

Consolidated information on insurance tariff rates (basic, minimum basic, and maximum basic insurance tariff rates, as well as differentiation coefficients applied to basic insurance tariffs) JSC “Export Credit Agency of Kazakhstan”

TARIFFS OF JSC “EXPORT CREDIT AGENCY OF KAZAKHSTAN”

Date of preparation 01.10.2025
Effective period 01.10.2025 – 30.09.2028

**Tariffs by Products: “Export Credit Insurance”;
“Insurance of Exporter’s Losses Related to the Performance of Works / Provision of Services”; “International Factoring Insurance”**

Minimum Basic Tariff	Basic Tariff	Maximum Basic Tariff
0,35%	0,96%	22,24%

Differentiation coefficients

		Degree of reliability of the buyer / Foreign counterparty											
		1		2		3		4		5		6	
		15 days	10 years	15 days	10 years	15 days	10 years	15 days	10 years	15 days	10 years	15 days	10 years
Country category	1	0,37	1,31	0,37	2,46	0,38	3,40	0,38	4,13	0,39	5,54	0,40	7,89
	2	0,37	2,46	0,38	3,71	0,38	4,67	0,39	5,80	0,39	7,25	0,40	9,51
	3	0,38	4,02	0,39	5,17	0,39	6,35	0,39	7,37	0,40	9,19	0,41	11,54
	4	0,39	6,11	0,39	7,16	0,40	8,56	0,40	9,77	0,41	11,75	0,42	14,57
	5	0,82	8,51	0,82	9,56	0,83	11,08	0,83	12,48	0,84	15,00	0,85	17,32
	6	1,29	10,66	1,30	11,70	1,30	13,35	1,31	15,67	1,32	17,99	1,33	20,31
	7	1,93	13,37	1,93	14,68	1,94	16,20	1,95	18,52	1,96	20,84	1,97	23,16

The tariff for a specific contract is determined taking into account the risk period.

The tariffs are calculated for political and commercial risks on a combined basis.

TARIFFS OF JSC “EXPORT CREDIT AGENCY OF KAZAKHSTAN”

Date of preparation 01.10.2025
Effective period 01.10.2025 – 30.09.2028

Tariffs for the Product: “Insurance of the Exporter’s Short-Term Accounts Receivable”

Minimum Basic Tariff	Basic Tariff	Maximum Basic Tariff
0,35%	0,96%	5,89%

Differentiation coefficients

		Degree of reliability of the buyer / Importer											
		1		2		3		4		5		6	
		15 days	730 days	15 days	730 days	15 days	730 days	15 days	730 days	15 days	730 days	15 days	730 days
Country category	1	0,37	0,55	0,37	0,78	0,38	0,97	0,38	1,12	0,39	1,40	0,40	1,87
	2	0,37	0,78	0,38	1,03	0,38	1,23	0,39	1,45	0,39	1,74	0,40	2,19
	3	0,38	1,10	0,39	1,33	0,39	1,56	0,39	1,77	0,40	2,13	0,41	2,60
	4	0,39	1,51	0,39	1,72	0,40	2,00	0,40	2,25	0,41	2,64	0,42	3,21
	5	0,82	2,33	0,82	2,54	0,83	2,84	0,83	3,12	0,84	3,63	0,85	4,09
	6	1,29	3,13	1,30	3,34	1,30	3,67	1,31	4,14	1,32	4,60	1,33	5,06
	7	1,93	4,18	1,93	4,44	1,94	4,75	1,95	5,21	1,96	5,67	1,97	6,14

The tariff for a specific contract is determined taking into account the risk period.

The tariffs are calculated for political and commercial risks on a combined basis.

