



WEEKLY ANNOUNCEMENT

18 September 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)
11/09/2023	2 867	93,5383	XLON	268 174,20
11/09/2023	2 736	93,4628	BATE	255 714,10
12/09/2023	2 867	94,6396	XLON	271 331,70
12/09/2023	2 812	94,6039	BATE	266 026,25
13/09/2023	2 886	95,8632	XLON	276 661,30
13/09/2023	2 893	95,9047	BATE	277 452,30
14/09/2023	3 000	98,2940	XLON	294 882,10
14/09/2023	2 900	98,1650	BATE	284 678,40
15/09/2023	2 729	97,5381	XLON	266 181,50
15/09/2023	2 630	96,9559	BATE	254 994,00
Sum:	28 320	95,9073		2 716 095,85

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_110923_150923.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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