

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

1. General Information	
1.1. Issuer's full corporate name	<b>RBC Public Joint-Stock Company</b>
1.2. Issuer's short corporate name	<b>RBC PJSC</b>
1.3. Issuer's address	<b>Moscow</b>
1.4. Issuer's primary state registration number (OGRN)	<b>1057746899572</b>
1.5. Issuer's TIN	<b>7728547955</b>
1.6. Issuer's unique code assigned by the registration authority	<b>56413-N</b>
1.7. Address of the website used by the issuer to disclose information	<a href="http://www.e-disclosure.ru/portal/company.aspx?id=24832">http://www.e-disclosure.ru/portal/company.aspx?id=24832</a> <a href="http://rbcholding.ru/filings.shtml">http://rbcholding.ru/filings.shtml</a>
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): <b>a related-party transaction.</b></p> <p>2.2. Type and subject of the transaction: <b>Supplementary Agreement No. 2 to the Loan Agreement No. 69-1610/6- dated October 25, 2016 between RBC PJSC and JSC «RU-CENTER», according to which the Parties have agreed to extend the term, amend the procedure for granting the loan amount, and increase the loan amount.</b></p> <p>2.3. Content of the transaction, including information about civil rights and obligations which the said transaction contemplates, modifies, or terminates: <b>The Borrower shall repay the Lender the Loan Amount with accrued interest on it no later than December 31, 2022.</b></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: <b>December 31, 2022;</b> the Parties to the transaction: <b>RBC PJSC (the Borrower) and JSC «RU-CENTER» (the Lender);</b> transaction amount in monetary terms: <b>RUB 350,000,000 (three hundred fifty million rubles) and interest on it payable in accordance with the Loan Agreement;</b> transaction amount expressed as a percentage of the value of the issuer's assets: <b>3,75%.</b></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): <b>RUB 14,685,164,000 as of September 30, 2017.</b></p> <p>2.6. Date of the transaction (date of the agreement): <b>December 26, 2017.</b></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:  A) full and short corporate names: <b>Sotol Proekt Joint-Stock Company (Sotol Proekt JSC);</b> address of a legal entity deemed a related party to the transaction by the issuer in accordance with the laws of the Russian Federation: <b>Moscow, Russia;</b> ground(s) for being deemed a related party to the transaction: <b>a controlling entity of RBC PJSC, which is a party to the transaction.</b> 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: <b>72.19%.</b>  B) 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: <b>Nikolay Molibog;</b> ground(s) for being deemed a related party to the transaction: <b>RBC PJSC's Sole Executive Body, holds office in the management bodies of JSC «RU-CENTER», which is a party to the transaction.</b> 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: <b>0%.</b></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: <b>the approval of the transaction by RBC PJSC's authorized management body is not required.</b></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	December 26, 2017 - Seal