



X5 TO CONNECT ALL PEREKRESTOK STORES TO THE FASTER PAYMENTS SYSTEM

Moscow, 28 December 2022 – X5 Group (“X5” or the “Company”, LSE and MOEX ticker: FIVE), a leading Russian food retailer, will soon begin using the Faster Payments System (FPS) at all Perekrestok supermarkets. In the near future, the service will be available at every Perekrestok checkout, including self-service terminals. Currently, 70% of the chain’s supermarkets provide an FPS-based payment option.

“Perekrestok keeps improving. One of our key ambitions is to offer our customers convenient, high-quality digital services. We intend to implement all advanced technologies to cater to the needs of our audience,” said Andrey Kalmykov, General Director of Perekrestok.

“FPS-based payments are a convenient, modern way of shopping. We see that this payment method is popular among visitors to our retail chains. For the Company, the FPS roll-out means a further reduction in transaction costs on purchases,” commented Vsevolod Starukhin, CFO at X5.

X5 is running the FPS project in collaboration with Alfa-Bank and the National Payment Card System. The Company’s supplier of NFC chips for contactless payments is Mikron, Russia’s largest microelectronics manufacturer. FPS payments at Perekrestok checkouts use a static QR code with a checkout link. X5 was among the first Russian retailers to introduce this technology. What makes it unique is the combination of a static QR code and a dynamic mechanism for generating the ticket amount. This payment method has a number of advantages. For instance, it enables contactless URL scanning via NFC.

Thus, when paying via the FPS, the customer can choose between scanning the QR code with their phone camera or accessing the transaction URL by holding their phone close to the NFC chip integrated into the QR code. The customer then confirms the transaction on their phone without entering the amount. The payment is transferred from the customer’s account to the merchant in a few seconds upon confirmation in the app.

X5 Group carried out its first FPS payment using a dynamic QR code in late 2019, making it the first food retailer to use the novel technology. In 2022, the Company began rolling out the FPS payment option at traditional and self-service checkouts in Pyaterochka stores. X5 plans to complete the FPS roll-out across its chains in 2023.

**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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