IMPORTANT NOTICE

June 15, 2026
To: Holders of JSC Kaspi.kz - 144A
Re: Cash Dividend - **Final Rate**

Security Name: JSC Kaspi.kz - 144A
Country of Incorporation: KAZAKHSTAN
CUSIP: 48581R106
Ratio (Local Shares:DRs): 1:1

	Local Shares	**DRs**
Record Date:	Jun 10, 2026	Jun 12, 2026
Payable Date:	Jun 11, 2026	Jun 18, 2026
Exchange Rate:	487.76	
Interim Dividend: Tax exempt	KZT850.0	
Gross Dividend Total:	KZT850.0	USD1.74266
Dividend Fee:		USD0.00
Withholding Rate: 0.00%		USD0.0
Net Dividend Rate:		USD1.74266

Foreign currency transaction was executed by the Issuer.

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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