a recalculation of the volume of emissions of the base year (mergers/alienations, outsourcing of services, changes in the boundaries of the installation or changes in the methodology for calculating the volume of greenhouse gas emissions, etc.).</b></p>	<p>p. 4.3 Comparison of inventory results for 2023 and 2024</p> <p>The analysis shows that the key drivers of change were both methodological improvements and increased data accuracy, as well as changes in operational activities.</p> <p>Total <b>Scope 1</b> emissions increased by approximately 11%, from 1308 to 1494 tCO<sub>2</sub>-eq. This change was driven by a combination of factors from stationary, mobile, and fugitive sources.</p> <p><b>Scope 2</b> emissions increased by 74%, rising from 501 to 876 tCO<sub>2</sub>-eq. This increase was driven by two key factors:  - An increase in electricity consumption of 43%, reflecting the expansion of the bank's operational activities.  - A significant increase in the emissions factor for purchased heat by 193%. This change is due to the use of a more accurate regional proxy factor (for Kazakhstan) to replace the previous estimate, which provided a more realistic estimate of the carbon intensity of district heating.</p>	-	-	OK

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		<p>The operational carbon footprint of <b>Scope 3</b> (excluding financed emissions) showed a significant increase. This is primarily due to the greater completeness of the inventory for 2024 compared to the 2023 baseline.</p> <p><i>(amended on 25.09.2025)</i></p> <p>Total <b>Scope 1 emissions</b> decreased by approximately 4%, from 1473 to 1411 tCO<sub>2</sub>-eq. This change was driven by a combination of factors from stationary, mobile, and fugitive sources.</p> <p><b>Scope 2</b> emissions increased by 88%, rising from 502 to 945 tCO<sub>2</sub>-eq. This increase was driven by two key factors:</p> <ul style="list-style-type: none"> <li>- An increase in electricity consumption by 43%, reflecting the expansion of the bank's operational activities.</li> <li>- A significant increase in the emissions factor for purchased heat by 193%. This change is due to the use of a more accurate regional proxy factor (for Kazakhstan) to replace the previous estimate, which provided a more realistic estimate of the carbon intensity of district heating.</li> </ul>			
12	<b>Information on the volume of direct greenhouse gas emissions from carbon use of biological origin (i.e. CO<sub>2</sub> emissions from the combustion of biomass and biofuels), which is reported separately from the</b>	There are no direct CO <sub>2</sub> emissions from biogenic combustion (tCO <sub>2</sub> -eq)	-	-	OK

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	information on the volume of emissions by Scope.				
13	<b>Methodology for calculating or measuring greenhouse gas emissions, as well as references to the calculation tools used.</b>	<p><b>p. 3.2.1 Stationary sources of Scope 1</b></p> <p>Scope 1 emissions from stationary sources arise from the combustion of fuels for heating and electricity generation at facilities under the operational control of Eldik Bank.</p> <p><b>For the reporting period of 2024, consumption amounted to:</b></p> <ul style="list-style-type: none"> <li>- 331.90 tons of coal;</li> <li>- 2157 m<sup>3</sup> of natural gas for heating;</li> <li>- 8839 liters of diesel fuel;</li> <li>- 12324 liters of gasoline for backup electric generators.</li> </ul> <p>The calculation methodology follows the IPCC Tier 2 approach, which combines country- or fuel-specific calorific value data with reference international emission factors. This method was chosen to maximize accuracy while taking into account local conditions. For each fuel, a composite emission factor was calculated by separately quantifying CO<sub>2</sub>, CH<sub>4</sub>, and N<sub>2</sub>O:</p> <ul style="list-style-type: none"> <li>- For subbituminous coal, a local indicator of the net calorific value (NCV) specific to coal from the Kara-Keche deposit was used (Murko et al., 2017).</li> <li>- For liquid fuels (diesel and gasoline), regional NTC values (in GJ/liter) were used (KazStat, 2016).</li> <li>- For natural gas, the NTS indicator for Russian gas supplied to the region was used (Gazprom, 2010).</li> </ul>	<p><b>CAR-01</b> In order to maintain the principles of transparency and completeness of the data presented, it is recommended to include in the Report the number of real estate objects and their total area under the operational control of the bank.</p> <p><b>RFC-03</b> Provide for review supporting documents for the accounting of the declared volume of fuel used at stationary sources.</p> <p><b>CAR-02</b> Include a working link to the source Table 5: LHV and IPCC default emission factors for stationary combustion.</p> <p><b>RFC-04</b> Provide justification for the selection of Gazprom gas data?</p>	<p>The area of real estate of the bank's stationary sources is 30,864.66 m<sup>2</sup>, of which 19,681.1 m<sup>2</sup> is owned and 11,183.6 m<sup>2</sup> is leased.</p> <p>Invoices for natural gas for 2024 for the Osh-Center branch have been submitted.</p> <p>Changes have been made on 10.09.2025.</p> <p>As part of this inventory, work was undertaken to refine emission factors.</p>	<p>OK</p> <p>OK</p> <p>OK</p> <p>OK</p>



