

WEEKLY ANNOUNCEMENT

02 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)
25/09/2023	3 244	95,4328	XLON	309 584,00
25/09/2023	2 874	95,3729	BATE	274 101,60
26/09/2023	3 202	95,6670	XLON	306 325,60
26/09/2023	2 859	95,8062	BATE	273 910,00
27/09/2023	3 157	94,6462	XLON	298 797,90
27/09/2023	3 703	94,5857	BATE	350 251,00
28/09/2023	3 050	97,4962	XLON	297 363,50
28/09/2023	2 995	97,5540	BATE	292 174,10
29/09/2023	2 329	97,0267	XLON	225 975,20
29/09/2023	1 788	96,9638	BATE	173 371,30
Sum:	29 201	95,9506		2 801 854,20

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 250923 290923.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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