

X5 LAUNCHES CASH WITHDRAWAL AT PYATEROCHKA CHECKOUT

Moscow, 7 December 2022 – X5 Group (“X5” or the “Company”, LSE and MOEX ticker: FIVE), a leading Russian food retailer, has expanded its project enabling customers to withdraw cash at the checkout in its stores. Launched earlier at X5’s Perekrestok supermarkets, the service has now been rolled out to the Company’s Pyaterochka proximity store chain.

X5’s partner on the project is Sberbank. Cash withdrawal from a bank card is currently available at the checkout in every Perekrestok and over 13,000 Pyaterochka stores across all regions where the chain operates. The Company plans to launch the service across all Pyaterochka stores in Q1 2023.

X5 introduced the cash withdrawal option at its Perekrestok supermarkets in March 2022, with the new service proving popular among customers. Since the project’s launch, customers have carried out over 101,000 cash withdrawal operations, claiming an aggregate amount of more than RUB 216 million.

“During eight months of the pilot project, X5 collected a lot of positive feedback in the regions. Our analysis shows that cash withdrawal at the checkout is a very popular service, and more so in the regions where ATMs are scarce. It provides additional points where local residents can withdraw cash and save their time and effort. The project’s roll-out to Pyaterochka stores will help us reach out to an even larger audience,” said Vsevolod Starukhin, Chief Financial Officer at X5.

To use the service, customers need to make a purchase at a Pyaterochka store and notify the cashier that they want to withdraw cash from their bank card during checkout. The maximum amount that can be withdrawn per transaction is RUB 5,000. The service is available to all holders of cards issued by Russian banks, irrespective of the payment system they use. Following the transaction, customers will get two receipts: one for the items purchased and another for the cash they have withdrawn.

X5 charges no fee for the service, but the bank that issued the card may have a fee in place for cash withdrawal at the checkout, depending on the customer’s card plan.



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*

For further details please contact:

Varvara Kiseleva

Head of Corporate Finance and IR
Tel.: +7 (495) 662-88-88 ext. 27-300
e-mail: Varvara.Kiseleva@x5.ru

Maria Yazeva

Investor Relations Officer
Tel.: +7 (495) 662-88-88 ext. 13-147
e-mail: Maria.Yazeva@x5.ru