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				<p>For this purpose, country-specific data was used first, followed by regional data, and finally, international data.</p> <p>In 2024, natural gas consumed in Kyrgyzstan was supplied via the Central Asia–Center international pipeline and consisted primarily of Russian gas, with a smaller share of Kazakh gas. The technical characteristics of gas in international pipelines are regulated by the STO Gazprom 089-2010 standard. In accordance with this standard, the following net calorific value was adopted: STO Gazprom 089-2010. Flammable natural gas supplied and transported via main gas pipelines. Technical specifications. URL: <a href="https://gktgs.ru/assets/files/sto/sto-gazprom-089-">https://gktgs.ru/assets/files/sto/sto-gazprom-089-</a></p>	
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				2010-gaz-goruchy-transportiruemy-po-magistralnim-truboprovodam.pdf	
		<p><b>p. 3.2.2 Mobile sources of Scope 1</b> Emissions from mobile fuel combustion are generated by Eldik Bank's corporate vehicle fleet, which consisted of <b>96 vehicles</b> in the 2024 reporting year. The total fuel consumption of the vehicle fleet was: - <b>57 035 liters of diesel fuel;</b> - <b>226 660 liters of gasoline.</b></p> <p>The emission factors used for diesel fuel and gasoline are identical to those used for stationary sources. This approach is consistent with the 2006 IPCC Guidelines, which recommend using common factors for stationary and mobile combustion in the absence of country-specific factors for mobile sources.</p>	<p><b>RFC-05</b> Provide confirmation of the number of vehicles.</p> <p><b>RFC-06</b> Provide supporting documents for the accounting of the declared volume of fuel for review.</p>	<p>The total number of vehicles with reference to the Order "On the establishment of fuel and lubricants limits" No. 16009/3-257 dated 28.05.2024 is 96 units, unchanged until the end of 2024.</p> <p>Information on fuel consumption by vehicles assigned to the Head Office for each half of 2024 is provided (<i>Fuel Consumption by Civil Defense for 2024.xlsx</i>). This corresponds to the figures provided in the calculations for emissions from mobile sources.</p>	<p>OK</p> <p>OK</p>
		<p><b>p. 3.2.3 Fugitive (unintentional) emissions of Scope 1</b></p>	<p><b>RFC-07</b> Provide confirmation on the number of air conditioners at the</p>	<p>As part of the inventory, data on branch operations (including</p>	<p>OK</p>

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		<p>Fugitive emissions within Scope 1 arise from leaks of refrigerant gases from air conditioning systems (ACS) and heat pumps under the operational control of Eldik Bank.</p> <p>During the 2024 inventory, <b>480 stationary cash registers at the bank's facilities were recorded, with detailed technical specifications compiled for 370 units of equipment.</b></p> <p>Due to the lack of direct data on equipment servicing (refrigerant refills), a stock -based methodology was used to estimate emissions. methodology), which is consistent with IPCC best practice . This approach involves calculating the estimated leakage volume by applying a standard annual leakage rate to the total filling capacity of the equipment being inventoried.</p>	<p>bank’s facilities (480) and explanations on the collection of technical data for only 370 air conditioners.</p>	<p>subordinate departments and offices) was collected in physical units. The data was collected using Excel questionnaires, where branch employees entered information on the model and quantity of air conditioners, the refrigerant name, and its weight. Employees were also required to attach photographs of the labels for each air conditioner model to verify the entered data.</p> <p>Thus, we received emails from each branch containing a completed questionnaire and photographs of the labels. We can provide all or part of these emails at your discretion (please indicate the branches you are interested in).</p> <p>For 110 of the 480 air conditioners, the branches were unable to</p>
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				<p>photograph the specification label, or it lacked information about the refrigerant and/or its mass. In these cases, emission calculations were not possible. The inventory based on questionnaires is presented in the sheet “S1_Fugitive_Data+GHG” of the main calculation file, the collected labels with technical characteristics are presented in the sheet S1_Fugitive_Database_AC of the same file</p>	
		<p><b>p. 3.2.4 Sources of Scope 2 - electricity and heat consumption</b></p> <p>Eldik Bank's Scope 2 emissions are generated by two sources: purchased electricity and heat generated from the district heating systems that serve its offices and branches. In accordance with the Scope 2 Guidance of the GHG Protocol (WRI &amp; WBCSD, 2015), emissions are quantified using two methods: location - based and market -based.</p>	<p><b>RFC-08</b> Provide supporting documents for the accounting of the declared volume of electricity and heat energy for review</p>	<p>The Bank operates 52 branches in various regions and districts of the country, as well as several head office premises. As a rule, separate bills are issued for electricity and heating (the latter when consumed) for each Bank-owned space.</p>	OK

