



X5 RELAUNCHES X5 CARD WITH EXPANDED BENEFITS

Moscow, 12 December 2022 – X5 Bank financial services and the Paket by X5 subscription service have launched a new version of X5 Card with increased cashback. The card will offer customers access to a wide range of banking services and benefits through the X5 Club loyalty programme and Paket by X5, as X5 works to deliver great products at even better prices.

X5 Card holders will now have the opportunity to earn ten times more bonus points when shopping at X5's Pyaterochka and Perekrestok stores. This includes 5% cashback on every purchase¹, 50% on freshly brewed tea or coffee², 20% on bakery items and up to 20% on ready-to-eat foods, as well as 1% cashback in the form of X5 Club points for purchases made elsewhere.

X5 Card is deeply integrated with the new X5 Club loyalty programme, which customers can join at any time. Customers can view their current points balance in the Pyaterochka or Perekrestok mobile apps or in their X5 Club personal account.

Customers can register for an X5 Club debit or credit card free of charge. The latter offers additional 2.5% cashback on purchases at X5's retail chains (subject to a minimum total purchase amount of RUB 15,000 per month), which brings the total cashback on purchases made at Pyaterochka and Perekrestok stores to 7.5%.

The X5 Card can be obtained at X5 Bank's point-of-sale (POS) locations (available at approximately 100 Pyaterochka and Perekrestok stores), as well as through the retail chain websites (courier delivery is available to most destinations in Russia) or the X5 Bank website, which provides customers with the full information know about the card's terms and benefits.

In 2023, X5 Bank plans to expand its presence at the retail chains incrementally. In addition, a major X5 Card promo campaign will be rolled out across approximately 7,000 Pyaterochka and Perekrestok stores at the end of 2022. Customers will receive marketing materials with QR codes that will enable them to order an X5 Card using their mobile phone.

The X5 Card can be topped up via the Faster Payments System (FPS), as well as through an ATM or from any bank card.

¹ except for promo offers

² one drink per day



Note to Editors:

X5 Retail Group N.V. (LSE and MOEX: FIVE; Expert RA – ruAAA; ACRA – AAA(RU)) 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, 5Post and Mnogo Lososya.

As of 30 September 2022, X5 had 20,227 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 18,865 Pyaterochka proximity stores, 972 Perekrestok supermarkets and 316 Chizhik hard discounters. The Company operates 52 DCs and 4,247 Company-owned trucks across the Russian Federation.

X5 is one of the largest employers in Russia. The Company employs over 325 thousand people.

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*). In 9M 2022, revenue totalled RUB 1,900,049 million (USD 26,908 million**), adjusted EBITDA pre-IFRS 16 reached RUB 152,894 million (USD 2,165 million**), and net profit pre-IFRS 16 amounted to RUB 46,395 million (USD 657 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 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 Group N.V. speak only as of the date of this announcement. Save as required by any applicable laws or regulations, X5 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*

*** FX rate: 70.6135 USD/RUB*

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