



WEEKLY ANNOUNCEMENT

18 July 2022

TRANSACTIONS IN OWN SECURITIES

Kaspi.kz JSC (the “**Company**”) announces that it has purchased the following number of its global depository 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)
11/07/2022	8,423	45.27	XLON	381,325.50
11/07/2022	4,227	45.30	BATE	191,472.85
11/07/2022	1,668	45.29	CHIX	75,538.35
11/07/2022	1,972	45.32	TRQX	89,368.95
12/07/2022	8,017	44.98	XLON	360,594.85
12/07/2022	4,021	44.97	BATE	180,826.40
12/07/2022	1,462	44.76	CHIX	65,440.65
12/07/2022	1,931	44.95	TRQX	86,799.70
13/07/2022	8,292	44.34	XLON	367,676.10
13/07/2022	4,175	44.41	BATE	185,395.55
13/07/2022	1,646	44.12	CHIX	72,627.00
13/07/2022	1,945	44.38	TRQX	86,327.75
14/07/2022	8,027	42.13	XLON	338,192.85
14/07/2022	3,763	42.13	BATE	158,528.30
14/07/2022	1,657	42.00	CHIX	69,599.80
14/07/2022	1,683	42.17	TRQX	70,976.40
15/07/2022	7,803	41.38	XLON	322,884.20
15/07/2022	4,349	41.31	BATE	179,661.95
15/07/2022	1,601	41.32	CHIX	66,148.95
15/07/2022	1,875	41.26	TRQX	77,366.90
Sum:	78,537	43.63		3,426,753.00

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_110722_150722.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