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	<ul style="list-style-type: none"> <li>- The location-based method reflects the average specific emission intensity of the regional energy networks where consumption occurs.</li> <li>- The market method reflects emissions from electricity that a company has deliberately chosen through market instruments (e.g., renewable energy certificates).</li> </ul> <p>Eldik Bank did not acquire such instruments in 2024, the results of the market-based method calculations are identical to the results obtained using the location-based method.</p> <p>For the reporting year 2024, the bank's total energy consumption amounted to:</p> <ul style="list-style-type: none"> <li>- <b>3 176 176 kWh of electricity</b></li> <li>- <b>878 Gcal of thermal energy.</b></li> </ul> <p>The emission factors were selected to ensure maximum geographical relevance:</p> <ul style="list-style-type: none"> <li>- For electricity, a Kyrgyzstan-specific emission factor for the national power grid was used, obtained from data from the Ember analytical center. Climate (Ember Climate, online).</li> <li>- For purchased heat, due to the lack of a specific coefficient for Kyrgyzstan, a relevant regional proxy coefficient was applied - an indicator for centralized coal-based heating from the Republic of Kazakhstan (Vice Minister of Ecology, Geology and Natural Resources of the Republic of Kazakhstan, 2021).</li> </ul>	<p><b>RFC-09</b> Provide links to coefficients, justify the choice of Ember Climate as a coefficient in Table 9: Emission factors for Scope 2 sources</p>	<p>For Bank-leased spaces, utility consumption is often included in the rent, and separate bills are not available. As an example, we are sending a separate file with supporting documents on the thermal energy consumed by the Osh branch.</p> <p>Ember 's Choice Climate as a data source for calculating emission factors is determined by the following key factors: Ember Climate is a reputable independent think tank specializing in global energy transition issues. This guarantees a high level of expertise in the data it provides. All data is publicly available. The data collection and analysis</p>	OK
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				<p>methodology is transparent and documented at the following link:  <a href="https://ember-energy.org/app/uploads/2023/04/Ember-Methodology-2023-2.pdf">https://ember-energy.org/app/uploads/2023/04/Ember-Methodology-2023-2.pdf</a>          For Kyrgyzstan, it is based on verified public sources such as:</p> <ul style="list-style-type: none"> <li>- International Energy Agency (IEA) ;</li> <li>- Electric Power Council of the CIS (CIS);</li> <li>- Global Energy Monitor (GEM);</li> <li>- International Renewable Energy Agency (IRENA).</li> </ul> <p>The organization provides up-to-date emission factors for a wide range of countries, including Kyrgyzstan, ensuring the applicability and accuracy of the data for our analysis.          The data is updated on a regular basis (annually,</p>	
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			and for some indicators, monthly), which ensures that the most current available information is used for inventory.		
			Changes were made to the coefficients as of September 10, 2025.		
		SCOPE 3 EMISSIONS:  <b>3.3.1 Categories 1 and 2 – Purchased goods and services and capital goods</b>  El-dik Bank's procurement expenditure data for the 2024 financial year, extracted from the internal accounting system, were used as performance data. These data, expressed in the national currency (Kyrgyz som), were disaggregated and classified into logical groups based on the type of product or service (e.g., office equipment, professional services, marketing, and building maintenance).  For the calculation, emission factors from the input-output model with an environmental extension were used. Input-Output (EEIO) factors provided by the UK Department for Environment, Food and Rural Affairs (DESNZ, 2024) are expressed in kilograms CO2e per pound sterling (kgCO2e / GBP) for different economic sectors.	<b>RFC-10</b> Provide a link to the data source Table 10 Activity emission factors applicable to Category 1 + 2 Scope 3 sources	Changes have been made on 10.09.2025.	OK

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		<p><b>3.3.2 Category 3 – Fuel and energy related activities</b></p> <p>This category covers the front-end lifecycle emissions of all fuels and energy purchased by the bank in 2024. This includes Well-to-Tank (WTT) emissions associated with the extraction, production, and transportation of fuels covered in Scope 1, WTT emissions and transmission and distribution losses for electricity and heat covered in Scope 2, and district water WTT emissions associated with energy consumption.</p> <p>Due to the lack of country-specific WTT emission factors for fuels (Scope 1), standard (reference) WTT emission factors for each fuel type (diesel, gasoline, natural gas, coal) from the latest version of the UK Government's DESNZ database (2024) were used for the calculation. Total fuel consumption volumes from Scope 1 calculations were used as activity data.</p> <p>To calculate WTT emissions and transmission and distribution losses, a suitable country-specific proxy factor was needed. For this purpose, emission factors for Norway were selected from the UK Government's DESNZ database for 2021. This choice was based on the structural similarity of the two countries' electricity systems: like Kyrgyzstan, Norway's power system is predominantly (approximately 90%) hydropower-based. This ensures that the proxy factor adequately reflects the characteristics of a low-carbon energy system.</p> <p>In large cities of Kyrgyzstan, district heating is provided by combined heat and power plants (CHPs), primarily fueled by coal. Therefore, the coal WTT emission factor from the UK Government's DESNZ database for 2024 was used as the most relevant and conservative proxy for WTT heat.</p>	<p><b>RFC-11</b> In Scope 1, different factors were used for electricity and heat, explain why the factors presented in Table 12 Emission factors applied to Category 3 of Scope 3 emission sources are used in this category.</p>	<p>Scope 1 emissions from stationary and mobile sources include only emissions from fuel combustion. They are calculated as the activity indicator multiplied by the combustion emission factors.</p> <p>By definition GHG According to the protocol, Scope 3, Category 3, includes emissions associated with fuel consumption but not accounted for in Scopes 1 and 2. This category includes well-to-tank (WTT) emissions associated with the extraction, production, and transportation of fuels accounted for in Scope 1, WTT emissions and transmission and distribution losses for electricity and heat accounted for in Scope 2, and WTT emissions from district water supply</p>	OK
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		<p>Due to the lack of a country-specific coefficient for calculating emissions from water supply, the standard UK coefficient for this category from the DESNZ database (2024) was used. This coefficient takes into account the energy spent on water treatment and distribution. To avoid double counting, the calculation uses the total volume of water consumed (hot and cold), as emissions from hot water heating are already fully accounted for in Scope 2.</p> <p><b>Total water consumption amounted to 65300 m<sup>3</sup>.</b></p>	<p><b>RFC-12</b> Demonstrate methods of accounting for consumed water using the example of the head office (cold water 6825 m<sup>3</sup>, hot water 271.7624 m<sup>3</sup>).</p>	<p>associated with energy consumption. This category 's emissions are calculated as the activity indicator multiplied by the WTT emission factors (which are presented in Table 12).</p> <p>Accounting is carried out both electronically and on paper, after receiving the invoice, it is agreed upon and approved, then paid in the accounting department, the invoice is placed in a folder every month with a description of utility services.</p>	OK
		<p><b>p. 3.3.3 Category 5 – Waste</b></p> <p>This category covers emissions from the disposal and recycling of municipal solid waste (MSW) and wastewater generated by Eldik Bank's operations by third parties. Due to the lack of specific national data for Kyrgyzstan, default emission factors from the UK Government's DESNZ database for 2024 were used as a reliable and conservative proxy.</p>	<p><b>RFC- 13</b> Demonstrate waste and wastewater accounting methods using the example of a head office.</p>	<p>Records of waste generation volumes are kept on the basis of invoices issued by the waste collection organization.</p>	OK

