

**Notification and public disclosure of transactions by persons discharging managerial responsibilities
and persons closely associated with them**

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MR MIKHEIL LOMTADZE	
2	Reason for the notification		
a)	Position/status	CHIEF EXECUTIVE OFFICER, MEMBER OF THE BOARD	
b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted		
a)	Description of the financial instrument, type of instrument	AMERICAN DEPOSITARY SHARES REPRESENTING COMMON SHARES	
b)	Nature of the transaction	SALE	
c)	Price(s) and volume(s)	Price(s)	Volume(s)
		U.S.\$ 88.78	3,766,666
d)	Aggregated information - Aggregated volume - Price	AS IN 4(C)	
e)	Date of the transaction	23 JANUARY 2024	
f)	Place of the transaction	PUBLIC OFFERING	

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	MR VYACHESLAV KIM	
2	Reason for the notification		
a)	Position/status	CHAIRMAN OF THE BOARD OF DIRECTORS	
b)	Initial notification /Amendment	INITIAL	
3	Details of the issuer		
a)	Name	JOINT STOCK COMPANY KASPI.KZ	
b)	LEI	2549003YU6FARG8OAZ13	

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