

**Material fact notice
on resolutions passed by the Issuer's Board of Directors (Supervisory Council)**

1. General Information	
1.1. Issuer's full corporate name	Public Joint Stock Company "RBC"
1.2. Issuer's short corporate name	PJSC "RBC"
1.3. Issuer's address	Moscow
1.4. Issuer's primary state registration number (OGRN)	1057746899572
1.5. Issuer's TIN	7728547955
1.6. Issuer's unique code assigned by the registration authority	56413-N
1.7. Address of the website used by the Issuer to disclose information	http://www.e-disclosure.ru/portal/company.aspx?id=24832 http://rbcholding.ru/filings.shtml
1.8. Date of the event (material fact), about which the notice was drawn up (if appropriate)	November 30, 2018
2. Contents of the notice	
<p>2.1. Quorum of the Issuer's Board of Directors (Supervisory Council) meeting: <i>Pursuant to Article 68 of Federal Law No. 208-FZ "On Joint-Stock Companies" a quorum was reached, and the Company's Board of Directors is authorized to pass resolutions on all agenda items of the meeting. The Company received ballot sheets from 6 out of 7 members of the Board of Directors within the established deadline.</i></p> <p>2.2. Results of voting on agenda items: <i>On all agenda items:</i> Voted FOR: Anna Tyushkevich, Fulvio Conti, Nikolay Molibog, Boris Krasnovsky, Irina Esipenko, Vadim Medvedev, a total of 6 votes. AGAINST: none. ABSTAINED: none. Total: FOR - 6 votes, AGAINST - none, ABSTAINED – none.</p> <p>2.3. Contents of the resolutions passed by the Issuer's Board of Directors: <i>On agenda item 1:</i> To approve a transaction between PJSC "RBC" (the Lender) and JSC "ROSBUSINESSCONSULTING" (the Borrower) - Supplementary Agreement No. 4 to Loan Agreement No. 69-1409/7- dated 16.09.2014 (hereinafter, the "Agreement"), in accordance with which Clause 2.2. of the Agreement shall be reworded by the Parties to read as follows: "2.2. The Borrower shall repay the Lender the loan specified in Clause 1.1 of the Agreement no later than December 31, 2022 with interest, the amount of which is determined in accordance with the following procedure: - from the date of the loan provision through June 30, 2015 at the rate of 8% (eight percent) per annum; - from July 1, 2015 through the maturity date at the rate of 12% (twelve percent) per annum." The Supplementary Agreement shall take effect immediately upon its signing by the Parties. <i>On agenda item 2:</i> To approve the resolution of RU-CENTER Group LLC, the sole shareholder of JSC "RU-CENTER," in which PJSC "RBC" indirectly holds more than 2% (two percent) of voting shares, with the following wording: "To approve the new edition of the Articles of Association of JSC "RU-CENTER" according to the presented draft."</p> <p>2.4. The date of the meeting of the Issuer's Board of Directors (Supervisory Council) at which the relevant resolution was passed: <i>November 29, 2018</i></p> <p>2.5. The date and the number of the minutes of the Issuer's Board of Directors (Supervisory Council) meeting on which the respective resolutions were passed: <i>Minutes No. 122 dated November 30, 2018.</i></p>	
3. Signature	
3.1. Attorney-in-Fact (Power of Attorney No. 445/17/rbk dated 26.12.2017)	Igor Selivanov
	_____ (signature)
3.2. Date ___ November 30, 20 18	Seal