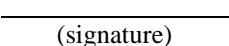


Material fact notice
on entering into a material transaction by an entity controlled by the issuer, which is of material importance to the issuer

1. General Information	
1.1. Issuer's full corporate name	Public Joint Stock Company "RBC"
1.2. The issuer's address specified in the Unified State Register of Legal Entities	26 Leninskaya Sloboda St., building 3, room 26, suite I, floor 2, Danilovsky District, Moscow 115280
1.3. Issuer's primary state registration number (OGRN)	1057746899572
1.4. Issuer's TIN	7728547955
1.5. Issuer's unique code assigned by the Central Bank of Russia	56413-N
1.6. 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
1.7. Date of the event (material fact) about which the notice was drawn up	December 17, 2021
2. Contents of the notice	
<p>2.1. The entity that entered into a material transaction (the issuer; an organization controlled by the issuer, which is of material importance to the issuer): <i>an entity controlled by the issuer, which is of material importance to the issuer.</i></p> <p>2.2. In case the entity that conducted the material transaction is controlled by the issuer and of material importance to the issuer — the full corporate name (for a business entity) or name (for a non-profit organization), location, taxpayer identification number (TIN) (if any), main state registration number (OGRN) (if any) of the said entity: <i>Limited Liability Company "Loveplanet," location: Moscow, OGRN 1067761685100, TIN 7717577757.</i></p> <p>2.3. Type of the material transaction (a material transaction that is not a major transaction; a major transaction; a related-party transaction; a major transaction that is also a related-party transaction): <i>a related-party transaction.</i></p> <p>2.4. Type and subject of the material transaction: <i>Supplementary Agreement No. 2 to the Loan Agreement No. 69-1803/6 dated 03.04.2018</i></p> <p>2.5. Content of the material transaction, including information about civil rights and obligations, which the said material transaction contemplates, modifies, or terminates: <i>the Parties agreed to extend the deadline for loan provision.</i></p> <p>2.6. The parties and beneficiaries to the material transaction: <i>Loveplanet LLC (the Lender) and GMS LLC (the Borrower).</i></p> <p>2.7. Deadline for the performance of obligations under the material transaction: <i>31.12.2025</i></p> <p>2.8. Amount of the material transaction in monetary terms and as a percentage of the value of assets of an entity controlled by the issuer, which is of material importance to the issuer: <i>RUB 134,360,547.95, 35.51%.</i></p> <p>2.9. Value of assets calculated on the basis of the issuer's accounting (financial) statements (if the transaction is conducted by the issuer) or an entity controlled by the issuer, which is of material importance to the issuer (if the transaction is conducted by the said entity) as of the last reporting date (as of the end date of the last complete reporting period preceding the transaction): <i>RUB 378,379,000 as of 31.12.2020.</i></p> <p>2.10. Date of a material transaction: <i>December 17, 2021</i></p> <p>2.11. Information on adopting a resolution to approve the transaction or further approval of a material transaction in the event that the said resolution was adopted by an authorized management body of the issuer or an entity controlled by it, which is of material importance to the issuer (name of the management body of the entity that adopted the resolution on the approval or further approval of the material transaction, date of adopting the said resolution, date and number of the minutes of the meeting (board meeting) of the entity's management body during which the said resolution was adopted, if it was adopted by a collective management body of the entity) or a reference to the fact that the resolution on approval or further approval of the material transaction was not adopted: <i>resolution on the approval or further approval of the transaction was not adopted.</i></p>	
3. Signature	
3.1. General Director	 (signature)
3.2. Date	_____ Seal
	_____ December 17, 20 21