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

**(as amended and supplemented as of July 30, 2026)**

TARIFFS OF JSC “EXPORT CREDIT AGENCY OF KAZAKHSTAN”

Date of preparation 30.07.2026
Effective period 30.07.2026 – 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 Tariff | Basic Tariff | Maximum 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 30.07.2026
Effective period 30.07.2026 – 30.09.2028

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

| Minimum Tariff | Basic Tariff | Maximum 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”

Date of preparation 30.07.2026
Effective period 30.07.2026 – 30.09.2028

**Tariffs for the Product: “Investment Insurance”**

| Minimum Tariff | Basic Tariff | Maximum 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.

TARIFFS OF JSC “EXPORT CREDIT AGENCY OF KAZAKHSTAN”

Date of preparation 30.07.2026
Effective period 30.07.2026 – 30.09.2028

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

| Minimum Tariff | Basic Tariff | Maximum Tariff |
|---|---|---|
| 0,58% | 0,96% | 3,92% |

Differentiation coefficients

| | | | | Degree of reliability of the financial institution | | |
|---|---|---|---|---|---|---|
| | | | | 1 | 2 | 3 |
| Category of the Impact of Currency Risks | 1 | 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 |
| Category of the Impact of Currency Risks | 2 | 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.

According to Clause 35 of the Company's Tariff Policy:
“When insurance coverage is provided for a period of 730 days (24 months) or more, and the insurance premium is paid in a single lump sum for the entire period of insurance coverage, the insurance rates specified in Table 11 shall apply.”

**Financial Institution Reliability Rating: Category 1; Currency Risk Exposure Category: 1.**

| Term (days) | | 730 | 1095 | 1460 | 1825 | 2190 | 2555 | 2920 | 3285 | 3650 |
|---|---|---|---|---|---|---|---|---|---|---|
| n (in years) | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Country category | 1 | 1,10 | 1,57 | 2,00 | 2,38 | 2,73 | 3,04 | 3,32 | 3,57 | 3,80 |
| | 2 | 1,27 | 1,82 | 2,31 | 2,75 | 3,15 | 3,51 | 3,84 | 4,13 | 4,39 |
| | 3 | 1,83 | 2,61 | 3,31 | 3,94 | 4,52 | 5,03 | 5,50 | 5,92 | 6,29 |
| | 4 | 1,83 | 2,61 | 3,31 | 3,94 | 4,52 | 5,03 | 5,50 | 5,92 | 6,29 |
| | 5 | 1,83 | 2,61 | 3,31 | 3,94 | 4,52 | 5,03 | 5,50 | 5,92 | 6,29 |
| | 6 | 2,74 | 3,91 | 4,96 | 5,92 | 6,77 | 7,55 | 8,24 | 8,87 | 9,44 |
| | 7 | 3,65 | 5,21 | 6,62 | 7,89 | 9,03 | 10,06 | 10,99 | 11,83 | 12,59 |

**Financial Institution Reliability Rating: Category 2; Currency Risk Exposure Category: 1.**

| Term (days) | | 730 | 1095 | 1460 | 1825 | 2190 | 2555 | 2920 | 3285 | 3650 |
|---|---|---|---|---|---|---|---|---|---|---|
| n (in years) | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Country category | 1 | 1,43 | 2,04 | 2,59 | 3,08 | 3,53 | 3,93 | 4,29 | 4,62 | 4,92 |
| | 2 | 1,65 | 2,36 | 3,00 | 3,57 | 4,09 | 4,56 | 4,98 | 5,36 | 5,70 |
| | 3 | 2,38 | 3,39 | 4,31 | 5,14 | 5,88 | 6,55 | 7,16 | 7,70 | 8,19 |
| | 4 | 2,38 | 3,39 | 4,31 | 5,14 | 5,88 | 6,55 | 7,16 | 7,70 | 8,19 |
| | 5 | 2,38 | 3,39 | 4,31 | 5,14 | 5,88 | 6,55 | 7,16 | 7,70 | 8,19 |
| | 6 | 3,56 | 5,08 | 6,45 | 7,68 | 8,80 | 9,80 | 10,71 | 11,52 | 12,26 |
| | 7 | 4,75 | 6,79 | 8,62 | 10,27 | 11,76 | 13,10 | 14,31 | 15,41 | 16,39 |

**Financial Institution Reliability Rating: Category 3; Currency Risk Exposure Category: 1.**

| Term (days) | | 730 | 1095 | 1460 | 1825 | 2190 | 2555 | 2920 | 3285 | 3650 |
|---|---|---|---|---|---|---|---|---|---|---|
| n (in years) | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Country category | 1 | 1,86 | 2,66 | 3,38 | 4,03 | 4,61 | 5,14 | 5,61 | 6,04 | 6,42 |
| | 2 | 2,17 | 3,09 | 3,93 | 4,68 | 5,36 | 5,97 | 6,53 | 7,02 | 7,47 |
| | 3 | 3,10 | 4,42 | 5,62 | 6,70 | 7,67 | 8,54 | 9,33 | 10,04 | 10,69 |
| | 4 | 3,10 | 4,42 | 5,62 | 6,70 | 7,67 | 8,54 | 9,33 | 10,04 | 10,69 |
| | 5 | 3,10 | 4,42 | 5,62 | 6,70 | 7,67 | 8,54 | 9,33 | 10,04 | 10,69 |
| | 6 | 4,66 | 6,65 | 8,45 | 10,07 | 11,52 | 12,84 | 14,03 | 15,10 | 16,06 |
| | 7 | 6,20 | 8,85 | 11,24 | 13,39 | 15,34 | 17,09 | 18,67 | 20,09 | 21,37 |

