



ESG Databook

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Environmental care

	Unit	2022	2023	2024	Requirements
Climate change					
1	Direct GHG emissions (scope 1) by category and substance				GRI 305-1
1.1.	Mobile combustion:	tCO2-eq.			
	Carbon dioxide (CO2)	tCO2-eq.	-	123,14	
	Methane (CH4)	tCO2-eq.	-	1,40	
	Nitrous oxide (N2O)	tCO2-eq.	-	1,44	
1.2	Total	tCO2-eq.	-	125,99	
2	Energy indirect GHG emissions (scope 2)				GRI 305-2
2.1	Electricity	tCO2-eq.	-	1,63	
2.2	Heat energy	tCO2-eq.	-	0,64	
2.3	Total	tCO2-eq.	-	2,27	
3	Other indirect GHG emissions (scope 3)				GRI 305-3
3.1	Category 1: purchased goods and services	tCO2-eq.	-	14,68	
3.2	Category 5: waste generated in operations	tCO2-eq.	-	72,77	
3.3	Category 6: business travel	tCO2-eq.	-	155,45	
3.4	Category 7: employee commuting	tCO2-eq.	-	1326,11	
3.5	Category 8: upstream leased assets	tCO2-eq.	-	99,66	
3.6	Total	tCO2-eq.	-	1668,67	
4	Financed GHG emissions (scope 3, category 15)				SASB FN-CB-410b.1.
4.1	Laon portfolio, including:	tCO2-eq.	-	88 085,76	
	Real estate lending	tCO2-eq.	-	5 691,96	
	Auto loans	tCO2-eq.	-	5 721,31	
	Business loans	tCO2-eq.	-	76 672,49	
4.2	Investment portfolio, including:	tCO2-eq.	-		
	Sovereign debt (without LULUCF1)	tCO2-eq.	-	87 183,05	
	Sovereign debt (with LULUCF)	tCO2-eq.	-	73 691,79	
5	GHG emissions intensity				GRI 305-4
5.1	Scope 1 and 2 GHG emissions intensity per unit of revenue	tCO2-eq./million som	-	0,007	
5.2	Scope 3 GHG emissions intensity per unit of revenue	tCO2-eq./million som	-	0,093	
6	Financed GHG emissions intensity (scope 3, category 15)				GRI 305-4
6.1	Laon portfolio, including:				
	Real estate lending	kgCO2-eq./thousand som	-	0,68	
	Auto loans	kgCO2-eq./thousand som	-	10,28	
	Business loans	kgCO2-eq./thousand som	-	7,79	
6.2	Investment portfolio, including:				
	Sovereign debt (without LULUCF)	kgCO2-eq./thousand som	-	4,33	
1. Land use, land-use change and forestry					
"-." No data reported, as 2024 serves as the baseline period.					
Energy efficiency					
7	Fuel and energy resource consumption				GRI 302-1, 302-2
7.1	Liquid fuel, including:	GJ	1 129,20	1 801,90	1 592,60
	Diesel fuel	GJ	207,7	589,5	444,40
	Gasoline	GJ	921,5	1212,4	1 148,20
7.2	Liquefied petroleum gas	GJ	-	-	168,60
7.3	Electricity	GJ	-	-	2 544,50
7.4	Heat energy	GJ	-	-	775,90
7.5	Total	GJ	-	-	5 081,60
8	Energy intensity				GRI 302-3
8.1	Total energy and fuel consumption per unit of revenue	GJ/million som	-	-	0,284
Water resources					
9	Total volume of water withdrawn from all areas	thousand m³	3,10	2,69	3,24
9.1	Cold water	thousand m³	2,75	2,28	2,80
9.2	Hot water	thousand m³	0,35	0,41	0,44
Waste					
10	Waste generated				GRI 306-3
10.1	Total volume of non-hazardous waste generated, including:	tons	60,42	109,75	114,19
	Solid waste	tons	60	109,4	113,80
	Waste diverted from disposal	tons	0,42	0,35	0,39
11	Waste diverted from disposal				GRI 306-4
11.1	Reuse	tons	0,42	0,35	0,39
	Paper waste	tons	0,42	0,35	0,39



Environmental care

	Unit	2022	2023	2024	Requirements
"- " Data unavailable.					



