



X5 OFFERS CASH WITHDRAWAL AT PEREKRESTOK CHECKOUTS

Moscow, 24 March 2022 – X5 Group, a leading Russian food retailer, has launched a project enabling customers to withdraw cash at the checkout in its stores. Cash withdrawal using bank cards will be available at X5's Perekrestok supermarkets in each region of operation. The Company's partner under the project is Sberbank.

To use the service, customers need to make a purchase at Perekrestok and tell the cashier that they would like to withdraw cash using their bank card. The maximum amount that can be withdrawn per transaction is RUB 5,000. The service is available to holders of cards issued by Russian banks, irrespective of the payment system. Following the transaction, customers will get two receipts: one for the items purchased from Perekrestok and a separate receipt for the cash withdrawal. X5 will not charge a fee for withdrawals, but the bank that issued the card may have a fee in place for cash withdrawals at checkout.

As a next step, X5 will analyse the project's performance and customer demand before deciding on a potential rollout of the cash withdrawal service across its Pyaterochka proximity stores.

**Note to Editors:**

X5 Retail Group N.V. (LSE and MOEX: FIVE; Fitch, BB+; Moody's, Ba1; S&P, BB+; RAEX, ruAA+ as of 31 December 2021) is a leading Russian food retailer. The Company operates proximity stores under the Pyaterochka brand, Perekrestok supermarkets and Chizhik hard discounters. X5 provides an omnichannel experience to its customers, integrating retail stores and e-commerce through its businesses Vprok.ru Perekrestok, 5Post, express delivery and Mnogo Lososya.

As of 31 December 2021, X5 had 19,121 Company-operated stores. It has the leading market position in both Moscow and St Petersburg and a significant presence in the European part of Russia. Its store base includes 17,972 Pyaterochka proximity stores, 990 Perekrestok supermarkets and 72 Chizhik hard discounters. The Company operates 47 DCs and 4,654 Company-owned trucks across the Russian Federation. X5 is one of the largest employers in Russia.

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For the full year 2021, revenue totalled RUB 2,204,819 million (USD 29,935 million*), EBITDA pre-IFRS 16 reached RUB 161,024 million (USD 2,186 million), and net profit pre-IFRS 16 for the period amounted to RUB 48,513 million (USD 659 million).

Forward-looking statements:

This announcement includes statements that are, or may be deemed to be, "forward-looking statements". These forward-looking statements can be identified by the fact that they do not only relate to historical or current events. Forward-looking statements often use words such as "anticipate", "target", "expect", "estimate", "intend", "expected", "plan", "goal", "believe", or other words of similar meaning.

By their nature, forward-looking statements involve risk and uncertainty because they relate to future events and circumstances, a number of which are beyond X5 Retail Group N.V.'s control. As a result, actual future results may differ materially from the plans, goals and expectations set out in these forward-looking statements.

Any forward-looking statements made by or on behalf of X5 Retail Group N.V. speak only as of the date of this announcement. Save as required by any applicable laws or regulations, X5 Retail Group N.V. undertakes no obligation publicly to release the results of any revisions to any forward-looking statements in this document that may occur due to any change in its expectations or to reflect events or circumstances after the date of this document.

*FX rate: 73.6541 USD/RUB

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