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		<p>For solid waste, the mass of waste sent to different disposal methods is used as activity data.</p> <p><b>For 2024, these volumes amounted to:</b>  <b>2594.5 tons – waste pyrolysis at Kantsky Tire Recycling Plant, 2.75 tons – waste incineration at other enterprises, 250.36 tons – burial at landfills (excluding ash from coal combustion), 23.95 tons of paper and 1 ton of electronic waste – transferred for recycling.</b></p> <p>Emissions are calculated by multiplying the total mass of waste (in tons) by coefficients specific to each waste management method. Data obtained from a survey of bank offices and branches was grouped by primary disposal methods: landfill, incineration, and recycling. Separate coefficients were applied for recyclable materials: paper/cardboard and metals. The coefficient for "metal recycling" was also used as a suitable proxy for e-waste.</p> <p>For wastewater, activity data were obtained from a survey of the bank's offices and branches. According to these estimates, <b>the volume of wastewater entering the municipal treatment plant, where treatment-related emissions occur, was 9363 m<sup>3</sup>. The DESNZ "Wastewater Treatment" coefficient was applied.</b> Treatment), which takes into account energy consumption during the collection and cleaning stages.</p>			
		<b>p. 3.3.4 Category 6 – Business Travel</b>	<b>RFC-14</b> Demonstrate Methods of keeping records of trips; are records of	The Airline Ticket Purchase Register is available (xlsx)	OK

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		<p>This category includes emissions from employee travel for business purposes using vehicles not owned or under the bank's operational control. During the reporting period, air travel was the primary source of emissions in this category.</p> <p>Air travel emissions were calculated using a route-specific methodology, applying unique coefficients for each flight. The primary data source was the International Civil Aviation Organization (ICAO) Carbon Emissions Calculator. This tool provides a detailed and widely accepted methodology for calculating CO2 emissions from air travel, taking into account numerous factors: aircraft types typically used on a route, route-specific data, passenger load factors, and cargo volume.</p> <p>For each flight route recorded in the bank's reporting, the corresponding CO2 emissions per passenger value was calculated. A total of 737 flights were identified. The average route length was 120 km, with a minimum of 35 km and a maximum of 1370 km. All calculations were performed assuming economy class travel.</p> <p>For domestic flights within Kyrgyzstan for which data were not available in the ICAO calculator (e.g. to Jalal-Abad or Batken), emissions were estimated using the Bishkek (FRU) – Osh (OSS) route factor as a relevant proxy, given the comparable distance and aircraft types used.</p>	business trips by other modes of transport kept?	Movement by other means of transport (taxi) is insignificant and was not subject to accounting.	
		<p><b>p. 3.3.5 Category 7 – Movement of employees</b></p> <p>The quantitative assessment of emissions for this category was carried out using the distance-based method. method). This</p>	<p><b>CAR-03</b> There is no link to the source of data on unique coefficients.</p>	Changes have been made 10.09.2025.	OK
			<p><b>RFC-15</b> Provide data on the total number of employees as of December 31, 2024.</p>	2266 people as of December 31, 2024	OK