Social impact

		Unit	2022	2023	2024	Requirements
Employees of the Bank						
1	Total headcount	people	1 711	1 921	2 177	GRI 2-7
	Men	people	812	909	1 040	
	Women	people	899	1 012	1 137	
2	Headcount of permanent and temporary staff in the Head office and by branch					GRI 2-7
2.1	Total	people	1 711	1 921	2 177	
	Permanent staff1	people	1 622	1 817	2 059	
	Temporary staff2	people	89	104	118	
2.2	Head Office	people	408	485	607	
	Permanent staff	people	383	454	555	
	Temporary staff	people	25	31	52	
2.3	branches:	people	1 303	1 436	1 570	
	Permanent staff	people	1 239	1 363	1 504	
	Temporary staff	people	64	73	66	
	Bishkek branch	people	53	62	82	
	Permanent staff	people	51	61	76	
	Temporary staff	people	2	1	6	
	Alamedin branch	people	50	52	59	
	Permanent staff	people	47	51	58	
	Temporary staff	people	3	1	1	
	Aiyl Bank – Center branch	people	36	37	43	
	Permanent staff	people	36	37	43	
	Temporary staff	people	0	0	0	
	Bishkek-Meerim branch	people	34	35	44	
	Permanent staff	people	34	35	44	
	Temporary staff	people	0	0	0	
	VIP Center branch	people	0	30	38	
	Permanent staff	people	0	29	36	
	Temporary staff	people	0	1	2	
	Belovodsk branch	people	27	28	26	
	Permanent staff	people	25	26	24	
	Temporary staff	people	2	2	2	
	Tokmok branch	people	33	39	42	
	Permanent staff	people	31	37	40	
	Temporary staff	people	2	2	2	
	Sokuluk branch	people	32	29	32	
	Permanent staff	people	31	28	31	
	Temporary staff	people	1	1	1	
	Karabalta branch	people	54	56	63	
	Permanent staff	people	52	54	60	
	Temporary staff	people	2	2	3	
	Kant branch	people	27	28	26	
	Permanent staff	people	26	27	25	
	Temporary staff	people	1	1	1	
	Karakol branch	people	48	51	50	
	Permanent staff	people	45	48	46	
	Temporary staff	people	3	3	4	
	Cholpon-Ata branch	people	26	28	27	
	Permanent staff	people	25	26	26	
	Temporary staff	people	1	2	1	
	Balykchy branch	people	29	29	37	
	Permanent staff	people	27	27	35	
	Temporary staff	people	2	2	2	
	Jeti-Oguz branch	people	22	23	30	
	Permanent staff	people	21	22	29	
	Temporary staff	people	1	1	1	
	Tyup branch	people	18	24	25	
	Permanent staff	people	17	21	24	
	Temporary staff	people	1	3	1	
	Osh branch	people	55	53	58	
	Permanent staff	people	54	52	57	
	Temporary staff	people	1	1	1	
	Uzgen branch	people	41	50	50	
	Permanent staff	people	40	46	48	
	Temporary staff	people	1	4	2	
	Gulcha branch	people	27	29	30	
	Permanent staff	people	23	27	28	
	Temporary staff	people	4	2	2	
	Nookat branch	people	32	35	37	
	Permanent staff	people	31	32	36	
	Temporary staff	people	1	3	1	
	Karakuldzha branch	people	25	26	28	



