



WEEKLY ANNOUNCEMENT

14 November 2022

TRANSACTIONS IN OWN SECURITIES

Kaspi.kz JSC (the “**Company**”) announces that it has purchased the following number of its global depository 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 October 2022.

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) |
|-------------------------|--------------------------------|---|----------|----------------------------|
| 07/11/2022 | 10 110 | 66,4240 | XLON | 671 547,00 |
| 07/11/2022 | 5 011 | 66,4013 | BATE | 332 736,75 |
| 07/11/2022 | 2 143 | 66,2810 | CHIX | 142 040,20 |
| 07/11/2022 | 1 175 | 66,3666 | TRQX | 77 980,70 |
| 08/11/2022 | 10 561 | 67,1955 | XLON | 709 651,40 |
| 08/11/2022 | 4 800 | 67,2003 | BATE | 322 561,20 |
| 08/11/2022 | 2 400 | 67,1703 | CHIX | 161 208,70 |
| 08/11/2022 | 1 171 | 67,2173 | TRQX | 78 711,50 |
| 09/11/2022 | 10 987 | 67,1790 | XLON | 738 095,20 |
| 09/11/2022 | 4 800 | 67,2414 | BATE | 322 758,60 |
| 09/11/2022 | 2 200 | 67,2132 | CHIX | 147 869,10 |
| 09/11/2022 | 1 300 | 67,1812 | TRQX | 87 335,60 |
| 10/11/2022 | 8 739 | 67,9991 | XLON | 594 244,10 |
| 10/11/2022 | 3 700 | 67,9002 | BATE | 251 230,90 |
| 10/11/2022 | 1 800 | 68,0792 | CHIX | 122 542,60 |
| 10/11/2022 | 826 | 68,0886 | TRQX | 56 241,20 |
| 11/11/2022 | 5 131 | 69,3256 | XLON | 355 709,80 |
| 11/11/2022 | 2 031 | 69,2418 | BATE | 140 630,10 |
| 11/11/2022 | 1 486 | 69,6753 | CHIX | 103 537,50 |
| 11/11/2022 | 804 | 69,6087 | TRQX | 55 965,40 |
| Sum: | 81 175 | 67,4173 | | 5 472 597,56 |

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_071122_111122..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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