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		<p>approach involves determining the total distance traveled by employees on each mode of transport and applying a specific emission factor to this distance.</p> <p>Primary data on operations was collected through a comprehensive, anonymous survey distributed to all Eldik Bank employees using the Zoho online platform. The survey was designed to collect detailed information on employee routes and modes of travel, including:</p> <ul style="list-style-type: none"> <li>- Types of transport used;</li> <li>- Distance from home to work in one direction;</li> <li>- Number of working days per week;</li> <li>- Number of working months in the 2024 reporting year.</li> </ul> <p>A total of 630 responses were received. These primary data were cleaned and validated to ensure accuracy, during which duplicates were removed. records, questionnaires from employees who were not employed in 2024, and records with obvious errors. As a result of the validation, <b>a representative sample of 528 valid questionnaires</b> was formed, which formed the basis for further calculations.</p>	<p><b>CAR-04</b> For the sake of completeness of information and understanding of the scale, it is recommended to indicate in the Report the total number of employees as of 12.31.2024.</p>	<p>Information added to Table 17: Bank characteristics for calculating issuance intensity, 2024.</p>	OK
14	<p><b>Information on applicable exemptions for certain greenhouse gas emission sources, for facilities or for certain types of activities</b></p>	<p>In this report, due to the lack of a complete data set to calculate greenhouse gas emissions from all sources at facilities within the boundaries of the organization, Methodologies used to calculate or measure emissions other than those provided for in the Greenhouse Gas Protocol are applied.</p>	-	-	OK
15	<p><b>Information on organization-specific performance indicators (e.g. emissions per kWh of electricity produced, per</b></p>	<p>1) GHG emissions (Scope 1 and 2) per employee: 1.17 tCO<sub>2</sub>-eq./employee 2) GHG emissions (Scope 1 and 2) per m<sup>2</sup> of area: 0.08 tCO<sub>2</sub>-eq./m<sup>2</sup></p>	-	-	OK

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	<b>ton of output, or per sales volume).</b>	GHG emissions (Scope 1 and 2) per million soms of revenue: 0.40 tCO <sub>2</sub> -eq./million soms 4) GHG emissions (Scopes 1, 2 and 3, excluding Cat. 15) per employee: 12.01 tCO <sub>2</sub> -eq./employee 5) GHG emissions (Scopes 1, 2 and 3, excluding Cat. 15) per m <sup>2</sup> of area: 0.79 tCO <sub>2</sub> -eq./m <sup>2</sup> 6) GHG emissions (Scopes 1, 2 and 3, except Cat. 15) per million soms of revenue: 4.12 tCO <sub>2</sub> -eq./million soms GHG emissions (Scope 3, Category 15) for the outstanding balance of loans and investments: 4.6 tCO <sub>2</sub> -eq./million soms  <i>(amended on 25.09.2025)</i> GHG emissions (Scope 1 and 2) per employee: 1.04 tCO <sub>2</sub> -eq./employee GHG emissions (Scope 1 and 2) per m <sup>2</sup> of area: 0.08 tCO <sub>2</sub> -eq./m <sup>2</sup> GHG emissions (Scope 1 and 2) per million soms of revenue : 0.40 tCO <sub>2</sub> -eq./million soms GHG emissions (Scopes 1, 2 and 3, excluding Cat. 15) per employee: 11.84 tCO <sub>2</sub> -eq./employee GHG emissions (Scopes 1, 2 and 3, excluding Cat. 15) per m <sup>2</sup> of area : 0.87 tCO <sub>2</sub> -eq./m <sup>2</sup> GHG emissions (Scopes 1, 2 and 3, excluding Cat. 15) per million soms of revenue: 4.54 tCO <sub>2</sub> -eq./million soms GHG emissions (Scope 3, Category 15) for outstanding balance of loans and investments: 4.3 tCO <sub>2</sub> -eq./million soms			
16	<b>Information on the volume of Scope 3 greenhouse gas emissions for which</b>	Greenhouse Gas Emissions <b>Scope 3:</b> <b>24,462.81 tCO<sub>2</sub>-eq.</b>	-	-	OK

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	<b>reliable data can be obtained</b>				
17	<b>Disaggregation of greenhouse gas emissions data, where such detailing improves reporting transparency. Details are provided at the level of individual industrial facilities and business units, at the country level, by emission source group (stationary combustion, emissions from industrial processes, leaks, etc.), and by activity level (electricity generation, electricity transmission, electricity purchase for resale to end consumers, etc.).</b>	<p><b>Scope 1:</b> Direct emissions from own or controlled operations (total 1,494.05 tCO<sub>2</sub>-eq.):</p> <ul style="list-style-type: none"> <li>- direct emissions from stationary fuel combustion - 789.48 tCO<sub>2</sub>-eq.</li> <li>- direct emissions from mobile fuel combustion - 679.64 tCO<sub>2</sub>-eq.</li> <li>- direct emissions from fugitive sources (leaks) - 24.93 tCO<sub>2</sub>-eq.</li> </ul> <p><b>Scope 2:</b> Indirect emissions from the consumption of purchased electricity, steam, heat and cold (total 876 tCO<sub>2</sub>-eq.):</p> <ul style="list-style-type: none"> <li>- indirect emissions from purchased electricity – 519.94 tCO<sub>2</sub>-eq.</li> <li>- indirect emissions from purchased heat - 356.06 tCO<sub>2</sub>-eq .</li> </ul> <p><b>Scope 3:</b> which are not produced by the Bank itself and are not the result of the activities of assets owned or controlled by it (a total of 21998 tCO<sub>2</sub>-eq.):</p> <ul style="list-style-type: none"> <li>- Category 1: Purchased goods and services - 18,421.23 tCO<sub>2</sub>-eq.</li> <li>- Category 2: Capital goods - 2,838.58 tCO<sub>2</sub>-eq.</li> <li>- Category 3: Fuel and energy related activities - 427.52 tCO<sub>2</sub>-eq.</li> <li>- Category 5: Waste from operational activities - 23.03 tCO<sub>2</sub>-eq.</li> <li>- Category 6: Business travel - 89.47 tCO<sub>2</sub>-eq.</li> <li>- Category 7: Movement of employees - 197.69 tCO<sub>2</sub>-eq.</li> </ul> <p><i>(amended on 25.09.2025)</i></p>	-	-	OK