Social impact

	Unit	2022	2023	2024	Requirements
Permanent staff	people	23	25	27	
Temporary staff	people	2	1	1	
Kara-Suu branch	people	54	58	55	
Permanent staff	people	52	56	54	
Temporary staff	people	2	2	1	
Osh-Datka branch	people	26	33	37	
Permanent staff	people	25	32	35	
Temporary staff	people	1	1	2	
Aravan branch	people	18	21	20	
Permanent staff	people	17	17	19	
Temporary staff	people	1	4	1	
Chon-Alai branch	people	17	18	21	
Permanent staff	people	16	17	20	
Temporary staff	people	1	1	1	
Jalal-Abad branch	people	43	54	54	
Permanent staff	people	40	49	52	
Temporary staff	people	3	5	2	
Alabuka branch	people	33	35	41	
Permanent staff	people	31	33	39	
Temporary staff	people	2	2	2	
Toktogul branch	people	41	45	46	
Permanent staff	people	37	41	43	
Temporary staff	people	4	4	3	
Nookan branch	people	43	47	51	
Permanent staff	people	42	47	50	
Temporary staff	people	1	0	1	
Kerben branch	people	37	40	45	
Permanent staff	people	35	38	43	
Temporary staff	people	2	2	2	
Bazar-Korgon branch	people	41	43	43	
Permanent staff	people	39	41	41	
Temporary staff	people	2	2	2	
Talas branch	people	49	51	54	
Permanent staff	people	47	49	52	
Temporary staff	people	2	2	2	
Kara-Buura branch	people	35	42	42	
Permanent staff	people	33	39	40	
Temporary staff	people	2	3	2	
Naryn branch	people	55	56	63	
Permanent staff	people	50	50	58	
Temporary staff	people	5	6	5	
Kochkor branch	people	31	33	36	
Permanent staff	people	28	30	34	
Temporary staff	people	3	3	2	
Batken branch	people	30	32	38	
Permanent staff	people	30	32	37	
Temporary staff	people	0	0	1	
Leilek branch	people	24	26	30	
Permanent staff	people	24	26	30	
Temporary staff	people	0	0	0	
Kyzyl-Kiya branch	people	27	29	32	
Permanent staff	people	26	28	31	
Temporary staff	people	1	1	1	
Kadamdzhai branch	people	30	29	35	
Permanent staff	people	28	27	33	
Temporary staff	people	2	2	2	

1. Permanent staff - employees with permanent labor contracts.

2. Temporary staff - employees with fix-term labor contracts.

3	Headcount of permanent and temporary staff by gender				GRI 2-7
3.1	Permanent staff	people	1 622	1 817	2 059
	Men	people	740	827	941
	Share of men	%	45,6	45,5	45,7
	Women	people	882	990	1 118
	Share of women	%	54,4	54,5	54,3
3.2	Temporary staff	people	89	104	118
	Men	people	72	82	99
	Share of men	%	80,9	78,8	83,9
	Women	people	17	22	19
	Share of women	%	19,1	21,2	16,1
4	Workers who are not employees				GRI 2-8
	Total	people	89	104	118
	Interns	people	9	6	9



Social impact

	Unit	2022	2023	2024	Requirements
Drivers	people	60	61	69	
Employees of the Bank's representative office in Russia	people	15	32	32	
Technical staff	people	5	5	8	

Employment

5	New employee hires by gender				GRI 401-1
5,1	Total	people	489	547	631
	Rate of new employee hires	%	34,0%	29,0%	32,6%
5,2	Men	people	205	245	353
	Rate of new employee hires	%	29,6%	27,3%	38,4%
5,3	Women	people	284	302	278
	Rate of new employee hires	%	38,0%	30,5%	27,4%

6	New employee hires by age group				GRI 401-1
6,1	Up to 30 y.o.	people	271	296	363
	Rate of new employee hires	%	57,1%	40,9%	48,3%
6,2	30-50 y.o.	people	206	241	250
	Rate of new employee hires	%	24,4%	23,2%	23,8%
6,3	Over 50 y.o.	people	12	10	18
	Rate of new employee hires	%	9,8%	7,8%	13,7%

