

WEEKLY ANNOUNCEMENT

24 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:

Days of the transaction	Total number of GDRs purchased	Daily weighted average purchase price of the GDRs (USD)	Exchange	Gross Considerations (USD)
17/07/2023	1 301	84,0862	XLON	109 396,10
17/07/2023	749	83,9397	BATE	62 870,80
17/07/2023	228	83,3899	CHIX	19 012,90
18/07/2023	1 635	84,6580	XLON	138 415,90
18/07/2023	829	84,7460	BATE	70 254,40
18/07/2023	270	84,7307	CHIX	22 877,30
19/07/2023	1 600	84,3328	XLON	134 932,50
19/07/2023	900	84,2546	BATE	75 829,10
19/07/2023	300	83,9863	CHIX	25 195,90
20/07/2023	1 512	83,0261	XLON	125 535,50
20/07/2023	920	82,8427	BATE	76 215,30
20/07/2023	320	82,7950	CHIX	26 494,40
21/07/2023	1 562	83,2385	XLON	130 018,50
21/07/2023	815	83,0744	BATE	67 705,60
21/07/2023	252	83,3810	CHIX	21 012,00
Sum:	13 193	83,8146		1 105 766,20

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 170723 210723.pdf

These were the final purchases under the agreement with JPMS announced on 22 March 2023.

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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