

# **Sustainability Policy of Eldik Bank OJSC**

## Sustainability Policy of Eldik Bank OJSC

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### 1. Basic terms and definitions

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

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

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

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

**Counterparty** – any legal entity with which the Bank enters contractual relations, or any individual with whom the Bank enters contractual relations, except for employment relations.

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

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

**Greenhouse gas emissions** – total amount of greenhouse gases emitted into the atmosphere over a given period of time, expressed in tons of CO<sub>2</sub> equivalent.

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

**Responsible banking** – systematic consideration by the Bank of the United Nations Sustainable Development Goals, social and environmental aspects in decision-making and strategic planning, the promotion by the Bank of ethical and sustainable approaches to effectively respond to strategic and long-term economic, environmental and social challenges and problems, the implementation by the Bank of advanced corporate governance and risk management practices, as well as the positioning by the Bank of

the long-term well-being of its stakeholders and taking into account their interests as a more significant value compared to short-term corporate financial performance.

**Stakeholders (interested parties)** – individuals and legal entities, as well as groups of such individuals, that are involved to varying degrees in interactions with the Bank that influence the activities of the Bank and/or are influenced in their decisions and activities by the Bank.

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

**UN Sustainable Development Goals** – global development goals defined in the Declaration “Transforming our world: the 2030 Agenda for Sustainable Development” that was adopted by the United Nations General Assembly Resolution No. 70/1 dated September 25, 2015.

## **2. General Provisions**

- 2.1. The Sustainability Policy of Eldik Bank OJSC (hereinafter referred to as the Policy) is a public document of Eldik Bank OJSC (hereinafter referred to as the Bank).
- 2.2. The Policy reflects the position of the Bank with respect to sustainable business development and establishes the Bank's voluntary commitments to promote sustainable development, taking into account commitment to the goals and objectives of the National Development Strategy of the Kyrgyz Republic for 2018–2040, integrates the principles of sustainable development into the activities of the Bank and forms the unified systemic approaches of the Bank to sustainability, corporate governance, environmental and social responsibility.
- 2.3. The Policy has been developed taking into account the provisions of the legislation and strategic priorities of the Kyrgyz Republic, international initiatives, standards and recommendations in the sustainable development area.
- 2.4. Obligations in accordance with the Policy will be included in the processes of long-term planning and management decision-making at all levels of the operational activities of the Bank.
- 2.5. The Policy is mandatory for members of the Board of Directors, members of the Management Board and employees of the Bank, regardless of their position and length of service in the Bank. The Bank encourages all employees to contribute to supporting sustainable and inclusive development.
- 2.6. In addition to the Policy, the Bank may also approve policies and other internal documents of the Bank on certain sustainable development areas.
- 2.7. The Policy is a public document that is available to interested parties on the official website of the Bank.

## **3. Commitment to the UN Sustainable Development Goals**

- 3.1. The Bank strives to ensure commitment at the strategic level to the UN Sustainable Development Goals, which enable the coordination of actions and efforts of businesses, governments and civil society in addressing the most pressing global issues.
- 3.2. Taking into account the specifics of its own activities, the Bank identifies 14 of the 17 priority UN Sustainable Development Goals (Appendix 1).
- 3.3. In accordance with best practices and international standards, the Bank strives to assess its contribution to the achievement of the focal goals within the framework of the UN Sustainable Development Goals, the results of which are demonstrated in the annual public non-financial reporting of the Bank.
- 3.4. The Bank strives to identify and implement business opportunities that contribute to the achievement of global and national sustainable development goals.
- 3.5. The Bank seeks to contribute to implementation of the National Development Strategy of the Kyrgyz Republic for 2018–2040, implementation of international commitments undertaken by the Kyrgyz Republic in the sustainable development area, including low-carbon development.

