



The 2022 Annual Report of JSC Kaspi.kz

Kaspi.kz's 2022 Annual Report has been submitted to the National Storage Mechanism on April 28, 2023 and is available for inspection at:

<https://data.fca.org.uk/artefacts/NSM/Portal/NI-000074139/reports/2549003YU6FARG8OAZ13-2022-12-31-T01.html>

The 2022 Annual Report is also available at Kaspi.kz's IR website:

<https://ir.kaspi.kz/financial-information/>

About Kaspi.kz

Kaspi.kz's mission is to improve people's lives by developing innovative mobile products and services. At our core is the Kaspi.kz Super App, the leading mobile app in Kazakhstan.

The Kaspi.kz Super App serves as a single gateway to our Payments, Marketplace and Fintech Platforms and is an integral part of our users' daily lives. As people's lives become increasingly digitalised, Super App usage is expected to grow supported by accelerating adoption of cashless payments, e-Commerce and digital financial services.

Kaspi.kz Super App business model ensures the growth and development of one service contributes to the growth and development of other services, creating a powerful virtuous cycle. Increasing usage of a growing number of services puts Kaspi.kz in a strong position to keep innovating, delighting our users and fulfilling our mission.

Kaspi.kz has been listed on the London Stock Exchange since 2020.

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