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		<p><b>Scope 1:</b> Direct emissions from own or controlled operations - <b>1,410.81 tCO<sub>2</sub>-eq.:</b></p> <ul style="list-style-type: none"> <li>- Direct emissions from stationary fuel combustion - 706.24 tCO<sub>2</sub>-eq.</li> <li>- Direct emissions from mobile fuel combustion - 679.64 tCO<sub>2</sub>-eq.</li> <li>- Direct emissions from fugitive sources (leaks) - 24.93 tCO<sub>2</sub>-eq.</li> </ul> <p><b>Scope 2:</b> Indirect emissions from consumption of purchased electricity, steam, heat and cold - <b>944.76 tCO<sub>2</sub>-eq.:</b></p> <ul style="list-style-type: none"> <li>- Indirect emissions from purchased electricity – 519.94 tCO<sub>2</sub>-eq.</li> <li>- Indirect emissions from purchased heat - 424.82 tCO<sub>2</sub>-eq.</li> </ul> <p><b>Scope 3:</b> which are not produced by the Bank itself and are not the result of the activities of assets owned or controlled by it - <b>24,462.81 tCO<sub>2</sub>-eq.:</b></p> <ul style="list-style-type: none"> <li>- Category 1: Purchased goods and services - 20457 tCO<sub>2</sub>-eq.</li> <li>- Category 2: Capital Goods - 3,152.32 tCO<sub>2</sub>-eq.</li> <li>- Category 3: Fuel and energy related activities - 417.29 tCO<sub>2</sub>-eq.</li> <li>- Category 5: Waste from operational activities - 148.82 tCO<sub>2</sub>-eq.</li> <li>- Category 6: Business travel - 89.47 tCO<sub>2</sub>-eq.</li> <li>- Category 7: Movement of employees - 197.69 tCO<sub>2</sub>-eq.</li> </ul>			
18	<b>Detailed information on greenhouse gas emissions at the level of individual</b>	Not applicable	-	-	OK

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	<b>industrial facilities (it is recommended to include information on industrial facilities with emissions in excess of 10,000 tonnes of CO<sub>2</sub>-eq from stationary fuel combustion)</b>				
19	<b>Detailed information on greenhouse gas emissions for individual countries where the organization operates</b>	Not applicable	-	-	OK
20	<b>Greenhouse gas emissions associated with the production of electricity, heat and steam that is transferred or sold to another organization.</b>	Not applicable	-	-	OK
21	<b>Greenhouse gas emissions associated with the production of electricity, heat and steam that are purchased for resale to intermediary organizations</b>	Not applicable	-	-	OK
21	<b>Description of specific emission indicators in relation to the values of specific indicators per unit of output/volume of service</b>	Not applicable	-	-	OK

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	<b>established internally or externally.</b>				
22	<b>Emissions of greenhouse gas types not regulated by the Kyoto Protocol (e.g. CFCs, NOx), which are reported separately from the emissions by Scope.</b>	No data	-	-	OK
23	<b>Information about the organization's strategies or programs to reduce or manage greenhouse gas emissions.</b>	Not applicable	-	-	OK
24	<b>Information about any contractual provisions that address risks and obligations related to greenhouse gas emissions.</b>	Not applicable	-	-	OK
25	<b>Information on assurances provided by external organizations regarding the reported greenhouse gas emissions data, including copies of the verification report.</b>	No data	-	-	OK
26	<b>Information on events that have led to a reduction in</b>	Not applicable	-	-	OK

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	<b>greenhouse gas emissions, but not sufficient to recalculate base year emissions (e.g., changes in production processes, increased energy efficiency, closure of production facilities)</b>				
27	<b>Information on greenhouse gas emissions for all years from the base year to the current reporting year (including descriptions of events that led to a recalculation of the base year emissions level)</b>	2023 - 2,430.7 tCO <sub>2</sub> -eq 2024 - 24368 tCO <sub>2</sub> -eq  <i>(amended on 25.09.2025)</i> 2023 - 2,430.7 tCO <sub>2</sub> -eq 2024 - 26,818.38 tCO <sub>2</sub> -eq	-	-	OK
28	<b>Information about the quality of data for the GHG emissions report (e.g. information about the factors and the magnitude of such factors that influence the uncertainty in estimating GHG emissions, as well as the organization's policies for improving data quality)</b>	No data	-	-	OK
29	<b>Information on measures aimed at capturing greenhouse gas emissions</b>	Not applicable	-	-	OK



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30	<b>Information on carbon credit transactions (offsets)</b>	Not applicable	-	-	OK
31	<b>Information on carbon credits generated within the organization's boundary that have been transferred/sold to third parties.</b>	Not applicable	-	-	OK



