



WEEKLY ANNOUNCEMENT

31 July 2023

TRANSACTIONS IN OWN SECURITIES

Kaspi.kz JSC (the “**Company**”) announces that it has purchased the following number of its global depository 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) |
|-------------------------|--------------------------------|---|----------|----------------------------|
| 26/07/2023 | 2 022 | 85,6144 | XLON | 173 112,40 |
| 26/07/2023 | 1 135 | 85,8462 | BATE | 97 435,40 |
| 27/07/2023 | 942 | 88,3318 | XLON | 83 208,60 |
| 27/07/2023 | 602 | 88,2756 | BATE | 53 141,90 |
| 28/07/2023 | 0 | -- | XLON | -- |
| 28/07/2023 | 0 | -- | BATE | -- |
| Sum: | 4 701 | 86,5557 | | 406 898,30 |

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_260723_280723.pdf

This announcement does not constitute, or form part of, an offer or any solicitation of an offer for securities in any jurisdiction.

LEI number 2549003YU6FARG8OAZ13

For further information david.ferguson@kaspi.kz +44 7427 751 275