7	Headcount of new employee hires by branch				GRI 401-1
7,1	Total	people	489	547	631
	Ala-Buka branch	people	10	9	11
	Alamedin branch	people	20	13	14
	Aravan branch	people	3	6	8
	Bazar-Korgon branch	people	7	15	8
	Balykchy branch	people	6	9	13
	Batken branch	people	7	6	10
	Belovodsk branch	people	10	11	8
	Bishkek branch	people	18	25	33
	Head Office	people	150	162	212
	Gulcha branch	people	5	4	4
	Jalal-Abad branch	people	12	16	12
	Jeti-Oguz branch	people	3	7	8
	Kadamdzhai branch	people	10	4	8
	Kant branch	people	10	4	4
	Karabalta branch	people	17	14	14
	Kara-Buura branch	people	5	9	6
	Karakol branch	people	11	12	13
	Karakuldzha branch	people	3	6	4
	Kara-Suu branch	people	12	22	11
	Kerben branch	people	6	9	15
	Kochkor branch	people	7	6	9
	Kyzyl-Kiya branch	people	4	4	7
	Leilek branch	people	3	6	9
	Naryn branch	people	6	5	10
	Nookat branch	people	5	15	14
	Nooken branch	people	13	13	8
	Osh branch	people	17	12	19
	Sokuluk branch	people	10	8	12
	Talas branch	people	13	10	10
	Tokmok branch	people	4	12	5
	Toktogul branch	people	11	10	7
	Tyup branch	people	6	7	3
	Uzgen branch	people	14	19	18
	Aiyl Bank – Center branch	people	13	10	13
	Bishke-Meerim branch	people	8	6	24
	VIP Center branch	people	0	22	19
	Osh-Datka branch	people	18	12	15
	Cholpon-Ata branch	people	9	4	9
	Chon-Alai branch	people	3	3	4

8	Rate of new employee hires by branch				GRI 401-1
	Ala-Buka branch	%	37,0%	26,5%	32,4%
	Alamedin branch	%	51,3%	24,5%	25,9%
	Aravan branch	%	17,7%	28,6%	38,1%
	Bazar-Korgon branch	%	25,0%	34,9%	18,2%
	Balykchy branch	%	26,1%	31,0%	43,3%
	Batken branch	%	25,0%	18,8%	29,4%
	Belovodsk branch	%	47,6%	42,3%	30,8%
	Bishkek branch	%	45,0%	42,4%	55,0%
	Head Office	%	42,7%	33,8%	43,1%
	Gulcha branch	%	20,8%	14,3%	13,8%



Social impact

	Unit	2022	2023	2024	Requirements
Jalal-Abad branch	%	31,6%	30,2%	22,6%	
Jeti-Oguz branch	%	17,7%	30,4%	32,0%	
Kadamdzhai branch	%	38,5%	13,8%	26,7%	
Kant branch	%	41,7%	14,3%	14,3%	
Karabalta branch	%	38,6%	25,0%	24,1%	
Kara-Buura branch	%	15,2%	22,0%	14,6%	
Karakol branch	%	26,8%	24,5%	26,5%	
Karakuldzha branch	%	14,3%	23,1%	14,8%	
Kara-Suu branch	%	33,3%	40,0%	20,0%	
Kerben branch	%	20,7%	25,0%	39,5%	
Kochkor branch	%	25,0%	18,2%	27,3%	
Kyzyl-Kiya branch	%	16,0%	13,8%	24,1%	
Leilek branch	%	15,0%	23,1%	31,0%	
Naryn branch	%	12,0%	9,1%	17,2%	
Nookat branch	%	20,0%	46,9%	43,8%	
Nooken branch	%	36,1%	27,7%	17,0%	
Osh branch	%	41,5%	23,5%	37,3%	
Sokuluk branch	%	45,5%	29,6%	42,9%	
Talas branch	%	31,0%	19,2%	18,2%	
Tokmok branch	%	14,3%	30,8%	12,5%	
Toktogul branch	%	31,4%	22,2%	15,2%	
Tyup branch	%	37,5%	29,2%	12,5%	
Uzgen branch	%	41,2%	38,8%	36,7%	
Aiyl Bank – Center branch	%	44,8%	25,6%	34,2%	
Bishkek-Meerim branch	%	26,7%	17,1%	68,6%	
VIP Center branch	%	0,0%	75,9%	59,4%	
Osh-Datka branch	%	85,7%	36,4%	44,1%	
Cholpon-Ata branch	%	36,0%	16,0%	32,1%	
Chon-Alai branch	%	18,8%	16,7%	22,2%	

