

WEEKLY ANNOUNCEMENT

03 April 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:

Aggregated transactions:

Days of the transaction	Total number of GDRs purchased	Daily weighted average purchase price of the GDRs (USD)	Exchange	Gross Considerations (USD)
27/03/2023	1 900	75,2841	XLON	143 039,80
27/03/2023	1 700	75,3667	BATE	128 123,40
27/03/2023	732	75,3298	CHIX	55 141,40
28/03/2023	1 800	75,4922	XLON	135 886,00
28/03/2023	1 700	75,4094	BATE	128 196,00
28/03/2023	759	75,3213	CHIX	57 168,90
29/03/2023	1 800	74,8434	XLON	134 718,20
29/03/2023	887	74,6090	BATE	66 178,20
29/03/2023	900	74,7967	CHIX	67 317,00
30/03/2023	1 700	74,6769	XLON	126 950,70
30/03/2023	1 549	74,6695	BATE	115 663,00
30/03/2023	666	74,5165	CHIX	49 628,00
31/03/2023	1 668	74,6526	XLON	124 520,60
31/03/2023	1 600	74,6208	BATE	119 393,30
31/03/2023	734	74,6214	CHIX	54 772,10
Sum:	20 095	74,9787		1 506 696,60

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_270323_310323.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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