



December 5, 2023

# X5 Group financial service for foreign suppliers: Invoice Discounting

Moscow

# X5 GROUP: ABOUT THE COMPANY

X5 GROUP IS A MARKET LEADER IN FOOD RETAIL OF RUSSIA

13,2%

X5 GROUP'S SHARE OF  
THE FOOD RETAIL  
MARKET

28 732 mln USD \*

X5 GROUP HAD IN  
REVENUE IN 2022

23 466

STORES, AS OF 30  
SEPTEMBER 2023

17,3 mln

DAILY CUSTOMERS IN  
2022

## OUR BRANDS



\* At the exchange rate RUB/USD of the Central Bank of Russia as at 5 December 2023

# OVERVIEW OF THE COOPERATION WITH IMPORT SUPPLIERS

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**14 million tonnes**

of goods imported per year

**6.1%**

share of direct import

**1 500**

import suppliers

## CATEGORY “FRUITS & VEGETABLES”

X5 works with over 800 suppliers from more than 60 countries

# INVOICE DISCOUNTING DESCRIPTION

X5 reduces the number of deferred payment days on the delivered goods in exchange for a discount provided by the Supplier

## STANDARD PAYMENT DELAY



Date of acceptance + 30 days = Date of payment

## AN EARLY PAYMENT



On the 8-9 day after acceptance (against a discount)

Invoice Discounting could be especially useful for the suppliers of perishable goods such as fruits and vegetables since banks do not consider them to be reliable collateral

## INVOICE DISCOUNTING ADVANTAGES

### ATTRACTIVE FINANCIAL TERMS

market rates without other fees

### COOPERATION WITHOUT INTERMEDIARIES AND AGENTS

direct financing from X5 based on completed delivery documents

### REDUCTION OF RECEIVABLES DAYS

receive financing in 2 days after signing of the correction (discount) document

### FLEXIBILITY IN USING THE SERVICE

independent management of the list of Invoices available for discounting

# CENTRAL BANK BASE RATE COULD BE AN ADDITIONAL ADVANTAGE

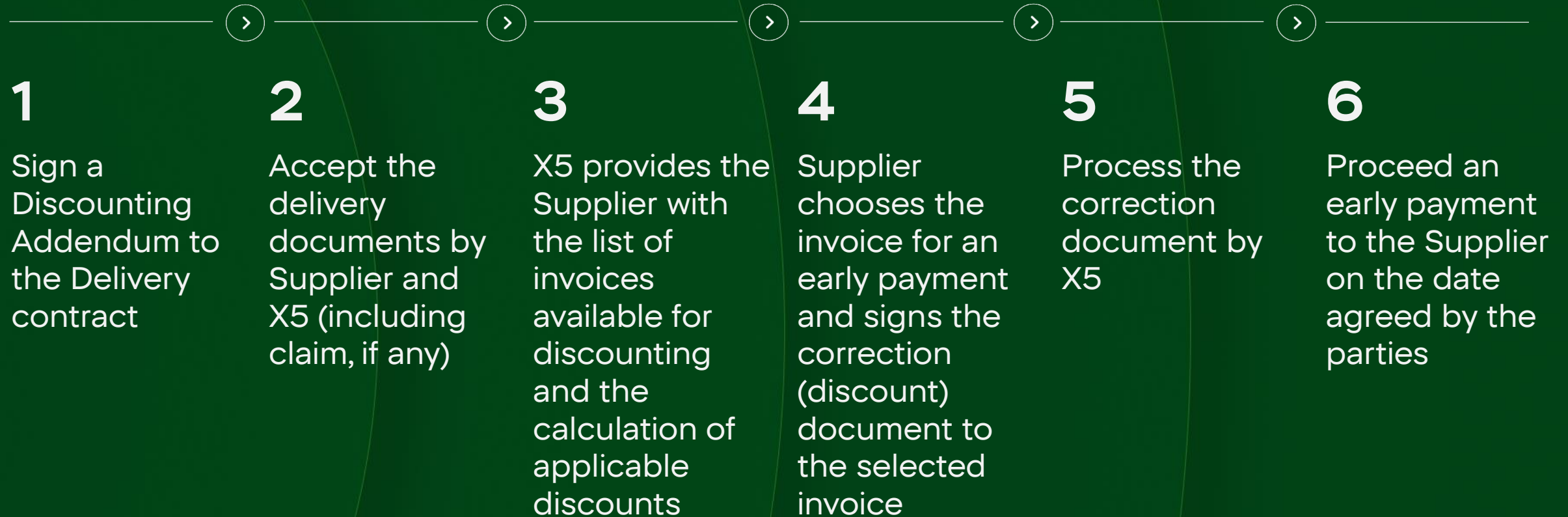
## BASE RATES IN THE MAIN PARTNER COUNTRIES \*