9	Turnover rate by gender				GRI 401-1
9,1	Total	people	311	322	373
	Turnover rate	%	21,6%	17,1%	19,3%
9,2	Men	people	143	148	177
	Turnover rate	%	20,6%	16,5%	19,2%
9,3	Women	people	168	174	196
	Turnover rate	%	22,5%	17,6%	19,3%

10	Turnover rate by age group				GRI 401-1
10,1	Up to 30 y.o.	people	139	143	173
	Turnover rate	%	29,3%	19,8%	23,0%
10,2	30-50 y.o.	people	150	156	178
	Turnover rate	%	17,8%	15,0%	16,9%
10,3	Over 50 y.o.	people	22	23	22
	Turnover rate	%	18,0%	17,8%	16,8%

11	Headcount of departed employees by branch				GRI 401-1
11,1	Total	people	311	322	374
	Ala-Buka branch	people	11	6	4
	Alamedin branch	people	9	13	6
	Aravan branch	people	2	2	10
	Bazar-Korgon branch	people	7	13	6
	Balykchy branch	people	6	8	4
	Batken branch	people	4	2	3
	Belovodsk branch	people	5	8	11
	Bishkek branch	people	10	15	12
	Head Office	people	88	88	109
	Gulcha branch	people	3	4	3
	Jalal-Abad branch	people	10	4	13
	Jeti-Oguz branch	people	0	5	2
	Kadamdzhai branch	people	8	5	2
	Kant branch	people	8	5	8
	Karabalta branch	people	4	6	5
	Kara-Buura branch	people	2	2	4
	Karakol branch	people	11	7	10
	Karakuldzha branch	people	0	5	2
	Kara-Suu branch	people	6	17	12
	Kerben branch	people	2	7	9
	Kochkor branch	people	2	4	5
	Kyzyl-Kiya branch	people	2	1	5
	Leilek branch	people	5	4	5
	Naryn branch	people	5	3	3
	Nookat branch	people	5	10	11
	Nooken branch	people	11	7	6



Social impact

	Unit	2022	2023	2024	Requirements
Osh branch	people	12	11	16	
Sokuluk branch	people	5	8	9	
Talas branch	people	9	6	6	
Tokmok branch	people	2	5	1	
Toktogul branch	people	6	5	5	
Tyup branch	people	3	2	3	
Uzgen branch	people	9	7	15	
Aiyl Bank – Center branch	people	10	9	6	
Bishkek-Meerim branch	people	3	5	9	
VIP Center branch	people	0	3	10	
Osh-Datka branch	people	20	8	12	
Cholpon-Ata branch	people	3	1	11	
Chon-Alai branch	people	3	1	1	

