

WEEKLY ANNOUNCEMENT

22 January 2024

TRANSACTIONS IN OWN SECURITIES

Kaspi.kz JSC (the "**Company**") announces that it has purchased the following number of its global depositary receipts ("**GDRs**") through J.P. Morgan Securities plc ("**JPMS**"). Such purchase was effected pursuant to the buyback programme of the Company as announced on 25 October 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)
15/01/2024	3 562	98,9228	XLON	352 362,90
15/01/2024	2 564	98,9207	BATE	253 632,80
16/01/2024	3 285	98,0995	XLON	322 256,70
16/01/2024	2 401	98,0642	BATE	235 452,20
Sum:	11 812	98,5188		1 163 704,60

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 150124 160124.pdf

These were the final purchases.

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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