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ANNOUNCEMENT

National Fund for Children: Results of funds used by adult Kazakhstanis as of January 1, 2026

As of January 1, 2026, **205,505** applications for targeted savings were processed between February 1, 2024. A total of over **USD31.61 million** in funds was transferred to authorized operators for subsequent deposit into the bank accounts of applicants (citizens aged 18 and over).

Of these, **127,445** applications totaling **USD19.69 million** were processed for housing improvements, and **78,060** applications totaling **USD11.92 million** were processed for education.

As a reminder, recipients of target savings (TS) can use the entire amount or a portion of it, with any unused balance retained in the target savings account (TSA).

The most popular sub-purposes for using funds to **improve housing conditions** were: replenishing a deposit into housing construction savings for further accumulation (124,490 applications were completed for a total of USD19.27 million), making a down payment to obtain a mortgage loan for the purchase of housing - 999 applications for a total of USD145,390, and acquiring housing through civil law transactions (final settlement) - 757 applications for a total of $108,640.

The most popular sub-goals in terms of **paying for education** were: payment for educational services of educational organizations located in the Republic of Kazakhstan, in installments (for each academic period or academic year) or in full at one time (for the entire period of study) (71,025 applications completed for a total of USD11.03 million), replenishment of an educational savings deposit under an agreement on an educational savings deposit (4,933 applications completed for a total of USD608.47 thousand), payment for educational services of foreign educational organizations in installments (for each academic period or academic year) or in full at one time (for the entire period of study) (1,706 applications completed for a total of USD228.32 thousand).

Detailed information on targeted savings payments for housing improvement and/or education costs, broken down by authorized operators and regions, is available on the enpf.kz website.

As a reminder:

- Participants in targeted requirements are citizens of the Republic of Kazakhstan under 18 years of age who are eligible for targeted requirements;
- The National Bank of the Republic of Kazakhstan (NBRK) annually (on October 1) sends a report to the UAPF containing information on the total amount of target

requirements, the average investment income rate, and the amount of investment income accrued on previously formed target requirements of target requirement participants;

- The UAPF annually, no later than January 20, generates an electronic list of target claim participants in the UAPF information system based on information received from the State Database "Individuals" (SDB FL) as of the end of December 31;

- Based on information received from the National Bank of the Republic of Kazakhstan and information on the number of participants in target requirements included in the electronic list, the UAPF calculates and enters into the UAPF information system data per participant in target requirements on the amount of target requirements for the reporting year and the amount of investment income accrued on the amount of target requirements as of the end of the year preceding the reporting year;

- the UAPF maintains records of target requirements, target savings, and target assets in US dollars.

Target requirements for the 2025 reporting year, as well as investment income, will be accrued to participants in the target requirements no later than February 1, 2026.

Target savings for Kazakhstani citizens born in 2008 and turning 18 in 2026 will also be credited to their target savings accounts no later than February 1, 2026.

Regular reports on the "National Fund for Children" program are posted on the enpf.kz website.

You can find program terms, instructions, and answers to your questions at kids.enpf.kz and on the БЖЗҚ ЕНПФ YouTube channel. We also note that a video tutorial on the implementation of the "National Fund for Children" program, including the steps to take before and after a child reaches adulthood, is available on the БЖЗҚ ЕНПФ YouTube channel at this link.: https://www.youtube.com/watch?v=HHQNAxfskX8.

UAPF was founded on August 22, 2013 on the basis of GNPF APF JSC. The founder and shareholder of the UAPF is the Government of the Republic of Kazakhstan represented by the State Institution Committee of State Property and Privatization of the Ministry of Finance of the Republic of Kazakhstan. Trust management of UAPF pension assets is carried out by the National Bank of the Republic of Kazakhstan. In accordance with the pension legislation, the UAPF attracts compulsory pension contributions, employer's compulsory pension contributions, compulsory occupational pension contributions, voluntary pension contributions, as well as carries out enrollment and accounting of voluntary pension contributions formed at the expense of the unclaimed amount of guaranteed compensation for the guaranteed deposit, transferred by the organization carrying out mandatory guarantee of deposits, in accordance with the Law of the Republic of Kazakhstan "On mandatory guarantee of deposits placed in second-tier banks of the Republic of Kazakhstan", ensures the implementation of pension benefits. The Fund also carries out accounting of target assets and target requirements, accounting and crediting of target savings (TS) to target savings accounts, payments of TS to their recipients in bank accounts, accounting for returns of TS in the manner determined by the Government of the Republic of Kazakhstan within the framework of the National Fund for Children program (More details at www.enpf.kz)

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UAPF JSC