12	Turnover rate by branch				GRI 401-1
	Ala-Buka branch	%	40,7%	17,7%	11,8%
	Alamedin branch	%	23,1%	24,5%	11,1%
	Aravan branch	%	11,8%	9,5%	47,6%
	Bazar-Korgon branch	%	25,0%	30,2%	13,6%
	Balykchy branch	%	26,1%	27,6%	13,3%
	Batken branch	%	14,3%	6,3%	8,8%
	Belovodsk branch	%	23,8%	30,8%	42,3%
	Bishkek branch	%	25,0%	25,4%	20,0%
	Head Office	%	25,1%	18,3%	22,2%
	Gulcha branch	%	12,5%	14,3%	10,3%
	Jalal-Abad branch	%	26,3%	7,6%	24,5%
	Jeti-Oguz branch	%	0,0%	21,7%	8,0%
	Kadamdzhai branch	%	30,8%	17,2%	6,7%
	Kant branch	%	33,3%	17,9%	28,6%
	Karabalta branch	%	9,1%	10,7%	8,6%
	Kara-Buura branch	%	6,1%	4,9%	9,8%
	Karakol branch	%	26,8%	14,3%	20,4%
	Karakuldzha branch	%	0,0%	19,2%	7,4%
	Kara-Suu branch	%	16,7%	30,9%	21,8%
	Kerben branch	%	6,9%	19,4%	23,7%
	Kochkor branch	%	7,1%	12,1%	15,2%
	Kyzyl-Kiya branch	%	8,0%	3,5%	17,2%
	Leilek branch	%	25,0%	15,4%	17,2%
	Naryn branch	%	10,0%	5,5%	5,2%
	Nookat branch	%	20,0%	31,3%	34,4%
	Nookan branch	%	30,6%	14,9%	12,8%
	Osh branch	%	29,3%	21,6%	31,4%
	Sokuluk branch	%	22,7%	29,6%	32,1%
	Talas branch	%	21,4%	11,5%	10,9%
	Tokmok branch	%	7,1%	12,8%	2,5%
	Toktogul branch	%	17,1%	11,1%	10,9%
	Tyup branch	%	18,8%	8,3%	12,5%
	Uzgen branch	%	26,5%	14,3%	30,6%
	Aiyl Bank – Center branch	%	34,5%	23,1%	15,8%
	Bishkek-Meerim branch	%	10,0%	14,3%	25,7%
	VIP Center branch	%	0,0%	10,3%	31,3%
	Osh-Datka branch	%	95,2%	24,2%	35,3%
	Cholpon-Ata branch	%	12,0%	4,0%	39,3%
	Chon-Alai branch	%	18,8%	5,6%	5,6%

13	Total number of employees who took parental leave				GRI 401-3
	Men	people	2,0	2,0	1,0
	Women	people	127,0	118,0	113,0

14	Corporate communication services provided by the Bank				GRI 401-2
	Number of employees	people	1 468,0	1 240,0	0,0
	Amount of funding	thousand som	631,1	329,5	0,0

15	Financial assistance provided by the Bank				GRI 401-2
	Number of employees	people	105,0	109,0	146,0
	Amount of funding	thousand som	975,0	1 315,7	1 003,2

Employee training and development					
16	Total and average training hours				GRI 404-1
	Total training hours	hours	22 004	22 928	33 684
	Average training hours per employee per year	hours	12,9	11,9	15,5