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

- 4.1. The Bank carries out its activities in strict accordance with the requirements of the legislation of the Kyrgyz Republic.
- 4.2. The Bank strives to effectively implement industry requirements and recommendations in the sustainable development area established by the financial regulator and the stock exchange of the Kyrgyz Republic.
- 4.3. The Bank improves the compliance system, consisting of elements of corporate culture and values aimed at non-acceptance of illegal actions by Bank employees, regardless of the position they hold.

- 4.4. The Bank voluntarily takes into account the principles and provisions of priority international associations and standards in the sustainable development area, in particular the Bank strictly supports the 10 principles of the UN Global Compact as the participant in the UN Global Compact.
- 4.5. The Bank strives to participate in priority international and national initiatives in the sustainable development area and responsible banking.

### **5. Sustainable business practices**

- 5.1. The Bank adheres to the principle of responsible attitude to sustainable development in its activities. Strategic planning in the Bank is based on the desire to achieve a balance between environmental protection, social policy and business development, increasing shareholder value.
- 5.2. The Bank aims to build a competitive, efficient, transparent business that meets the principles of social and environmental responsibility and contributes to the sustainable development of the Kyrgyz Republic and the regions where the Bank operates.
- 5.3. The Bank strives to ensure that all companies of the Bank Group adhere to uniform principles of responsible business conduct and business ethics, and makes reasonable efforts to encourage companies of the Bank Group to implement these principles in their activities.
- 5.4. In its activities, the Bank is guided by the long-term priority of creating economic value for all stakeholders, including through stimulating innovation, customer centricity and improving operational efficiency.
- 5.5. The Bank strives to prevent and avoid, or if this is not possible, to minimize, adverse direct impacts on the environment and social environment, based on the principle of due diligence.
- 5.6. The Bank adheres to fair and transparent corporate governance practices and continuously improves them, taking into account the requirements of the legislation of the Kyrgyz Republic and international practices.
- 5.7. The Bank ensures the involvement of senior management in planning and decision-making in the sustainable development area and seeks to develop its competencies in this area.
- 5.8. The Bank monitors the implementation of development strategies, the effectiveness of management systems and reporting processes at the level of the Board of Directors.
- 5.9. The Bank recognizes the importance of environmental, social and governance factors in making financial and operational decisions, including to ensure long-term well-being and quality of life in all regions of its presence.
- 5.10. The Bank strives to continuously improve the effectiveness of the existing risk management system, including through the integration of significant risks in the sustainable development area and their systematic management. The risk management activities of the Bank are aimed at identifying and assessing risks in various structural divisions and business processes, increasing awareness of risks among both internal and external stakeholders.
- 5.11. The Bank strives to disseminate and popularize the principles of sustainable development among clients and counterparties.
- 5.12. The Bank seeks to cooperate with suppliers that demonstrate a commitment to sustainable development principles.
- 5.13. The Bank reserves the right to include conditions and requirements in the sustainable development area in contracts with counterparties to reduce non-financial risks and form predictable business relationships.
- 5.14. The Bank respects the rights of stakeholders and takes into account their opinions, in particular promptly responding to requests from stakeholders and the concerns they express.
- 5.15. To improve the efficiency and effectiveness of activities in the sustainable development area, the Bank strives to formulate appropriate indicators (key performance indicators) for employees.
- 5.16. The Bank is working to improve the financial literacy of its clients and the population of the regions where it operates.
- 5.17. In the process of digital transformation, the Bank intends to actively develop financial innovations and digital solutions, including to expand financial inclusion and reduce the impact on the climate.
- 5.18. The activities of the Bank in the sustainable development area are aimed at taking into account the interests of interested parties and creating long-term value.

### **6. Responsible financing**

- 6.1. The responsibility of the Bank as a lender and provider of capital is to effectively manage the loan portfolio in the interests of creating shared value for the shareholder and a wide range of stakeholders over the long term.
- 6.2. The Bank aims to increase the availability of its financial products and services for the population and businesses of the Kyrgyz Republic, specifically seeking to expand financing for microbusiness, small and medium-sized businesses.

