БжЗк ЗЕЙНЕТАҚЫ ҚОРЫ ПЕНСИОННЫЙ ФОНД

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ANNOUNCEMENT

Pension savings of Kazakhstanis reached KZT 28.09 trillion

The volume of pension savings of Kazakhstanis in the UAPF reached **KZT 28.09 trillion** as of July 1, 2026, an increase of **KZT 4.08 trillion**, or **17.0%**, over the past 12 months.

Compulsory pension contributions (CPC) account for the largest share of pension savings. Their volume as of the reporting date amounted to **KZT 26.15 trillion**, an increase of **KZT 3.30 trillion**, or **14.4%**, over the past 12 months.

Pension savings formed through compulsory occupational pension contributions (COPC) amounted to **KZT 756.08 billion**, an increase of 10.7% over the past 12 months. Voluntary pension contributions (VPC) also continue to grow: as of July 1, 2026, they amounted to **KZT 10.31 billion**, representing an **18.1%** increase over the 12 months.

Positive momentum also continues for pension savings formed through employer’s compulsory pension contributions (ECPC), which have been transferred to contributors' (beneficiaries') pension accounts since January 1, 2024. As of July 1, 2026, their value reached **KZT 1,175.22 billion**, **2.5 times higher** than last year.

Income

The total savings volume is provided by pension contributions and investment income. In the first six months of 2026, **KZT1,811.42 billion** in contributions were received into individual and conditional pension accounts, an increase of 15.0% (or KZT 235.96 billion) compared to the same period last year.

Individual pension savings accounts (IPSAs) for the purpose of accounting for compulsory pension contributions (CPCs) received KZT 1,390.48 billion as of July 1, 2026 (an increase of 7.4% compared to the same period last year), 75.43 billion tenge in COPC IPSAs (an increase of 11.1%), and KZT 1.04 billion in VPCs. ECPC since the beginning of the year as of July 1, 2026, amounted to KZT 344.47 billion.

Net investment income received by depositors since the beginning of the year as of July 1, 2026, exceeded KZT 1,151.22 billion.

Benefits and transfers

Benefit payments for all types of contributions and transfers to insurance organizations from the UAPF for January-May 2026 reached **KZT932.09 billion**.

The volume of old-age payments amounted to KZT146.63 billion. The average monthly payment according to the schedule from the UAPF upon reaching retirement age was KZT38,979.

Lump-sum pension benefit payments (LSPBP) for housing improvements and medical treatment from the beginning of 2026 as of July 1, 2026, amounted to KZT408.11 billion, inheritance payments amounted to KZT55.48 billion, payments related to departure for permanent residence outside the Republic of Kazakhstan amounted to KZT22.59 billion, payments to persons with disabilities amounted to KZT1.77 billion, and funeral payments amounted to KZT4.73 billion. A sum of KZT292.78 billion was transferred to insurance organizations.

Number of IPSAs

The total number of pension accounts in the UAPF as of July 1, 2026, was **18.78 million** (an increase of 1.11 million or 6.3% over the 12 months). The number of individual pension account contributors (recipients) in the UAPF as of July 1, 2026, was **12.80 million**, of which 11.36 million were of CPC, 786.27 thousand were of COPC, and 462.40 thousand were of VPC. It should be noted that the total number of

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accounts for CPC recording (11.36 million) also includes accounts of beneficiaries who have permanently resided outside the country but have not applied for their savings, deceased contributors whose heirs have not formalized the inheritance of their pension savings, military personnel who transferred to full state pension provision in 2016, and other categories of contributors (beneficiaries) whose accounts should not receive contributions under Kazakhstani law.

The number of notional pension accounts in the UAPF recording information on received ECPC totaled **5.97 million**.

All up-to-date statistical data on pension assets is available on the enpf.kz website in the "Statistics and Analytics" section.

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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