17	Average training hours per employee by employee category				GRI 404-1
	Line positions	hours	21,0	17,0	19,0



Social impact

	Unit	2022	2023	2024	Requirements
Senior positions	hours	20,0	20,0	24,0	
Top management	hours	10,0	21,0	14,0	
18	Average training hours per employee by gender				GRI 404-1
Men	hours	16,3	13,1	19,3	
Women	hours	9,7	10,9	12,0	
Diversity and equal opportunities					
19	Composition of top management by gender				GRI 405-1
19.1	Board of Directors	people	5	5	5
	Men	people	3	4	4
	Women	people	2	1	1
19.2	Management board	people	5	6	6
	Men	people	4	4	4
	Women	people	1	2	2
20	Composition of staff by gender				GRI 405-1
20.1	Senior positions	people	119	139	162
	Men	people	91	96	106
	Women	people	28	43	56
20.2	Line positions	people	1 592	1 782	2 015
	Men	people	721	813	934
	Women	people	871	969	1 081
20.3	Total		1 711	1 921	2 177
	Men	people	812	909	1 040
	Women	people	899	1 012	1 137
21	Composition of top management by age group				GRI 405-1
21.1	Board of Directors		5	5	5
	Up to 30 y.o.	people	0	0	0
	30-50 y.o.	people	4	3	3
	Over 50 y.o.	people	1	2	2
21.2	Management board		5	6	6
	Up to 30 y.o.	people	0	0	0
	30-50 y.o.	people	5	6	6
	Over 50 y.o.	people	0	0	0
22	Composition of staff by age group				GRI 405-1
22.1	Senior positions	people	119	139	162
	Up to 30 y.o.	people	1	1	3
	30-50 y.o.	people	97	119	139
	Over 50 y.o.	people	21	19	20
22.2	Line positions	people	1592	1 782	2 015
	Up to 30 y.o.	people	380	516	683
	30-50 y.o.	people	1062	1123	1191
	Over 50 y.o.	people	150	143	141
22.3	Total	people	1711	1 921	2 177
	Up to 30 y.o.	people	381	517	686
	30-50 y.o.	people	1159	1 242	1 330
	Over 50 y.o.	people	171	162	161
23	Employees with disabilities				GRI 405-1
	Board of Directors	people	0	0	0
	Management board	people	0	0	0
	Senior positions	people	1	1	1
	Line positions	people	7	7	6
24	Ratio of base salary of men and women by employee category				GRI 405-2
24.1	Ratio of base salary of women to men				
	Top management		1,23	1,47	1,33
	Senior positions		0,57	0,88	0,89
	Line positions		0,78	0,71	0,71
25	Ratio of remuneration of women to men by employee category				GRI 405-2
25.1	Ratio of remuneration of women to men				
	Top management		0,94	0,69	0,83
	Senior positions		0,67	0,89	0,88
	Line positions		0,76	0,74	0,78
Occupational health and safety					
26	Employees covered by the occupational health and safety management system				GRI 403-8
26.1	Number of employees covered by the occupational health and safety management system	people	1 711	1 921	2 177
	Share of total employees	%	100	100	100



Social impact

	Unit	2022	2023	2024	Requirements
26.2	Number of employees covered by the occupational health and safety management system that has been audited or certified by an external party	people	0	0	0
	Share of total employees	%	0,0	0,0	0,0



