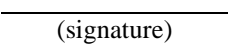


**Material fact notice
on entering into a related-party transaction by the Issuer**

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 location	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 applicable)	November 10, 2020
2. Contents of the notice	
<p>2.1. Type of transaction (a related-party transaction; a related-party transaction, which is also a major transaction): a related-party transaction.</p> <p>2.2. Type and subject of the transaction: Supplementary Agreement No. 7 to Agreement No. 69-1405/7- dated 31.05.2014.</p> <p>2.3. Content of the transaction, including information about civil rights and obligations which the said transaction contemplates, modifies, or terminates: The Parties have agreed to amend Clause 3 of the Agreement with regard to the interest rate:</p> <ul style="list-style-type: none"> – from May 31, 2014 to June 30, 2014, at the rate of 8.0% (eight percent) per annum of the Loan amount; – from July 1, 2015 to September 30, 2017, at the rate of 12.0% (twelve percent) per annum of the Loan amount; – from October 1, 2017 to June 30, 2020, at the rate of 10.0% (ten percent) per annum of the Loan amount; – from July 1, 2020, no interest for using the loan is charged. <p>The Supplementary Agreement shall take effect immediately upon its signing by the Parties and apply to the relationship between the Parties from July 1, 2020.</p> <p>2.4. Deadline for the performance of obligations under the transaction, the parties and beneficiaries under the transaction, the transaction amount expressed in monetary terms and as a percentage of the value of the Issuer's assets: deadline for the performance of obligations under the transaction: 31.12.2022; transaction parties: PJSC "RBC" (the Creditor) and GMS LLC (the Obligor); transaction amount in monetary terms: RUB 625,516,175.49; transaction amount expressed as a percentage of the value of the Issuer's assets: 3.77%.</p> <p>2.5. The value of the Issuer's assets as of the end date of the last complete reporting period preceding the transaction (conclusion of the agreement): RUB 16,572,930,000 as of September 30, 2020.</p> <p>2.6. Date of the transaction (date of the agreement): 10.11.2020</p> <p>2.7. Full and short corporate names (name in case of a non-profit organization), address of a legal entity or the first, patronymic (if any), and last name of an individual deemed a related party to the transaction by the Issuer in accordance with the laws of the Russian Federation, ground(s) for being deemed a related party to the transaction, the related party's share in the authorized (share) capital (the number of shares owned by the related party) of the Issuer and the legal entity which is a party to the transaction:</p> <p>A) full and short corporate names: "SOTOL PROJECT" JOINT STOCK COMPANY ("SOTOL PROJECT" JSC); address of a legal entity deemed a related party to the transaction by the Issuer in accordance with the laws of the Russian Federation: Moscow, Russia; ground(s) for being deemed a related party to the transaction: a controlling entity of PJSC "RBC," which is also a controlling entity of GMS LLC, a party to the transaction; the share of the related party in the authorized capital (the number of shares owned by the related party) of the Issuer and the legal entity which is a party to the transaction: 72.19% (direct ownership of the Issuer's shares - PJSC "RBC," and indirect ownership of participatory interest of the transaction party - GMS LLC).</p> <p>2.8. Information on adopting the resolution to approve the transaction or further approval of the transaction in the event that the said resolution was adopted by the authorized management body of the Issuer (name of the management body of the Issuer which adopted the resolution on the approval or further approval of the transaction, date of adopting the said resolution, date and number of the minutes of the meeting (board meeting) of the Issuer's management body during which the said resolution was adopted, if it was adopted by a collective management body of the organization) or a reference to the fact that the resolution on approval or further approval of the transaction was not passed: obtaining consent for the transaction/approval of the transaction by PJSC "RBC's" management bodies is not required.</p>	
3. Signature	
3.1. General Director	 (signature) Nikolay Molibog
3.2. Date	_____ Seal
	_____ November 10, 20 <u>20</u>