



IMPORTANT NOTICE

May 15, 2026

To: Holders of JSC Kaspi.kz - 144A

Re: Cash Dividend - **Approximate Rate**

Security Name: JSC Kaspi.kz - 144A

Country of Incorporation: KAZAKHSTAN

CUSIP: 48581R106

Ratio (Local Shares:DRs): 1:1

| | <u>Local Shares</u> | <u>DRs</u> |
|------------------------------|---------------------|-------------------|
| Record Date: | Jun 10, 2026 | Jun 10, 2026 |
| Payable Date: | TBD | TBD |
| Approximate Exchange Rate: | 472.8132 | |
| Interim Dividend: Tax exempt | <u>KZT850.0</u> | |
| Gross Dividend Total: | <u>KZT850.0</u> | USD1.79775 |
| Dividend Fee: | | USD0.00 |
| Withholding Rate: 0.00% | | <u>USD0.0</u> |
| Net Dividend Rate: | | <u>USD1.79775</u> |

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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