Responsible business

		Unit	2022	2023	2024	Requirements
Sustainable financing						
1	Green and social loans issued		1178,81	1139,52	1224,82	
1.1	Volume of green loans issued	million som	11,15	11,73	162,18	
	Share of green loans in the total loan portfolio	%	0,05%	0,04%	0,44%	
1.2	Volume of social loans issued	million som	1 167,66	1 127,79	1 062,64	
	Share of social loans in the total loan portfolio	%	4,93%	3,54%	2,89%	
Economic value creation						
2	Generated direct economic value					GRI 201-1
2.1	Interest income	million som	11 065,92	12 691,36	17 910,47	
2.2	Commission income	million som	5 322,90	8 710,90	11 529,71	
2.3	Amortization of government subsidy	million som	764,35	1 106,90	1 435,79	
2.4	Income under Islamic financing principles	million som	330,18	313,96	140,31	
2.5	Income under foreign exchange operations	million som	0,00	7,19	102,94	
2.6	Net profit from foreign exchange operations	million som	4 614,70	2 459,06	4 648,87	
2.6	Other income	million som	33,78	93,36	52,84	
3	Distributed economic value	million som	4 601,57	9 480,86	13 426,39	
3.1	Operational costs	million som	2 367,99	2 504,32	3 866,27	
	Salaries and employee benefits	million som	1 303,79	1 838,49	2 516,03	
	Tax expenses	million som	1 064,20	665,83	1 350,24	
3.2	Payments to providers of capital	million som	2 230,09	6 974,98	9 557,28	
	Interest expenses	million som	2 029,00	2 738,70	4 131,20	
	Dividends	million som	201,09	4 236,28	5 426,08	
3.3	Social expenses (charitable contributions, etc.)	million som	3,49	1,56	2,84	
4	Retained economic value	million som	6 464,35	3 210,50	4 484,08	
5	Total amount of government support	million som	2 165	4 728	71	GRI 201-4
5.1	Financing of agriculture (FA)	million som	365,31	215,44	71,08	
5.2	Agro-industrial complex lending (AICL)	million som	1 800,00	4 512,20	0,00	
Accessibility of financial services						
6	Service points adapted for people with disabilities					
6.1	Number of service points adapted for people with disabilities	units	-	-	87,0	
6.2	Share of total service points	%	-	-	65,0	
7	Credit programs to develop small businesses and local communities					SASB FN-CB-240a.1. SASB FN-CB-240a.2.
7.1	Number of issued loans	units	54 981	67 637	72 602	
	including State Programs	units	6 098	6 692	8 715	
7.2	Loan amount	million som	21 753,5	31 001,6	35 615,1	
	including State Programs	million som	4 407,6	5 945,5	7 625,7	
7.3	Number of overdue or restructured loans under these programs	units	696	505	404	
7.4	Overdue or restructured loans amount	million som	2 225,0	1 773,2	970,7	
8	Financial literacy initiatives					SASB FN-CB-240a.4.
8.1	Total number of participants	people	-	150,0	320,00	
	Clients not using banking services	people	-	100,00	200,00	
	Clients with limited access	people	-	50,00	120,00	
Anti-corruption practices						
9	Operations assessed for risks related to corruption					GRI 205-1
9.1	Number of operations assessed for risks related to corruption	units	-	120,0	360,0	
9.2	Total number of operations	units	-	4 582,0	13 000,0	
9.3	Percentage of operations assessed for risks related to corruption	%	-	2,6	2,8	
10	Communication and training about anti-corruption policies and procedures					GRI 205-2
10.1	Head Office	people	-	-	55,0	
	Top management, including Shariah Board	people	-	-	14,0	
	Share	%	-	-	100%	
	Senior positions	people	-	-	40,0	
	Share	%	-	-	6,6%	
10.2	Branches	people	-	-	283,0	
	Batken branch	people	-	-	23,0	
	Leilek branch	people	-	-	24,0	
	Kadamdzhai branch	people	-	-	31,0	
	Kyzyl-Kiya branch	people	-	-	15,0	
	Nookat branch	people	-	-	25,0	
	Osh branch	people	-	-	33,0	



Responsible business

		Unit	2022	2023	2024	Requirements
	Osh-Datka branch	people			21,0	
	Karabalta branch	people			40,0	
	Tokmok branch	people			31,0	
	Kant branch	people			19,0	
	Belovodsk branch	people			21,0	
11	Confirmed incidents of corruption and actions taken	units	0	0	0	GRI 205-3
11.1	Total number of confirmed incidents of corruption	units	0	0	0	
11.2	Total number of confirmed incidents in which employees were dismissed or disciplined for corruption	units	0	0	0	
11.3	Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption	units	0	0	0	
11.4	Total number of public legal cases regarding corruption brought against the Bank or its employees during the reporting period	units	0	0	0	
Data confidentiality and security						
12	Substantiated complaints concerning breaches of customer privacy and losses of customer data					GRI 418-1
12.1	Total number of substantiated complaints received concerning breaches of customer privacy categorized by:	units	0	0	0	
	Complaints received from outside parties and substantiated by the Bank	units	0	0	0	
	Complaints from regulatory bodies	units	0	0	0	
12.2	Total number of identified leaks, thefts, or losses of customer data	units	0	0	0	

"-" Data unavailable.