

WEEKLY ANNOUNCEMENT

17 October 2022

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 27 July 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)
10/10/2022	7 952	59,53	XLON	473 355,70
10/10/2022	3 978	59,21	BATE	235 527,60
10/10/2022	1 563	59,25	CHIX	92 606,30
10/10/2022	1 196	59,39	TRQX	71 024,50
11/10/2022	7 796	59,32	XLON	462 463,20
11/10/2022	4 306	59,25	BATE	255 136,15
11/10/2022	1 640	59,15	CHIX	97 006,20
11/10/2022	1 032	59,16	TRQX	61 049,60
12/10/2022	7 663	58,41	XLON	447 565,50
12/10/2022	4 248	58,45	BATE	248 283,10
12/10/2022	1 929	58,38	CHIX	112 618,35
12/10/2022	1 201	58,31	TRQX	70 024,85
13/10/2022	7 733	58,22	XLON	450 241,30
13/10/2022	4 365	58,17	BATE	253 922,55
13/10/2022	1 954	58,17	CHIX	113 662,15
13/10/2022	1 178	58,18	TRQX	68 532,10
14/10/2022	8 086	58,10	XLON	469 759,60
14/10/2022	4 208	58,05	BATE	244 279,50
14/10/2022	2 014	58,02	CHIX	116 844,25
14/10/2022	1 265	58,00	TRQX	73 370,25
Sum:	75 307	58,66		4 417 272,74

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 101022 141022.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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For further information david.ferguson@kaspi.kz +44 7427 751 275