



**PSCB**  
**BANK**

**Easy banking  
you can trust**

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**Presentation - Accepting Online & Offline Payments  
via Russian Payment Systems**

As of October, 2014

Petersburg Social Commercial Bank, Open Joint-Stock Company

## BANK AT A GLANCE. SHAREHOLDERS.

- Established in: 1993
- Independent Auditor per the Russian Accounting Standards (RAS) and IFRS: Ernst & Young (2012), PricewaterhouseCoopers (from 2003 – till 2008, 2010-2011)
- Rating by Moody's Investors Service: Long-term deposits rating in foreign and local currency – «B2»
- Participant of Deposits Insurance Scheme (starting from November 18, 2004), the Bank's number in the Register is 177
- Participant of the IFC's international projects:
  - «Russia Banking Corporate Governance Project» (<http://www.ifc.org/ifcext/rbcgp.nsf/Content/Home>)
  - «Russia Primary Mortgage Market Development Project» (<http://www.ifc.org/russia/mortgage>).
- Number of staff, as of January 01, 2014: 365
- Branches and offices:
  - St. Petersburg: 3
  - Moscow: 1
  - Leningrad Region: 1
- Shareholders of PSCB, OJSC please find at <http://www.pscb.ru/about/structure-shareholders/>

|   | January 01, 2011 | January 01, 2012 | January 01, 2013 | January 01, 2014 |
|---|------------------|------------------|------------------|------------------|
| Total Assets, (RUB Mln):                    | 11 920           | 16 354           | 18 700           | 17 025           |
| Shareholders' Equity (RUB Mln):             | 1 519            | 1 700            | 1 964            | 2 160            |
| Loans and Advances to Customers, (RUB Mln): | 4 372            | 6 834            | 7 329            | 7 470            |
| Provision for loan impairment (RUB Mln):    | 352 (7,44%)      | 473 (6,47%)      | 594 (7,49%)      | 697              |
| Net Profit, (RUB Mln):                      | 228              | 295              | 382              | 389              |



## INDEPENDENT RATINGS ASSIGNED BY GLOBAL RATING AGENCIES

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### RATINGS BY MOODY'S INVESTORS SERVICE

On February 25, 2014 Global rating agency Moody's Investors Service, Inc. affirmed ratings of PSCB, OJSC:

| NAME OF THE RATING                                    | RATING VALUE   |
|---|----------------|
| Long-term foreign and local currency deposits rating  | <b>B2</b>      |
| Short-term foreign and local currency deposits rating | <b>NP</b>      |
| Bank financial sustainability rating (BFSR)           | <b>E+</b>      |
| Long-term credit rating on national scale             | <b>Baa1.ru</b> |
| Outlook for all ratings                               | <b>Stable</b>  |
| Baseline Credit Assessment                            | <b>(b2)</b>    |
| Adjusted Baseline Credit Assessment                   | <b>(b2)</b>    |

PSCB, OJSC is ranked as follows per the Russian business sources as **of January 01, 2014** the «INTERFAX-100. Banks of Russia. Major Performance Indicators – 2013»:

- 193rd position in terms of Assets;
- 211th position in terms of Equity;
- 135th position in terms of Profit.



## BUSINESS OVERVIEW OF THE BANK

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### STRATEGIC PARTNERSHIP AND DEVELOPING BUSINESS OF PSCB, OJSC WITH FOREIGN PARTNERS & BANKS IN THE RUSSIA'S MARKET

PSCB, OJSC has the following limits set by partner banks in the field of bank-to-bank lending operations and documentary business/international trade finance:

- **VTB Bank (Austria) AG** established a credit facility for PSCB, OJSC in trade finance and documentary business transactions in the amount of EUR 5 Mln – for transactions not exceeding 12 months, as well as a limit on MM and FX operations totaling EUR 3 Mln.
- **Commerzbank AG** established a credit facility for PSCB, OJSC in trade finance and documentary business transactions in the amount of EUR 3 Mln – for transactions not exceeding 12 months.
- **ZAO Raiffeisenbank** established a credit facility for PSCB, OJSC to carry out bank-to-bank lending operations in the amount of RUB 111 Mln – for transactions not exceeding 1 week.
- **SBERBANK OF RUSSIA OJSC** established a credit facility for PSCB, OJSC to carry out bank-to-bank lending operations in the amount of USD 2.6 Mln (RUB equivalent) – for transactions not exceeding 1 week.

• **WorldBusiness Capital, Inc., Overseas Private Investment Corporation (OPIC), and FSVC** are business partners of PSCB OJSC in financing Russia's SMEs sector. Press-release and the project description are available on the official website of OPIC – an Agency of the U.S. Government:

[http://www.opic.gov/sites/default/files/docs/petersburg\\_social\\_commercial\\_bank\\_russia\\_smef.pdf](http://www.opic.gov/sites/default/files/docs/petersburg_social_commercial_bank_russia_smef.pdf).

• **In November 2011, Export-Import Bank of the United States** (<http://www.exim.gov>) confirmed its interest to cooperate with PSCB OJSC on a case-by-case basis under financing our sub-borrowers transactions in the cases when U.S. products/equipment supplied to Russia.

