

## PYATEROCHKA AND PEREKRESTOK DELIVERY SERVICE NOW AVAILABLE IN TINKOFF APP

**Moscow, 14 December 2023** – The number of stores from which products can be ordered via Tinkoff bank's mobile application has been expanded fivefold. Customers can now use the Tinkoff app to order products from the Perekrestok and Pyaterochka retail chains, both part of leading Russian food retailer X5 Group.

Users of the Tinkoff mobile app will have access to the wide product assortment offered at Perekrestok and Pyaterochka stores. Customers can order from among more than 12 thousand SKUs, including private labels, and receive 10% cashback on their first order. All discounts offered at the retail chains' online stores will also apply when ordering via the Grocery service in the app's City section.

### **Dmitry Konstantinov, Director of Non-Financial Services at Tinkoff:**

*"We are expanding the number of retail chains from which customers can place orders via the Tinkoff app. Delivery from X5 stores through the app's Grocery service is a major step in scaling up this service, as we seek to maximise the user experience of our product. By engaging partners like X5, we expect to multiply our number of orders and get more positive feedback from customers about their experience in using this service as we add even more ordering options."*

Products are packed and delivered by X5 delivery service employees, while questions about orders can be asked in the support chat function of the Tinkoff app, where specialists are available 24/7. The conditions, prices and assortment when ordering via the Tinkoff app are the same as those for deliveries ordered through the Pyaterochka and Perekrestok mobile apps.

### **Sergey Pankov, Managing Director of X5 Digital:**

*"Today, online delivery from our retail stores is growing at a rapid pace, with over 270,000 online orders delivered on peak days. X5 continues to evolve its express delivery services and expand partnerships with aggregators to offer its customers the convenience of an omnichannel shopping experience. We are pleased to announce our partnership with Tinkoff, which unlocks yet another convenient service for our customers to receive their orders from Pyaterochka and Perekrestok. That said, we will continue to further enhance our own delivery channels."*

Delivery from Perekrestok and Pyaterochka via the Tinkoff app is currently available in a number of cities where X5 operates, including Moscow, St Petersburg and other major cities, with the service footprint increasing every day. Products can be ordered in the mobile app's City section → Grocery. The service is currently available on Android devices.

**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 2023, X5 had 23,466 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, as well as a growing presence in the Russian Far East. Its store base includes 20,761 Pyaterochka proximity stores, 955 Perekrestok supermarkets, 1,071 Chizhik hard discounters and 601 Krasny Yar and Slata stores. The Company operates 61 DCs and 4,745 Company-owned trucks across the Russian Federation.

X5 is one of the largest employers in Russia. The Company employs over 364 thousand people.

For the full year 2022, revenue totalled RUB 2,605,232 million (USD 38,005 million\*), EBITDA pre-IFRS 16 reached RUB 186,788 million (USD 2,725 million\*), and net profit pre-IFRS 16 for the period amounted to RUB 52,248 million (USD 762 million\*). In 9M 2023, revenue totalled RUB 2,264,643 million (USD 27,386 million\*\*), adjusted EBITDA pre-IFRS 16 reached RUB 163,212 million (USD 1,974 million\*\*), and net profit pre-IFRS 16 amounted to RUB 71,250 million (USD 862 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: 68.5494 USD/RUB

\*\* FX rate: 82.6934 USD/RUB

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