- 6.3. The Bank is interested in participating in the formation of a low-carbon economy through development of green financing instruments, including the provision of green loans and the issuance of green bonds, and the promotion of sustainable banking products.
- 6.4. The Bank is interested in expanding its participation in government economic support programs aimed at expanding green and social lending.
- 6.5. The Bank integrates the environmental and social risk management system of borrowers into the overall borrower assessment system as an integral part of the due diligence process in order to improve the long-term sustainability of the loan portfolio.
- 6.6. The Bank reserves the right not to provide or to significantly limit financing to clients and projects with high environmental, climate and social risks and negative impacts (Appendix 2).
- 6.7. The Bank is interested in developing international responsible financing partnerships aimed at achieving the UN Sustainable Development Goals.

### **7. Development of human capital**

- 7.1. The Bank is guided by the principle of the inviolability of human rights, dignity and freedoms, and strives to ensure their proper observance and protection.
- 7.2. The Bank demonstrates zero tolerance towards any form of discrimination and advocates for equal rights regardless of individual characteristics. All forms of harassment, bullying and violence in the workplace, including verbal, physical and psychological, are prohibited.
- 7.3. The Bank considers the provision of decent working conditions, professional and personal growth, maintaining the health of employees, and developing employee loyalty to the interests of the Bank as a long-term strategic priority.
- 7.4. The Bank provides opportunities for training and professional development of employees and believes that training in the sustainable development area is important for Bank employees to acquire the skills necessary to perform their assigned responsibilities.
- 7.5. The Bank confirms its commitment to maintaining a culture of safe working conditions for Bank employees, improving the professional level of Bank employees in terms of compliance with safety requirements, identifying safety risks in the workplace and eliminating them.
- 7.6. The Bank highly values the opinions of Bank employees and strives to take into account feedback received from Bank employees when making decisions.
- 7.7. The Bank strives to popularize the need to ensure decent working conditions and develop human capital among its counterparties.

### **8. Environmental responsibility and reduction of negative climate impact**

- 8.1. Minimizing the impact on the environment, improving the quality of the environment, including through effective management of environmental risks in lending to clients, are a long-term priority for the Bank in the sustainable development area.
- 8.2. The Bank is focused on promoting a closed-loop economy, reasonable and efficient use of natural and non-renewable resources, in particular through energy-saving technologies, digitalization of internal business processes, electronic document management, and separate waste collection. The Bank strives to implement reasonable measures aimed at reducing the consumption of resources, including water, electricity, heat, fuel, plastic, and paper.
- 8.3. The Bank aims to develop a high level of responsibility and competence of Bank employees in the environmental sphere, as well as to stimulate the personal contribution of Bank employees to the effectiveness of the environmental and climate management system in the Bank.
- 8.4. The Bank strives to inform Bank employees about the concept of a circular economy and resource efficiency, the principles of separate waste collection, as well as climate change issues.
- 8.5. The Bank recognizes that climate change is a serious long-term issue with far-reaching impacts on the global economy, the environment and human well-being.
- 8.6. The Bank positions assistance in fulfilling the international obligations of the Kyrgyz Republic in the area of decarbonization and achieving carbon neutrality, managing its own climate-related risks and opportunities, reducing the negative impact of the Bank and its financial activities on the climate as an important task that is implemented through measures and initiatives in the following areas:
  - Organizing the Bank's greenhouse gas emission monitoring and management system in accordance with international and national standards.
  - Organizing a system for monitoring and managing the Bank's financed issues in the process of lending to clients.