**Financial Institution Reliability Rating: Category 1; Currency Risk Exposure Category: 2.**

| Term (days) | | 730 | 1095 | 1460 | 1825 | 2190 | 2555 | 2920 | 3285 | 3650 |
|---|---|---|---|---|---|---|---|---|---|---|
| n (in years) | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Country category | 1 | 1,32 | 1,88 | 2,40 | 2,86 | 3,28 | 3,65 | 3,98 | 4,28 | 4,56 |
| | 2 | 1,52 | 2,18 | 2,77 | 3,30 | 3,78 | 4,21 | 4,61 | 4,96 | 5,27 |
| | 3 | 2,20 | 3,13 | 3,97 | 4,73 | 5,42 | 6,04 | 6,60 | 7,10 | 7,55 |
| | 4 | 2,20 | 3,13 | 3,97 | 4,73 | 5,42 | 6,04 | 6,60 | 7,10 | 7,55 |
| | 5 | 2,20 | 3,13 | 3,97 | 4,73 | 5,42 | 6,04 | 6,60 | 7,10 | 7,55 |
| | 6 | 3,29 | 4,69 | 5,95 | 7,10 | 8,12 | 9,06 | 9,89 | 10,64 | 11,33 |
| | 7 | 4,38 | 6,25 | 7,94 | 9,47 | 10,84 | 12,07 | 13,19 | 14,20 | 15,11 |

**Financial Institution Reliability Rating: Category 2; Currency Risk Exposure Category: 2.**

| Term (days) | | 730 | 1095 | 1460 | 1825 | 2190 | 2555 | 2920 | 3285 | 3650 |
|---|---|---|---|---|---|---|---|---|---|---|
| n (in years) | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Country category | 1 | 1,72 | 2,45 | 3,11 | 3,70 | 4,24 | 4,72 | 5,15 | 5,54 | 5,90 |
| | 2 | 1,98 | 2,83 | 3,60 | 4,28 | 4,91 | 5,47 | 5,98 | 6,43 | 6,84 |
| | 3 | 2,86 | 4,07 | 5,17 | 6,17 | 7,06 | 7,86 | 8,59 | 9,24 | 9,83 |
| | 4 | 2,86 | 4,07 | 5,17 | 6,17 | 7,06 | 7,86 | 8,59 | 9,24 | 9,83 |
| | 5 | 2,86 | 4,07 | 5,17 | 6,17 | 7,06 | 7,86 | 8,59 | 9,24 | 9,83 |
| | 6 | 4,27 | 6,10 | 7,74 | 9,22 | 10,56 | 11,76 | 12,85 | 13,82 | 14,71 |
| | 7 | 5,70 | 8,15 | 10,34 | 12,32 | 14,11 | 15,72 | 17,17 | 18,49 | 19,67 |

**Financial Institution Reliability Rating: Category 3; Currency Risk Exposure Category: 2.**

| Term (days) | | 730 | 1095 | 1460 | 1825 | 2190 | 2555 | 2920 | **3285** | 3650 |
|---|---|---|---|---|---|---|---|---|---|---|
| n (in years) | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Country category | 1 | 2,23 | 3,19 | 4,06 | 4,84 | 5,53 | 6,17 | 6,73 | 7,25 | 7,70 |
| | 2 | 2,60 | 3,71 | 4,72 | 5,62 | 6,43 | 7,16 | 7,84 | 8,42 | 8,96 |
| | 3 | 3,72 | 5,30 | 6,74 | 8,04 | 9,20 | 10,25 | 11,20 | 12,05 | 12,83 |
| | 4 | 3,72 | 5,30 | 6,74 | 8,04 | 9,20 | 10,25 | 11,20 | 12,05 | 12,83 |
| | 5 | 3,72 | 5,30 | 6,74 | 8,04 | 9,20 | 10,25 | 11,20 | 12,05 | 12,83 |
| | 6 | 5,59 | 7,98 | 10,14 | 12,08 | 13,82 | 15,41 | 16,84 | 18,12 | 19,27 |
| | 7 | 7,44 | 10,62 | 13,49 | 16,07 | 18,41 | 20,51 | 22,40 | 24,11 | 25,64 |

TARIFFS OF JSC “EXPORT CREDIT AGENCY OF KAZAKHSTAN”

Date of preparation 30.07.2026
Effective period 30.07.2026 – 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 Tariff | Basic Tariff | Maximum Tariff |
|---|---|---|
| 0,45% | 2,12% | 10,68% |

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 |
| Category of the Impact of Currency Risks | 1 | 1.0 |
| | 2 | 1.2 |
| Priority Coefficient of Exported Goods | 1 | 0.9 |
| | 2 | 0.95 |
| | 3 | 1.0 |

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 30.07.2026
Effective period 30.07.2026 – 30.09.2028

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

| Minimum Tariff | Basic Tariff | Maximum Tariff |
|---|---|---|
| 0,89% | 2,12% | 7,12% |

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 |
| Category of the Impact of Currency Risks | 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.