Country	Interest Rate
Azerbaijan	8,50%
Belarus	9,50%
Egypt	19,25%
Kazakhstan	15,75%
Kyrgyzstan	13,00%
Moldova	4,75%
Turkey	40,00%
Uzbekistan	14,00%
Vietnam	4,50%
Russia	15,00%

Cheaper financing due to lower Base Rate in Russia compared to some other countries

\* The main partner countries for the volume of fruits and vegetables production

# INVOICE DISCOUNTING PROCESS





# INVOICE DISCOUNTING CONNECTION

**1**

Send a request for connection to **IDX5@x5.ru**

**2**

Sign an Addendum to the Delivery contract

**3**

Start to get early payments for the accepted deliveries from X5



# INVOICE DISCOUNTING CONTACT INFORMATION

Contact e-mail for Suppliers:

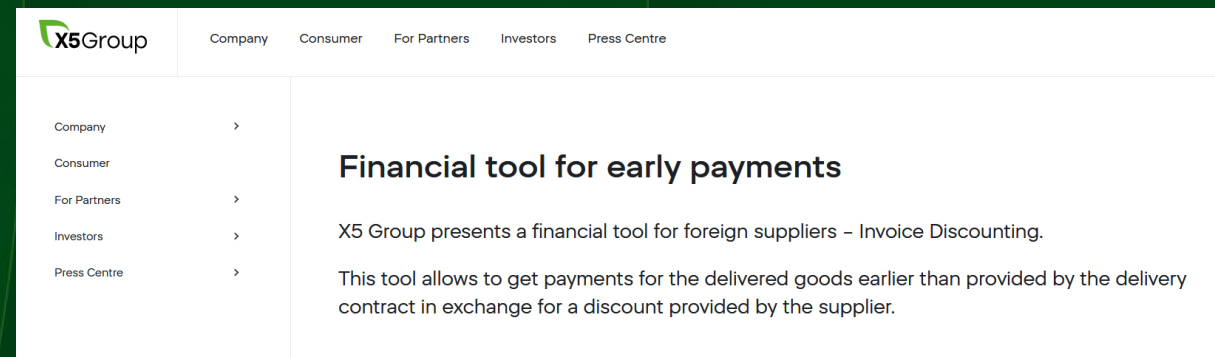
[IDX5@X5.RU](mailto:IDX5@X5.RU)

Financial services manager

**Anastasiya Grechushkina**

e-mail: [A.Grechushkina@x5.ru](mailto:A.Grechushkina@x5.ru)

The page on the official X5 website:  
<https://www.x5.ru/en/early-payment-financial-service/>



The screenshot shows the X5 Group website interface. At the top left is the X5Group logo. To its right is a navigation menu with links for 'Company', 'Consumer', 'For Partners', 'Investors', and 'Press Centre'. Below the logo, a vertical menu lists the same categories with right-pointing chevrons. The main content area features the heading 'Financial tool for early payments' followed by a paragraph: 'X5 Group presents a financial tool for foreign suppliers - Invoice Discounting.' Below this is another paragraph: 'This tool allows to get payments for the delivered goods earlier than provided by the delivery contract in exchange for a discount provided by the supplier.'