- Implementation of annual reporting practices in accordance with international standards and recommendations in the area of climate-related information disclosure, such as IFRS Standard S2 “Climate-related Disclosures” and the Task Force recommendations Force on Climate-related Financial Disclosures.
  - Reforming the Bank's corporate governance framework to properly manage material climate-related risks and opportunities.
  - Expanding financing for companies and projects that have a positive impact on the climate, including in accordance with the Green Taxonomy approved in the Kyrgyz Republic for green projects to be financed through green bonds and green loans.
  - Raising awareness and competence of the Bank employees on issues related to the climate agenda.
  - Analysis and implementation of opportunities to reduce the greenhouse gas emissions of the Bank.
  - Proper compliance with the requirements of the legislation, financial regulator and stock exchange of the Kyrgyz Republic in climate-related risks and opportunities management.
- 8.7. The Bank intends to develop a corporate climate strategy to effectively manage significant climate-related risks and opportunities. The Bank takes into account that the digitalization of business processes, financial services and products allows for an additional contribution to the low-carbon development of the Bank, its clients and counterparties.
- 8.8. The Bank welcomes the transition of corporate clients and counterparties to low-carbon development practices, climate reporting and regular assessment of greenhouse gas emissions based on international approaches.
- 8.9. The Bank also expects corporate clients and counterparties to act responsibly in their activities that may have a significant impact on areas of national or international biodiversity value.

## **9 . Support of regions of presence**

- 9.1. The Bank strives to adhere to the principle of responsibility for the socio-economic situation in the regions of its presence, in particular through ensuring employment, providing various financial services and products for the population and businesses in the regions of its presence.
- 9.2. The Bank strives to maintain an effective dialogue with local communities and authorities in the regions where it operates.
- 9.3. The Bank does not allow the implementation of social investment programs that support illegal or dangerous activities that are contrary to the business ethics and values of the Bank.

## **10. Sustainable development policies reporting**

- 10.1. The Bank considers the availability of information to stakeholders as an important element of ensuring interaction with them.
- 10.2. The Bank strives to disclose information about its activities and decisions taken to inform the interested parties as fully as possible, guaranteeing its reliability, ensuring a reasonable balance between openness and compliance with the commercial interests of the Bank, and observing the confidentiality regime with respect to insider information.
- 10.3. The Bank is interested in informing stakeholders about the results of its activities in the field of sustainable development by publishing annual non-financial reports in accordance with international standards of information disclosure, the requirements of the legislation of the Kyrgyz Republic, the National Bank of the Kyrgyz Republic and the stock exchange of the Kyrgyz Republic.
- 10.4. The sustainability report may be prepared as a separate public document or included in the Bank’s integrated annual report.
- 10.5. The Bank shall ensure timely publication of the sustainability report on the corporate website for all interested parties to become familiar with.
- 10.6. The Bank strives to provide the stakeholders with material information in a volume that allows them to form an idea of the non-financial results, plans and intentions of the Bank for the reporting period, problems and mechanisms for solving them, without at the same time avoiding the disclosure of information of a negative nature. The Bank also focuses on the comparability of the disclosed information on the results of its activities with other organizations.
- 10.7. The Bank intends to improve the quality of its sustainability reports, including by improving the process of collecting, monitoring, and analyzing information and data on the Bank’s activities and its impact on stakeholders, as well as by introducing new standards and practices for disclosing non-financial information.
- 10.8. In addition to publishing non-financial sustainability reports, the Bank maintains interaction with the stakeholders by providing relevant and reliable information within the framework of international ratings and scoring of environmental, social and governance factors.







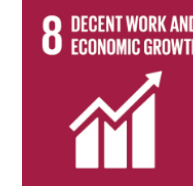
## **11. Sustainability Management System**

