

WEEKLY ANNOUNCEMENT

04 July 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 Citigroup Global Markets Limited ("**Citi**"). Such purchase was effected pursuant to the buyback programme of the Company as announced on 27 April 2022:

An aggregated breakdown of the trades made by Citi as part of the buyback programme is detailed below:

Aggregated transactions:

Days of the transaction	Total number of shares purchased	Daily weighted average purchase price of the shares (USD)	Exchange	Gross Considerations (USD)
27/06/2022	9,019	50.00	XLON	450,905.65
27/06/2022	5,443	49.91	BATE	271,662.25
27/06/2022	1,779	50.02	CHIX	88,981.10
27/06/2022	2,703	49.93	TRQX	134,962.40
28/06/2022	5,097	49.99	XLON	254,807.70
28/06/2022	4,130	49.86	BATE	205,938.20
28/06/2022	1,275	49.87	CHIX	63,582.80
28/06/2022	1,656	49.78	TRQX	82,443.00
29/06/2022	9,030	48.65	XLON	439,335.35
29/06/2022	5,143	48.48	BATE	249,312.45
29/06/2022	1,426	48.58	CHIX	69,269.65
29/06/2022	2,421	48.43	TRQX	117,249.00
30/06/2022	9,272	45.96	XLON	426,160.95
30/06/2022	5,197	46.10	BATE	239,595.70
30/06/2022	1,821	45.96	CHIX	83,693.45
30/06/2022	2,368	46.02	TRQX	108,984.50
01/07/2022	7,183	45.21	XLON	324,737.90
01/07/2022	4,622	45.37	BATE	209,677.10
01/07/2022	1,783	45.14	CHIX	80,484.20
01/07/2022	2,117	45.32	TRQX	95,934.25
Sum:	83,485	47.89		3,997,717.61

A full breakdown of the individual trades made by Citi as part of the buyback programme is available through the link below:

https://ir.kaspi.kz/media/Kaspi GDR buyback 270622 010722.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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