



WEEKLY ANNOUNCEMENT

16 January 2023

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)
09/01/2023	5 207	72,0542	XLON	375 186,20
09/01/2023	2 100	72,0313	BATE	151 265,80
09/01/2023	1 100	71,9795	CHIX	79 177,40
09/01/2023	588	72,0628	TRQX	42 372,90
10/01/2023	4 989	72,6392	XLON	362 397,10
10/01/2023	2 100	72,7230	BATE	152 718,20
10/01/2023	1 086	72,6682	CHIX	78 917,70
10/01/2023	670	72,7127	TRQX	48 717,50
11/01/2023	5 100	73,9064	XLON	376 922,70
11/01/2023	1 362	73,7164	BATE	100 401,70
11/01/2023	1 100	73,7765	CHIX	81 154,10
11/01/2023	325	73,6434	TRQX	23 934,10
12/01/2023	5 036	75,0203	XLON	377 802,10
12/01/2023	1 908	75,0050	BATE	143 109,55
12/01/2023	1 100	75,0887	CHIX	82 597,55
12/01/2023	575	75,0302	TRQX	43 142,35
13/01/2023	0	--	XLON	--
13/01/2023	76	76,7000	BATE	5 829,20
13/01/2023	38	76,7000	CHIX	2 914,60
13/01/2023	0	--	TRQX	--
Sum:	34 460	73,3767		2 528 560,75

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_090123_130123.pdf

This announcement does not constitute, or form part of, an offer or any solicitation of an offer for securities in any jurisdiction.

LEI number 2549003YU6FARG8OAZ13

For further information david.ferguson@kaspi.kz +44 7427 751 275