

WEEKLY ANNOUNCEMENT

16 October 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 26 July 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)
09/10/2023	2 660	93,9409	XLON	249 882,79
09/10/2023	3 100	93,9581	BATE	291 270,11
10/10/2023	2 070	94,4757	XLON	195 564,70
10/10/2023	2 280	94,5152	BATE	215 494,66
11/10/2023	2 600	93,6558	XLON	243 505,08
11/10/2023	3 000	93,6492	BATE	280 947,60
12/10/2023	2 600	94,0826	XLON	244 614,76
12/10/2023	3 100	93,9383	BATE	291 208,73
13/10/2023	2 512	92,1184	XLON	231 401,42
13/10/2023	2 983	91,9087	BATE	274 163,65
Sum:	26 905	93,5905		2 518 053,50

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 091023 131023.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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