- 11.1. The Board of Directors of the Bank exercises control over the Bank's sustainability activities, approves the Bank's strategies, codes and policies in the sustainability area, including approval of this Policy. The Board of Directors determines priority areas, goals and main principles in the sustainability area, integrates them into the corporate business strategy, as well as into the risk management system, and reviews reports on risk management in the sustainability area.
- 11.2. The Management Board ensures the implementation of the corporate strategy, key internal documents of the Bank and decisions of the Board of Directors in the sustainability area, including this Policy, carries out general management and planning of the Bank's activities in the sustainability area, and also monitors the implementation of sustainability roadmaps and action plans.
- 11.3. The Internal Audit Department ensures regular review and assessment of the effectiveness of systems and processes for managing the sustainability agenda, in particular risk management, and assists the Board of Directors in improving the effectiveness of sustainability management.
- 11.4. The Working Group on Sustainable Development and the Environmental, Social and Governance Agenda coordinates the actions of the structural units, develops recommendations and exchanges opinions within the Bank in the sustainability area with the involvement of the Bank's Management Board and the Bank's structural units.
- 11.5. The Risk Management Department assesses and monitors risks in the sustainability area and participates in the assessment of environmental and social risks of borrowers.
- 11.6. The Department of Project Tasks and ESG under the Business Development Department is the structural unit that owns the Policy and provides expert and methodological support to other units of the Bank in the sustainability area, manages the implementation of approved plans and activities within the framework of the corporate transformation of environmental, social and management factors and strategic priorities of the Bank, ensures interaction with internal and external stakeholders on sustainability issues, and is also responsible for the formation of the Bank's annual non-financial reporting and other types of reporting in the sustainability area.
- 11.7. When the organizational structure of the Bank changes, the functions of the units involved in the Policy shall be performed by the units to which these functions will be transferred in accordance with the new organizational structure.
- 11.8. The implementation of the Policy and execution of approved sustainability measures within the framework of their competencies and tasks is assigned to the responsible structural units of the Bank, including providing support to the Department of Project Tasks and ESG in the implementation of the provisions of the Policy, as well as the timely and accurate provision of detailed information and statistical indicators to the structural unit responsible for the formation of the annual non-financial reporting of the Bank.

## **12. Final Provisions**

- 12.1. The Policy, as well as all appendices, additions and amendments to it, are approved by the Board of Directors of the Bank.
- 12.2. The Policy is reviewed annually.
- 12.3. If, as a result of changes in the legislation and regulatory legal acts of the Kyrgyz Republic, certain provisions of the Policy come into conflict with them, the current legislation of the Kyrgyz Republic should be followed until changes are made to the Policy.

Priority UN Sustainable Development Goals for Eldik Bank OJSC

 <p><b>End poverty in all its forms everywhere</b></p>	 <p><b>End hunger, achieve food security and improved nutrition and promote sustainable agriculture</b></p>	 <p><b>Ensure healthy lives and promote well-being for all at all ages</b></p>	 <p><b>Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</b></p>	 <p><b>Achieve gender equality and empower all women and girls</b></p>	 <p><b>Ensure access to affordable, reliable, sustainable and modern energy for all</b></p>	 <p><b>Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</b></p>
<p>Targets:</p> <p>1.4 Ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.</p>	<p>Targets:</p> <p>2.3 Double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment.</p> <p>2.4 Ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that</p>	<p>Targets:</p> <p>3.4 Reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.</p> <p>3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.</p>	<p>Targets:</p> <p>4.4 Substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.</p>	<p>Targets:</p> <p>5.1 End all forms of discrimination against all women and girls everywhere.</p> <p>5.5 Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.</p>	<p>Targets:</p> <p>7.2 Increase substantially the share of renewable energy in the global energy mix.</p> <p>7.3 Double the global rate of improvement in energy efficiency.</p>	<p>Targets:</p> <p>8.2 Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, in particular through a focus on high value added and labor-intensive sectors.</p> <p>8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.</p> <p>8.5 Achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities,</p>



