



Kaspi.kz Files Annual Report on Form 20-F

Almaty, Kazakhstan, 29 April, 2024 – Joint Stock Company Kaspi.kz (“Kaspi.kz”, “we”, or the “Company”) (Nasdaq: KSPI), which operates the Kaspi.kz Super App for consumers and Kaspi Pay Super App for merchants, today announced that the Company has filed its Annual Report on Form 20-F for the year ended December 31, 2023, with the U.S. Securities and Exchange Commission (the “SEC”).

Kaspi.kz’s 2023 Annual Report on Form 20-F is available on the investor relations section of its website at <https://ir.kaspi.kz/financial-information/> and on the SEC’s website at www.sec.gov.

About Kaspi.kz

Kaspi.kz’s mission is to improve people’s lives by developing innovative mobile products and services. To deliver upon this, we operate a unique, two-sided Super App model – Kaspi.kz Super App for consumers and Kaspi Pay Super App for merchants. Through these Super Apps, consumers and merchants can access our leading Payments, Marketplace and Fintech Platforms. All our services are designed to be highly relevant to users’ everyday needs and enable consumers and merchants to connect and transact using our proprietary payments network. The combination of a large, highly engaged consumer and merchant base, best-in-class, highly relevant digital products and a capex lite approach has resulted in strong top-line growth and a profitable business model, and has enabled us to continue innovating, delighting our users and fulfilling our mission. Kaspi.kz has been listed on Nasdaq since January 2024.

Contacts

David Ferguson
david.ferguson@kaspi.kz
+44 7427 751 275