

**Material fact notice
on entering into a major transaction by an organization controlling the issuer or an organization controlled by the issuer, which is material for 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 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)	December 24, 2018.

2. Contents of the notice	
<p>2.1. Type of organization that entered into a major transaction (organization which controls the issuer; organization controlled by the issuer, which is material for it): organization controlled by the issuer, which is material for it.</p> <p>2.2. Full corporate name (name in case of a non-profit organization), address, TIN (if any), and OGRN (if any) of the organization that entered into a major transaction: JSC "RU-CENTER," address: Moscow, TIN 7733573894, OGRN 1067746823099.</p> <p>2.3. Type of transaction (a major transaction; a major transaction which is also a related-party transaction): a major transaction which is also a related-party transaction.</p> <p>2.4. Type and subject of the transaction: Loan agreement No. 69-1811/4 between PJSC "RBC" and JSC "RU-CENTER."</p> <p>2.5. Content of the transaction, including information about civil rights and obligations which the said transaction contemplates, modifies, or terminates: The Lender shall provide loans within the Total Debt Limit, and the Borrower shall repay the loans within the timeframe set forth in the Agreement.</p> <p>2.6. 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 assets of the organization controlling the issuer or controlled by the issuer, which entered into the transaction: deadline for the performance of obligations under the transaction: December 31, 2022; the Parties to the transaction: PJSC "RBC" (the Borrower) and JSC "RU-CENTER" (the Lender); transaction amount in monetary terms: RUB 500,000,000 (five hundred million rubles) and interest on it payable in accordance with the terms of the Agreement; transaction amount expressed as a percentage of the value of the organization controlled by the issuer which entered into the transaction: 43.9%.</p> <p>2.7. The value of assets of the organization controlling the issuer or controlled by the issuer, which entered into the transaction, as of the end date of the last complete reporting period preceding the transaction (conclusion of the agreement): RUB 1,502,839,000 as of December 31, 2017.</p> <p>2.8. Date of the transaction (date of the agreement): December 24, 2018</p> <p>2.9. 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 organization controlling the issuer or controlled by it, which entered into the transaction (name of the management body of the organization 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 organization'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: a resolution on the approval of the transaction was adopted by the sole shareholder of JSC "RU-CENTER" – RU-CENTER Group LLC, resolution without number dated December 19, 2018.</p>	
3. Signature	
3.1. Attorney-in-Fact (Power of Attorney No. 445/17/rbk dated 26.12.2017)	_____ (signature) Igor Selivanov
3.2. Date	_____ Seal
	_____ December 24, 20 18