• **The U.S. Department of Agriculture, Export Credit Guarantee Program GSM-102:** PSCB OJSC applies to become an eligible Russian partner bank and do business within The U.S. Department of Agriculture's Export Credit Guarantee Program (GSM-102).



## **BUSINESS OVERVIEW OF THE BANK**

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### **STRATEGIC PARTNERSHIP AND DEVELOPING BUSINESS OF PSCB, OJSC WITH FOREIGN PARTNERS & BANKS IN THE RUSSIA'S MARKET**

#### **March 26, 2010**

On March 26, 2010, PSCB, OJSC signed a Credit Agreement on USD 10,000,000 10-year loan with the U.S. partner bank – WorldBusiness Capital, Inc. (WBC: <http://www.worldbusinesscapital.com/>) to finance the expansion of PSCB – Small and Medium Enterprises lending business in Russia. The Loan is covered by the Overseas Private Investment Corporation (OPIC: [www.opic.gov](http://www.opic.gov)) an agency of the United States Government, therefore terms and conditions of the Loan were subject to approval with OPIC. The Loan proceeds are disbursed to PSCB to finance 80% of the face amount of the Bank's loans to SMEs. The Credit Contract provides us with an opportunity to develop co-operation with the U.S. institutions – WorldBusiness Capital, Inc. (WBC), U.S. Overseas Private Investment Corporation (OPIC) и Financial Services Volunteer Corps (FSVC, <http://www.fsvc.org/>).

#### **March 25, 2010**

PSCB, OJSC signed a Contract on opening and rules of procedure of correspondent account in foreign currency – Chinese Yuan Renminbi with BANK OF CHINA (ELUOSI)

BANK OF CHINA (ELUOSI) is a Russian subsidiary bank of «Bank of China Limited (BOC Limited)» which is in the number of Top-20 banks worldwide. Its overseas branch network exceeds 600 outlets in over 20 countries and regions of the world. Thus, PSCB, OJSC is one of the first Russian banks in St. Petersburg and North-West Federal District of Russia and one of the pioneers to focus on international settlements in Chinese Yuan Renminbi and render services to our Russian customers in St. Petersburg that have foreign trade contracts with Chinese vendors in the People's Republic of China.

#### **August 10, 2009**

PSCB, OJSC opened direct USD correspondent account with the U.S. partner bank in New York City, U.S.A. - Deutsche Bank Trust Company Americas (DBTCA), that is a member of global financial group Deutsche Bank Group. Opening USD account with the U.S.– based bank gives evidence of high grade of PSCB, OJSC as reliable and successfully developing business partner.



## Major payment methods

### Bank Cards (VISA/MasterCard)



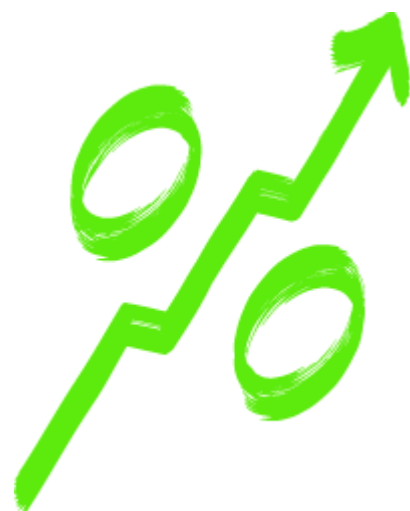
### Cash-in Machines (Terminals), incl. PSCB's cash-ins Kassira.NET



