THIS NOTICE RELATES TO THE DISCLOSURE OF INFORMATION THAT QUALIFIED OR MAY HAVE QUALIFIED AS INSIDE INFORMATION FOR THE PURPOSES OF ARTICLE 7 OF THE MARKET ABUSE REGULATION (EU) 596/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL OF 16 APRIL 2014 ON MARKET ABUSE (AS AMENDED).

NOTICE OF NOTE REPURCHASE AND CANCELLATION

to the holders of
Atrium Finance Plc (the "Issuer")
RUB 7,200,000,000 7.980 per cent. Notes due 1 March 2026
EUR 1,500,000,000 Euro Medium Term Note Programme
(ISIN: XS2308313605) (the "2026 Notes")

16 May 2023

Reference is made to the terms and conditions of the 2026 Notes (the "Conditions") set out in the trust deed dated 24 September 2020, as supplemented by a supplemental trust deed dated 29 April 2022, (the "Trust Deed") constituting the Notes. Capitalised terms used in this notice (the "Notice") and not otherwise defined herein shall have the meanings set out in the Conditions and the Trust Deed.

The Issuer hereby announces that it has repurchased the entire outstanding principal amount of the 2026 Notes in the open market. All of the 2026 Notes repurchased by the Issuer have been or will be cancelled.

This announcement is made for the purposes of the Market Abuse Regulation (Regulation (EU) No. 596/2014).