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

<p>financial literacy of the Bank's clients and the population.</p>		<p>Implementing measures to promote a healthy lifestyle (sports events, etc.)</p>				<p>its interaction with stakeholders, prevention of any forms of discrimination and harassment in the workplace.</p> <p>Ensuring equal career opportunities for men and women.</p> <p>Equal remuneration for men and women for equal value work.</p> <p>Financial products and services aimed at expanding financial inclusion.</p> <p>Provision of digital financial services and products.</p> <p>Financing of micro, small and medium businesses.</p> <p>Lending to the real sector of the economy.</p>
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 <p><b>Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation</b></p>	 <p><b>Reduce inequality within and among countries</b></p>	 <p><b>Make cities and human settlements inclusive, safe, resilient and sustainable</b></p>	 <p><b>Ensure sustainable consumption and production patterns</b></p>	 <p><b>Take urgent action to combat climate change and its impacts</b></p>	 <p><b>Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels</b></p>	 <p><b>Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development</b></p>
<p>Targets:</p>	<p>Targets:</p>	<p>Targets:</p>	<p>Targets:</p>	<p>Targets:</p>	<p>Targets:</p>	<p>Targets:</p>

*Sustainability Policy of Eldik Bank OJSC, approved by the decision of the Board of Directors of Eldik Bank OJSC No. 65/4 dated November 28, 2024*

<p>9.1 Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all.</p> <p>9.3 Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.</p> <p>9.4 Upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities.</p>	<p>10.1 Progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.</p> <p>10.3 Ensure equal opportunity and reduce inequalities of outcome, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.</p>	<p>11.1 Ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.</p> <p>11.2 Provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons.</p> <p>11.6 Reduce the adverse per capita environmental impact of cities, including by paying special attention to air quality and municipal and other waste management.</p>	<p>12.4 Achieve the environmentally sound management of chemicals and all wastes throughout their life cycle, in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment.</p> <p>12.5 Substantially reduce waste generation through prevention, reduction, recycling and reuse.</p>	<p>13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.</p> <p>13.2 Integrate climate change measures into national policies, strategies and planning.</p>	<p>16.4 Significantly reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets and combat all forms of organized crime.</p> <p>16.5 Substantially reduce corruption and bribery in all their forms.</p>	<p>17.1 Strengthen domestic resource mobilization, including through international support to developing countries, to improve domestic capacity for tax and other revenue collection.</p> <p>17.11 Significantly increase the exports of developing countries, in particular with a view to doubling the least developed countries' share of global exports by 2020.</p> <p>17.16 Enhance the Global Partnership for Sustainable Development, complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology and financial resources, to support the achievement of the Sustainable Development Goals in all countries, in particular developing countries.</p>
<p>Contribution of the Bank:</p> <p>Financing of micro, small and medium businesses.</p> <p>Financing of industrial enterprises.</p> <p>Financing of green and sustainable projects.</p> <p>Financing of development and modernization of infrastructure facilities.</p>	<p>Contribution of the Bank:</p> <p>Creation of jobs with decent working conditions and employment in the regions where the Bank operates.</p> <p>Respect for human rights in activities of the Bank and its interactions with stakeholders, prevention of any forms of discrimination</p>	<p>Contribution of the Bank:</p> <p>Mortgage lending for improving housing conditions, purchasing comfortable and safe housing.</p> <p>Financing projects and activities aimed at reducing environmental risks (including green transport, waste management), decarbonization and</p>	<p>Contribution of the Bank:</p> <p>Implementation of separate waste collection, increasing the share of waste sent for recycling and disposal.</p> <p>Raising awareness of Bank employees on sustainable waste management issues.</p>	<p>Contribution of the Bank:</p> <p>Taking into account the priorities and commitments of the Kyrgyz Republic in the sphere of climate and achieving carbon neutrality within the framework of strategic planning.</p> <p>Financing projects and activities aimed at decarbonization and</p>	<p>Contribution of the Bank:</p> <p>Compliance with anti-corruption legislation, combating corruption based on the principle of zero tolerance.</p> <p>Implementation of systemic AML/CFT measures by the Bank.</p>	<p>Contribution of the Bank:</p> <p>Participation and support of national and international sustainable development initiatives.</p> <p>Timely and full payment of taxes and other payments, compliance with the tax legislation of the Kyrgyz Republic.</p>

