



WEEKLY ANNOUNCEMENT

21 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)
14/11/2022	1 272	71,2747	XLON	90 661,40
14/11/2022	0	--	BATE	--
14/11/2022	1 735	71,7445	CHIX	124 476,75
14/11/2022	505	71,7776	TRQX	36 247,70
15/11/2022	8 765	71,7114	XLON	628 550,10
15/11/2022	3 998	71,7316	BATE	286 783,10
15/11/2022	1 982	71,7417	CHIX	142 192,00
15/11/2022	1 065	71,9279	TRQX	76 603,20
16/11/2022	8 700	71,9539	XLON	625 998,50
16/11/2022	4 200	71,9535	BATE	302 204,70
16/11/2022	2 100	71,8682	CHIX	150 923,30
16/11/2022	1 100	71,9311	TRQX	79 124,20
17/11/2022	8 539	71,9379	XLON	614 278,00
17/11/2022	4 200	71,9100	BATE	302 021,80
17/11/2022	2 100	71,9091	CHIX	151 009,10
17/11/2022	1 100	72,0895	TRQX	79 298,40
18/11/2022	6 783	71,9708	XLON	488 177,70
18/11/2022	3 151	71,8882	BATE	226 519,80
18/11/2022	1 902	71,8268	CHIX	136 614,55
18/11/2022	720	71,8720	TRQX	51 747,85
Sum:	63 917	71,8656		4 593 432,15

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_141122_181122.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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