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### Implementation of 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
<b>RFC-01</b> Provide documents of title to the organization	2	The Charter of the organization, Certificate of Legal Entity dated 08/08/2025 with the initial registration date of 07/29/1996 were provided.  In accordance with the Regulation on the Department of Project Tasks and ESG of the Business Development Department of Eldik Bank OJSC dated October 1, 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
<b>RFC-02</b> Explain the absence information on the volume of emissions separately for each type of Scope 3 greenhouse gas.	7	A significant portion of emissions is calculated based on financial costs; it is not possible to calculate each type of GHG separately.	OK
<b>CAR-01</b> In order to maintain the principles of transparency and completeness of the data presented, it is recommended to include in the Report the total area of real estate under the operational control of the bank.	13	The area of real estate of the bank's stationary sources is 30,864.66 m <sup>2</sup> , of which 19,681.1 m <sup>2</sup> is owned and 11,183.6 m <sup>2</sup> is leased. <i>(List of branches and area 2025. xlsx)</i>	OK
<b>RFC-03</b> Provide for review supporting documents for the accounting of the declared volume of fuel used at stationary sources.	13	Invoices for natural gas for 2024 for the Osh-Center branch have been submitted.	OK
<b>RFC-04</b> Provide justification for the selection of Gazprom gas data	13	As part of this inventory, work was undertaken to refine emission factors. For this purpose, country-	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
		<p>specific data was used first, followed by regional data, and finally, international data.</p> <p>In 2024, natural gas consumed in Kyrgyzstan was supplied via the Central Asia–Center international pipeline and consisted primarily of Russian gas, with a smaller share of Kazakh gas. The technical characteristics of gas in international pipelines are regulated by the STO Gazprom 089-2010 standard. In accordance with this standard, the following net calorific value was adopted:</p> <p>STO Gazprom 089-2010. Flammable natural gas supplied and transported via main gas pipelines. Technical specifications. URL: <a href="https://gktgs.ru/assets/files/sto/sto-gazprom-089-2010-gaz-goruchy-transportiruemy-po-magistralnim-truboprovodam.pdf">https://gktgs.ru/assets/files/sto/sto-gazprom-089-2010-gaz-goruchy-transportiruemy-po-magistralnim-truboprovodam.pdf</a></p>	
<b>CAR-02</b> Include a working link to the source Table 5: LHV and IPCC default emission factors for stationary combustion.	13	Changes have been made 10.09.2025	OK
<b>RFC-05</b> Provide confirmation of the number of vehicles.	13	The total number of vehicles with reference to the Order “On the establishment of fuel and lubricants limits” No. 16009/3-257 dated May 28, 2024 is 96 units, unchanged until the end of 2024.	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
<b>RFC-06</b> Provide supporting documents for the accounting of the declared volume of fuel for review.	13	Information on fuel consumption by vehicles assigned to the Head Office for each half of 2024 is provided ( <i>Fuel Consumption by Civil Defense for 2024.xlsx</i> ). This corresponds to the figures provided in the calculations for emissions from mobile sources.	OK
<b>RFC-07</b> Provide confirmation on the number of air conditioners at the bank's facilities (480) and explanations on the collection of technical data for only 370 air conditioners.	13	As part of the inventory, data on branch operations (including subordinate departments and offices) was collected in physical units. The data was collected using Excel questionnaires, where branch employees entered information on the model and quantity of air conditioners, the refrigerant name, and its weight. Employees were also required to attach photographs of the labels for each air conditioner model to verify the entered data. Thus, we received emails from each branch containing a completed questionnaire and photographs of the labels. We can provide all or part of these emails at your discretion (please indicate the branches you are interested in). For 110 of the 480 air conditioners, the branches were unable to photograph the specification label, or it lacked information about the refrigerant and/or	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
		its mass. In these cases, emission calculations were not possible. The inventory based on questionnaires is presented in the sheet “ S1_Fugitive_Data+GHG ” of the main calculation file, the collected labels with technical characteristics are presented in the sheet S1_Fugitive_Database_AC of the same file	
<b>RFC-08</b> Provide supporting documents for the accounting of the declared volume of electricity and heat energy for review	13	The Bank operates 52 branches in various regions and districts of the country, as well as several head office premises. As a rule, separate bills are issued for electricity and heating (the latter when consumed) for each Bank-owned space. For Bank-leased spaces, utility consumption is often included in the rent, and separate bills are not available. As an example, we are sending a separate file with supporting documents on the thermal energy consumed by the Osh branch.	OK
<b>RFC-09</b> Provide links to coefficients, justify the choice of Ember Climate as a coefficient in Table 9: Emission factors for Scope 2 sources	13	Links to coefficients were added on 10.09.2025. Justification: Ember 's Choice Climate as a data source for calculating emission factors is determined by the following key factors: Ember Climate is a reputable independent think tank specializing in global energy transition issues.	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
		<p>This guarantees a high level of expertise in the data it provides.</p> <p>All data is publicly available. The data collection and analysis methodology is transparent and documented at the following link:  <a href="https://ember-energy.org/app/uploads/2023/04/Ember-Methodology-2023-2.pdf">https://ember-energy.org/app/uploads/2023/04/Ember-Methodology-2023-2.pdf</a></p> <p>For Kyrgyzstan, it is based on verified public sources such as:</p> <ul style="list-style-type: none"> <li>▪ International Energy Agency ( IEA / IEA );</li> <li>▪ Electric power Advice CIS ;</li> <li>▪ Global Energy Monitor ( GEM );</li> <li>▪ International Renewable Energy Agency sources energy (IRENA).</li> </ul> <p>The organization provides up-to-date emission factors for a wide range of countries, including Kyrgyzstan, ensuring the applicability and accuracy of the data for our analysis.</p> <p>The data is updated on a regular basis (annually, and for some indicators, monthly), which ensures that the most current available information is used for inventory.</p>	
<b>RFC-10</b> Provide a link to the data source Table 10 Activity emission factors applicable to Category 1 + 2 Scope 3 sources	13	Changes have been made 10.09.2025.	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
<b>RFC-11</b> In Scope 1, different factors were used for electricity and heat, explain why the factors presented in Table 12 Emission factors applied to Category 3 of Scope 3 emission sources are used in this category.	13	Scope 1 emissions from stationary and mobile sources include only emissions from fuel combustion. They are calculated as the activity indicator multiplied by the combustion emission factors. By definition GHG According to the protocol, Scope 3, Category 3, includes emissions associated with fuel consumption but not accounted for in Scopes 1 and 2. This category includes well-to-tank (WTT) emissions associated with the extraction, production, and transportation of fuels accounted for in Scope 1, WTT emissions and transmission and distribution losses for electricity and heat accounted for in Scope 2, and WTT emissions from district water supply associated with energy consumption. This category's emissions are calculated as the activity indicator multiplied by the WTT emission factors (which are presented in Table 12).	OK
<b>RFC-12</b> Demonstrate methods of accounting for consumed water using the example of the head office (cold water 6825 m <sup>3</sup> , hot water 271.7624 m <sup>3</sup> ).	13	Accounting is carried out both electronically and on paper, after receiving the invoice, it is agreed upon and approved, then paid in the accounting department, the invoice is placed in a folder every month with a description of utility services.	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
<b>RFC-13</b> Demonstrate waste and wastewater accounting methods using the example of a head office.	13	Records of waste generation volumes are kept on the basis of invoices issued by the waste collection organization.	OK
<b>RFC-14</b> Demonstrate methods for keeping records of trips; is the accounting of business trips by other means of transport maintained?	13	The Airline Ticket Purchase Register is available (xlsx)  Movement by other means of transport (taxi) is insignificant and was not subject to accounting.	OK
<b>CAR-03</b> There is no link to the source of data on unique coefficients.	13	Changes have been made 10.09.2025.	OK
<b>RFC-15</b> Provide data on the total number of employees as of December 31, 2024.	13	2266 people as of December 31, 2024.	OK
<b>CAR-04</b> For the sake of completeness of information and understanding of the scale, it is recommended to indicate in the Report the total number of employees as of 12/31/2024.	13	Information added to Table 17: Bank characteristics for calculating emission intensity, 2024.	OK

