

WEEKLY ANNOUNCEMENT

07 November 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)
31/10/2022	8 687	65,1657	XLON	566 094,80
31/10/2022	4 585	65,1085	BATE	298 522,30
31/10/2022	1 827	65,1151	CHIX	118 965,30
31/10/2022	1 404	65,0717	TRQX	91 360,70
01/11/2022	9 236	64,9292	XLON	599 686,30
01/11/2022	4 615	64,9437	BATE	299 715,10
01/11/2022	1 909	64,9980	CHIX	124 081,20
01/11/2022	1 384	64,9759	TRQX	89 926,70
02/11/2022	9 445	64,5751	XLON	609 912,10
02/11/2022	5 001	64,5947	BATE	323 038,20
02/11/2022	1 766	64,5001	CHIX	113 907,10
02/11/2022	1 381	64,5528	TRQX	89 147,40
03/11/2022	9 381	63,2171	XLON	593 039,60
03/11/2022	3 845	63,1648	BATE	242 868,80
03/11/2022	1 670	63,2944	CHIX	105 701,70
03/11/2022	907	63,0708	TRQX	57 205,20
04/11/2022	9 936	65,4348	XLON	650 160,50
04/11/2022	4 957	65,4297	BATE	324 334,90
04/11/2022	1 825	65,4871	СНІХ	119 514,00
04/11/2022	1 317	65,4309	TRQX	86 172,50
Sum:	85 078	64,6860		5 503 354,40

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 311022 041122.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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