

WEEKLY ANNOUNCEMENT

17 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)
10/07/2023	1 445	79,4251	XLON	114 769,30
10/07/2023	880	79,5118	BATE	69 970,40
10/07/2023	400	79,5523	CHIX	31 820,90
11/07/2023	1 560	82,4876	XLON	128 680,60
11/07/2023	860	82,9670	BATE	71 351,60
11/07/2023	400	83,2238	CHIX	33 289,50
12/07/2023	1 800	81,6393	XLON	146 950,80
12/07/2023	860	81,6517	BATE	70 220,50
12/07/2023	326	81,4549	CHIX	26 554,30
13/07/2023	91	82,3846	XLON	7 497,00
13/07/2023	800	84,0520	BATE	67 241,60
13/07/2023	237	83,8397	CHIX	19 870,00
14/07/2023	0		XLON	
14/07/2023	900	85,4515	BATE	76 906,35
14/07/2023	295	85,2617	CHIX	25 152,20
Sum:	10 854	82,0228		890 275,05

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 100723 140723.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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