	<p>and harassment in the workplace.</p> <p>Financing of micro, small and medium businesses, corporate clients, allowing to increase incomes and employment opportunities for the population.</p>	<p>reducing negative climate impact.</p> <p>Reducing the negative environmental impact of facilities and infrastructure of the Bank on the environment.</p>		<p>reducing negative climate impacts.</p> <p>Implementation of climate impact management practices at the corporate level, including annual assessment of greenhouse gas emissions in accordance with international standards; identification and assessment of climate-related risks and opportunities, their integration into activities of the Bank.</p> <p>Annual reporting in accordance with international standards for disclosure of climate information.</p>	<p>Regular training of employees on AML/CFT and combating corruption.</p>	<p>Payment of dividends to the government (the state) as the shareholder of the Bank.</p> <p>Financing of micro, small and medium businesses, corporate clients, including those focused on the export of goods and services.</p> <p>Provision by the Bank of timely and complete information on its activities to stakeholders.</p>
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### List of exceptions

The list of exceptions includes types of activities, industries and projects that are not subject to financing by Eldik Bank OJSC.

The list is an integral part of the process of assessing borrowers for social and environmental risks.

1. Production or trade of goods, provision of services, or implementation of activities that are classified as illegal in accordance with the legislation and regulatory requirements of the Kyrgyz Republic, international conventions and treaties, or are subject to withdrawal from international circulation or prohibition.
2. Casinos, gambling business and other activities related to organization of gambling and betting, including online.
3. Manufacture of weapons and ammunition, with the exception of hunting and sporting firearms.
4. Production of alcoholic beverages, except beer and wine.
5. Tobacco growing and production of tobacco products.
6. Extraction and enrichment of mercury ores (primary mercury).<sup>1</sup>
7. Exploration and production of crude oil.
8. Exploration and production of coal, excluding projects aimed at improving energy efficiency and reducing greenhouse gas emissions in the coal mining process.
9. Production of electricity from coal-fired plants, except for projects aimed at improving energy efficiency and reducing greenhouse gas emissions during generation of electricity by such plants.
10. Trade, including export and import, in species of wild fauna and flora regulated by the CITES Convention.<sup>2</sup>
11. Use of forced labor and illegal child labor.

Eldik Bank OJSC does not finance (lend to) corporate clients, if more than 25% of their annual revenue is generated in the coal mining sector. In relation to those corporate clients that exceeds the threshold of 25% of annual revenue, only financing of (lending to) projects and activities that comply with the national or internal banking green taxonomy is permitted, including those aimed at improving energy efficiency and reducing greenhouse gas emissions.

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<sup>1</sup> Minamata Convention on Mercury of 10 October 2013 (Minamata Convention on Mercury, an intergovernmental treaty aimed at protecting human health and the environment from anthropogenic emissions and releases of mercury and its compounds, [https://minamataconvention.org/sites/default/files/documents/information\\_document/Minamata-Convention-booklet-rus-full.pdf](https://minamataconvention.org/sites/default/files/documents/information_document/Minamata-Convention-booklet-rus-full.pdf)) imposes restrictions on primary mercury mining. For reference: primary mercury refers exclusively to mercury obtained from mercury ores and does not include associated mercury obtained during the processing of ores of other metals (in which mercury is contained as an unwanted impurity) and secondary mercury obtained from waste.

<sup>2</sup>Convention on International Trade in Endangered Species of Wild Fauna and Flora of 3 March 1973 (Convention on International Trade in Endangered Species of Wild Fauna and Flora ; an international governmental agreement aimed at ensuring that international trade in wild animals and plants does not threaten their survival, providing varying degrees of protection for tens of thousands of species of animals and plants; <https://cites.org/eng/disc/text.php?gtranslate=ru>; <https://cites.org/eng/app/appendices.php>).