



WEEKLY ANNOUNCEMENT

13 November 2023

TRANSACTIONS IN OWN SECURITIES

Kaspi.kz JSC (the “**Company**”) announces that it has purchased the following number of its global depository 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)
06/11/2023	1 811	91,1114	XLON	165 002,75
06/11/2023	2 700	90,9536	BATE	245 574,72
07/11/2023	2 100	91,9281	XLON	193 049,01
07/11/2023	2 800	91,9466	BATE	257 450,48
08/11/2023	2 004	91,7104	XLON	183 787,64
08/11/2023	3 300	91,6473	BATE	302 436,09
09/11/2023	1 964	90,7666	XLON	178 265,60
09/11/2023	3 200	90,7690	BATE	290 460,80
10/11/2023	2 100	90,5702	XLON	190 197,42
10/11/2023	3 100	90,5255	BATE	280 629,05
Sum:	25 079	91,1860		2 286 853,56

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_061123_101123.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