

WEEKLY ANNOUNCEMENT

30 October 2023

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)
25/10/2023	2 400	93,2339	XLON	223 761,36
25/10/2023	2 116	93,2272	BATE	197 268,76
26/10/2023	2 295	92,2712	XLON	211 762,40
26/10/2023	2 356	92,2300	BATE	217 293,88
27/10/2023	2 360	91,4994	XLON	215 938,58
27/10/2023	2 300	91,5347	BATE	210 529,81
Sum:	13 827	92,3233		1 276 554,79

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 251023 271023.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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