

WEEKLY ANNOUNCEMENT

10 July 2023

TRANSACTIONS IN OWN SECURITIES

Kaspi.kz JSC (the "**Company**") announces that it has purchased the following number of its global depositary receipts representing common shares on the London Stock Exchange and on BATS, Chi-X and Turquoise from J.P. Morgan Securities plc ("**JPMS**"). Such purchase was effected pursuant to the buyback programme of the Company as announced on 22 March 2023.

An aggregated breakdown of the trades made by JPMS as part of the buyback programme is detailed below:

Aggregated transactions:

Days of the transaction	Total number of GDRs purchased	Daily weighted average purchase price of the GDRs (USD)	Exchange	Gross Considerations (USD)
03/07/2023	1 530	81,1402	XLON	124 144,50
03/07/2023	900	81,2570	BATE	73 131,30
03/07/2023	460	81,2259	CHIX	37 363,90
04/07/2023	1 650	82,0262	XLON	135 343,30
04/07/2023	777	81,9882	BATE	63 704,80
04/07/2023	430	82,0233	CHIX	35 270,00
05/07/2023	1 419	80,2817	XLON	113 919,80
05/07/2023	770	80,0683	BATE	61 652,60
05/07/2023	324	80,0176	CHIX	25 925,70
06/07/2023	1 432	77,9587	XLON	111 636,80
06/07/2023	800	77,7131	BATE	62 170,50
06/07/2023	400	77,6883	CHIX	31 075,30
07/07/2023	1 647	78,6736	XLON	129 575,50
07/07/2023	794	78,4542	BATE	62 292,60
07/07/2023	322	78,3621	CHIX	25 232,60
Sum:	13 655	80,0029		1 092 439,20

A full breakdown of the individual trades made by JPMS as part of the buyback programme is available through the link below:

https://ir.kaspi.kz/media/Kaspi GDR buyback 030723 070723.pdf

This announcement does not constitute, or form part of, an offer or any solicitation of an offer for securities in any jurisdiction.

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