

WEEKLY ANNOUNCEMENT

28 December 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 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)
19/12/2022	6 457	71,8538	XLON	463 959,70
19/12/2022	3 395	71,8074	BATE	243 786,10
19/12/2022	1 300	71,7586	CHIX	93 286,15
19/12/2022	678	71,8755	TRQX	48 731,60
20/12/2022	6 669	71,9088	XLON	479 559,90
20/12/2022	3 367	71,8211	BATE	241 821,70
20/12/2022	1 080	71,9092	CHIX	77 661,90
20/12/2022	617	71,9919	TRQX	44 419,00
21/12/2022	6 800	70,1615	XLON	477 098,30
21/12/2022	3 400	70,1877	BATE	238 638,15
21/12/2022	1 300	70,1857	CHIX	91 241,40
21/12/2022	720	70,2160	TRQX	50 555,50
22/12/2022	6 426	70,3863	XLON	452 302,30
22/12/2022	3 300	70,3432	BATE	232 132,55
22/12/2022	1 400	70,3362	CHIX	98 470,70
22/12/2022	619	70,4255	TRQX	43 593,40
23/12/2022	0		XLON	
23/12/2022	0		BATE	
23/12/2022	0		CHIX	
23/12/2022	0		TRQX	
Sum:	47 528	71,0583		3 377 258,35

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 191222 221222.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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