

WEEKLY ANNOUNCEMENT

24 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)
17/10/2022	8 239	59,25	XLON	488 157,70
17/10/2022	4 355	59,10	BATE	257 361,00
17/10/2022	1 936	59,12	CHIX	114 457,50
17/10/2022	1 209	59,13	TRQX	71 492,65
18/10/2022	8 182	59,74	XLON	488 819,10
18/10/2022	4 513	59,86	BATE	270 137,40
18/10/2022	2 075	59,66	CHIX	123 796,20
18/10/2022	1 362	60,03	TRQX	81 754,70
19/10/2022	572	60,77	XLON	34 762,50
19/10/2022	272	60,67	BATE	16 502,60
19/10/2022	0		CHIX	
19/10/2022	0		TRQX	
20/10/2022	40	62,00	XLON	2 480,00
20/10/2022	4 378	62,17	BATE	272 170,90
20/10/2022	1 652	62,09	CHIX	102 572,90
20/10/2022	1 251	62,31	TRQX	77 950,70
21/10/2022	8 131	60,22	XLON	489 657,40
21/10/2022	4 859	60,13	BATE	292 167,00
21/10/2022	1 974	60,15	CHIX	118 738,35
21/10/2022	1 413	60,18	TRQX	85 033,05
Sum:	56 413	60,06		3 388 011,65

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 171022 211022.pdf

These were the final purchases under the agreement with JPMS announced on 27 July 2022.

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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