

December 20, 2021



Freedom Holding Corp. Garners International Recognition

ALMATY, KAZAKHSTAN / ACCESSWIRE / December 20, 2021 /Freedom Holding Corp. (NASDAQ:FRHC) (the "Company") today announced it has been named the 2021 Best Research House - Kazakhstan and 2021 Most Innovative Securities Brokerage Company - Kazakhstan by International Finance, the print and online publication of London-based International Finance Publications Limited. The International Finance Awards recognize industry talent, leadership skills, net asset value and firm capability on an international platform. The 2021 award recipients are selected by a distinguished panel of market professionals.

"Our market research analytics team provides our customers with valuable and timely guidance on the markets and individual public companies. This award acknowledges the tradition of excellence established by our research department comprised of more than 25 talented and dedicated analysts," stated Timur Turlov, Company CEO, adding, "throughout our organization, we strive to maintain brokerage services leadership by identifying, developing, and implementing new and innovative financial products and services."

Also, the Company's Kazakhstan based subsidiary Freedom Finance JSC recently received a 2021 Champions League bronze award from the Federation of Euro-Asian Stock Exchanges ("FEAS") in the "Fixed Income Market" category. Freedom Finance JSC was nominated for this award by the Kazakhstan Stock Exchange. Noting the significant growth of Freedom Finance's activities in the fixed income markets in recent years, Turlov stated, "We have expanded our activities in high quality fixed income securities in both government and private company debt offerings because it affords our clients important options to balance their investment portfolios and manage their market risk. Acknowledgment of our efforts by the Kazakhstan Stock Exchange and FEAS is truly gratifying."

About Freedom Holding Corp.

Freedom Holding Corp., a Nevada corporation, is a financial services holding company conducting retail financial securities brokerage, investment research, investment counseling, securities trading, investment banking and underwriting services and consumer banking through its subsidiaries under the name of Freedom Finance in Europe and central Asia. The Company employs more than 2,900 persons and is a professional participant in the Kazakhstan Stock Exchange, Astana International Exchange, Moscow Exchange, Saint-Petersburg Exchange, Ukrainian Exchange, Republican Stock Exchange of Tashkent, and Uzbek Republican Currency Exchange. The Company is also members of the New York Stock Exchange and Nasdaq Stock Exchange. The Company is headquartered in Almaty, Kazakhstan, with administrative office locations in Russia, Cyprus, and the United States.

Company common shares are registered with the United States Securities and Exchange Commission and are traded in the United States on the Nasdaq Capital Market, operated by

Nasdaq, Inc.

About International Finance

International Finance is a premium business and finance publication of UK's International Finance Publications Limited, with a focus on banking, finance, asset and wealth management, real estate, fintech, currencies and niche funding and investment opportunities in emerging markets and Europe. The publication has a growing readership in Europe and the Middle East, especially in the UAE, Saudi Arabia, Qatar, the Sultanate of Oman, Kuwait, some fast-growing African countries, Asia-Pacific and Latin America.

About Federation of Euro-Asian Stock Exchanges

Federation of Euro-Asian Stock Exchanges was established in 1995 with 12 founding members. The purpose of the Federation is to contribute to the cooperation, development, support and promotion of capital markets in the Euro-Asian Region (i.e. Europe, Asia and the Mediterranean Basin) through improvement of organizational structure, solutions to problems of regulation and self-regulatory mechanisms and efficient monitoring for brokers and dealers. Currently there are 39 members of the Federation, including post-trade institutions, dealers associations and regional federations from 20 countries.

Cautionary Note Regarding Forward-Looking Statements

This release contains "forward-looking" statements. All forward-looking statements are subject to uncertainty and changes in circumstances. Forward-looking statements are not guarantees of future results or performance and involve risks, assumptions and uncertainties that could cause actual events or results to differ materially from the events or results described in, or anticipated by, the forward-looking statements. Factors that could materially affect such forward-looking statements include certain economic, business, and regulatory risks and factors identified in the Company's periodic and current reports filed with the Securities and Exchange Commission. All forward-looking statements are made only as of the date of this release and the Company assumes no obligation to update forward-looking statements to reflect subsequent events or circumstances. Readers should not place undue reliance on these forward-looking statements.

Website Disclosure

Freedom Holding Corp. intends to use its website, <https://ir.freedomholdingcorp.com>, as a means for disclosing material non-public information and for complying with SEC Regulation FD and other disclosure obligations.

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