TARIFFS OF JSC “EXPORT CREDIT AGENCY OF KAZAKHSTAN”

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Tariffs for the Product: “Investment Insurance”

Minimum Basic Tariff	Basic Tariff	Maximum Basic Tariff
0,44%	0,96%	12,84%

Differentiation coefficients

		Degree of reliability of the buyer / Foreign counterparty									
		1	2	3	4	5	6	7	8	9	10
Country category	1	0,46	0,55	0,65	0,74	0,84	0,93	1,02	1,12	1,21	1,31
	2	0,57	0,78	0,99	1,20	1,41	1,62	1,83	2,04	2,25	2,46
	3	0,73	1,10	1,46	1,83	2,19	2,56	2,93	3,29	3,66	4,02
	4	0,94	1,51	2,09	2,66	3,24	3,81	4,39	4,96	5,54	6,11
	5	1,56	2,33	3,10	3,88	4,65	5,42	6,20	6,97	7,74	8,51
	6	2,19	3,13	4,07	5,01	5,96	6,90	7,84	8,78	9,72	10,66
	7	3,03	4,18	5,33	6,48	7,63	8,78	9,93	11,07	12,22	13,37

The tariff for a specific contract is determined taking into account the risk period.

The tariffs are calculated for political risks.

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Date of preparation 01.10.2025
Effective period 01.10.2025 – 30.09.2028

Tariffs for the Products: “Export Letter of Credit Insurance”; “Insurance of Bank Guarantees Issued by Foreign Banks”

Minimum Basic Tariff	Basic Tariff	Maximum Basic Tariff
0,58%	0,96%	3,26%

Differentiation coefficients

		Degree of reliability of the financial institution		
		1	2	3
Country category	1	0,60	0,78	1,02
	2	0,70	0,91	1,19
	3	1,00	1,30	1,70
	4	1,00	1,30	1,70
	5	1,00	1,30	1,70
	6	1,50	1,95	2,55
	7	2,00	2,60	3,40

The tariff for a specific contract is provided on an annual basis.

The tariffs are calculated for political and commercial risks on a combined basis.

TARIFFS OF JSC “EXPORT CREDIT AGENCY OF KAZAKHSTAN”

Date of preparation 01.10.2025
Effective period 01.10.2025 – 30.09.2028

Tariff Rates for the Products: “Voluntary Loan Insurance”; “Voluntary Project Financing Insurance”; “Voluntary Financial Leasing Insurance”; “Insurance of the Exporter’s Civil Liability for the Return of Advance Payments”; “Insurance of the Exporter’s Civil Liability under Bonds”; “Insurance of the Exporter’s Civil Liability under Forward Foreign Exchange Transactions”; “Insurance of the Exporter’s Civil Liability to Financial Institutions”; “Insurance of Financial Institutions’ Losses”; “Insurance of Transactions with JSC ‘Development Bank of Kazakhstan’ Related to Lending (Loans) for the Promotion of Non-Commodity Exports”; “Guaranteeing Transactions for the Promotion of Non-Commodity Exports.”

Minimum Basic Tariff	Basic Tariff	Maximum Basic Tariff
0,83%	2,12%	8,46%

Differentiation coefficients

Name		Coefficients reflecting factors affecting the degree of risk
Country Category Coefficient	1	0.6
	2	0.7
	3	1.0
	4	1.0
	5	1.0
	6	1.5
	7	2.0
Financial Condition Coefficient of the Borrower / Lessee / Advance Payment Recipient / Exporter / Applicant	1	0.7
	2	0.8
	3	0.9
	4	1.2
	5	1.4
	1	0.7
	2	0.8

Collateral Coefficient under the Loan / Leasing / Advance / Bond / Guarantee / Obligations Covered by Insurance Protection	3	0.9
	4	1.0
Credit History Coefficient	1	0.8
	2	1.0
	3	1.5
Currency Coefficient	1	1.0
	2	1.2

The tariff for a specific contract is determined taking into account the risk period.

The tariffs are calculated for political and commercial risks on a combined basis.

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Date of preparation 01.10.2025
Effective period 01.10.2025 – 30.09.2028

Tariffs for the Product: “Insurance of a Credit Institution in the Financing of a Foreign Counterparty”

Minimum Basic Tariff	Basic Tariff	Maximum Basic Tariff
0,89%	2,12%	5,64%

Differentiation coefficients

Name	Coefficients reflecting factors affecting the degree of risk	
Country Category Coefficient	1	0.6
	2	0.7
	3	1.0
	4	1.0
	5	1.0
	6	1.5
	7	2.0
Financial Condition Coefficient of the Borrower	1	0.7
	2	0.8
	3	0.9
	4	1.2
	5	1.4

The tariff for a specific contract is determined taking into account the risk period.

The tariffs are calculated for political and commercial risks on a combined basis.