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## SSDC -F-06 Verification Visit Plan

**Leading verifier: Zhangazak A. M.**  
**Verification group: Zhangazak A. M. - leading verifier**

<b>Date: 09.10.2025 (Day 1)</b>		<b>Client representatives</b>	<b>Verifiers</b>
09.00-09.30	Verification opening meeting: presentation of the group from SSDC LLP and persons responsible for reporting on behalf of the Client. Questions for discussion: 1. Presentation of the verification process: - main goals and objectives; - evaluation criteria, methods; - scope of verification; - format of expected results and conclusions. 2. Presentation of persons responsible for reporting on behalf of the Customer. 3. General idea of the main sources of greenhouse gas emissions.	Mursuralieva A. T. Myrzabekova A. M.	Zhangazak A. M.
09:30-10:30	Audit of established reporting boundaries for 2024. Definition of scope boundaries.		
10:30-11:00	Collection and provision of required information Audit of primary emission data for Scope 1		
11:00-13:00	Interviews with persons responsible for collecting primary data and conducting calculations for Scope 1		
13.00-14.00	Break		
14.00-14.30	Definition of emission limits for Scope 2		
2:30 PM - 5:30 PM	Audit of primary emission data for Scope 2 Interviews with persons responsible for collecting primary data and carrying out calculations for Scope 2		

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<b>Date: 10.09.2025 (Day 2)</b>		<b>Client representatives</b>	<b>Verifiers</b>
09.00-10.00	Determination of emission limits for Scope 3	Mursuralieva A. T. Myrzabekova A. M.	Zhangazak A. M.
10:00-11:00	Audit of primary emission data for Scope 3		
11:00-13:00	Interviews with persons responsible for collecting primary data and conducting calculations for Scope 3		
13.00-14.00	Break		
14.00-15.30	Summarizing and preparing documentation based on verification results		
15.30-16.00	Final meeting on the results of the verification		

 SSDC LLP	 <b>KZ.V.01.E1491</b> <b>VALIDATION &amp; VERIFICATION</b>	
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## SSDC -F-03 LIST OF DOCUMENTATION RECEIVED FROM THE CLIENT

List of documentation
Information required and obtained for Stage 1:
Greenhouse Gas Emissions Inventory Report for 2024
Information obtained and required during Stage 2:
Charter of the organization, approved on October 29, 2024.
Certificate of a legal entity dated 08.08.2025 with the initial registration date of 29.07.1996.
Regulation on the Department of Project Tasks and ESG of the Business Development Department of Eldik Bank OJSC dated October 1, 2024.
Natural gas bills for 2024 for the Osh Center branch
The order “On establishing limits on fuel and lubricants” No. 16009/3-257 of May 28, 2024 amounts to 96 units, unchanged until the end of 2024.
Fuel and lubricant consumption for civil defense in 2024.xlsx
Documents on the consumed thermal energy of the Osh branch
Airline Ticket Purchase Registry (air travel).xlsx
Utility bills for 2024