### PSCB Web Wallet & other e-wallets



### Mobile Payments



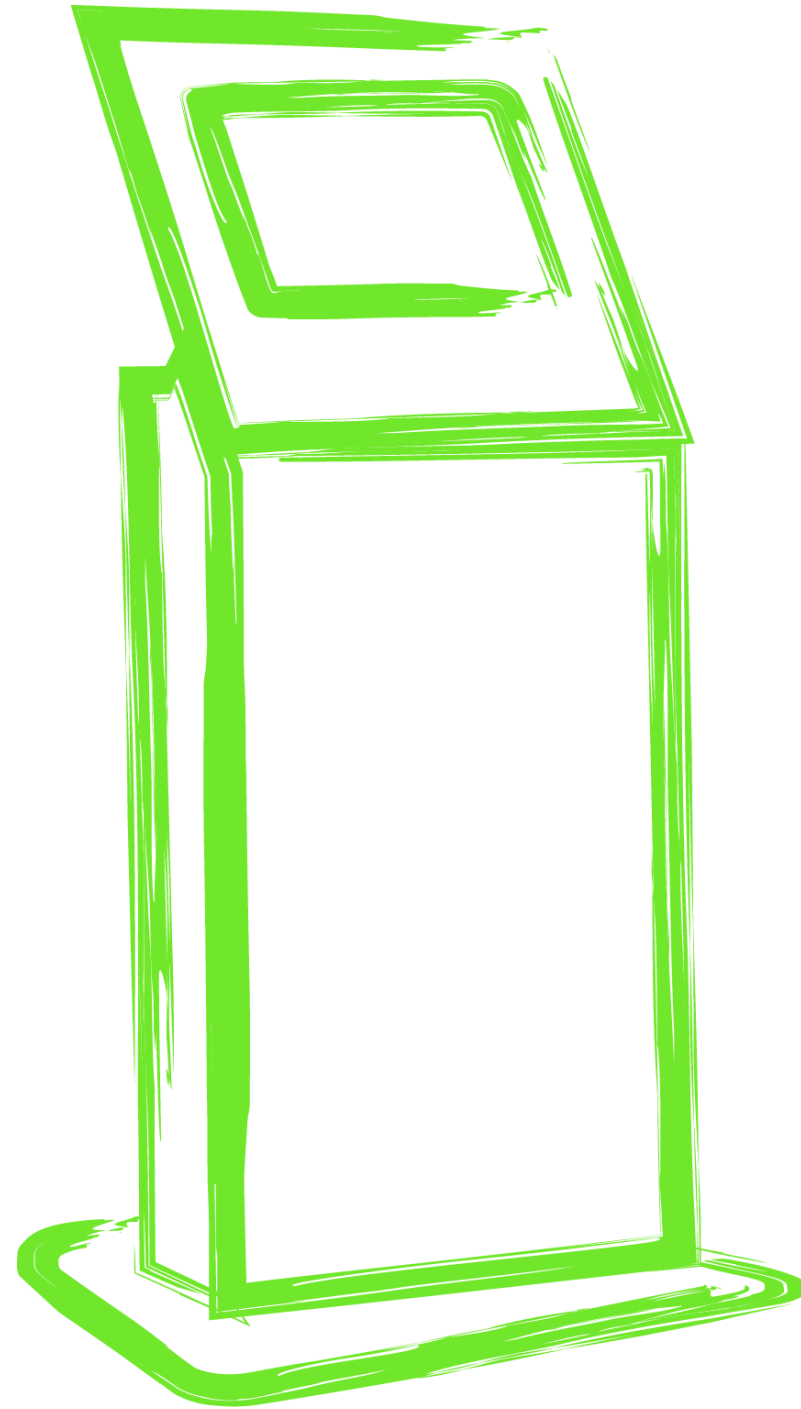
## PAYMENT SYSTEM - TRACK RECORD IN THE U.S.A. & ACCEPTING ONLINE PAYMENTS IN FAVOR OF U.S. CORPORATION BuyUSA Eleview International Inc.

We have a successful TRACK RECORD IN THE U.S.A. & arranged accepting online payments (via QIWI, WebMoney, Yandex.Dengi, PSCB Web-Wallet) in favor of the U.S. CORPORATION BuyUSA <http://buyusa.ru/> Eleview International Inc. (Online Broker helping with shopping in the U.S. Online Stores and a Mailforwarding Company). We are proud to be a Payment Service Provider of Eleview International Inc. in Russia (accept the Russian payment methods: QIWI, WebMoney, YandexDengi, PSCB Web-Wallet). You are welcome to request a specific scheme for your company to accept Russian alternative payment methods.



### Ecommerce project





**2000** own terminals

in Saint-Petersburg,  
Moscow and Novgorod

More than **500** partner's terminals

### What do we offer

- 1. Direct integration** to provide your ecommerce clients with access to Russian payers on transparent terms.
- 2. Cash-in**
  - On-the-screen advertising
  - Your store screen shown on the cash-in screen to search for goods and services





## PROPOSAL OF CO-OPERATION ON ACCEPTING ONLINE PAYMENT METHODS VIA RUSSIAN PAYMENT SYSTEMS FOR THE RUSSIANS PURCHASING IN THE U.S.A. AND OVERSEAS

As a Russian bank active in B2C E-Commerce we can serve as a payment system/ aggregator and provide settlement services for Global and Russian Online Shops selling to Russian buyers remotely, i.e. we can arrange various payment methods for Online Stores and aggregators (over 70 payment options – in Russian Rubles, incl. bank cards, alternative payment systems such as Yandex.Dengi, QIWI and WebMoney), cash-in terminal networks, cell phone networks as a tool for m-commerce payments, money transfer systems.

We are happy to offer the following all-in T&C from our Bank’s side for accepting online payments via Russian payment systems using just one PSCB OJSC Contract:

| Payment Method  | Costs of Wire Transfer to the Settlement Account in the U.S.A. (per each wire transfer) | Your cost, % (for turnover up to \$100,000 a month) | Your Cost, % (for turnover exceeding \$100,000 a month) |
|---|---|---|---|
| QIWI  | \$20  | 4,00 %  | 3,50%   |
| Yandex.Dengi ( <i>physical goods</i> )                              | \$20  | 3,50%   | 3,30%   |
| Yandex.Dengi ( <i>games, services &amp; other rendered online</i> ) | \$20  | 5,50%   | 5,30%   |
| WebMoney  | \$20  | 2,50%   | 2,30%   |
| Web-Wallet PSCB   | \$20  | 2,50%   | 2,30%   |

We are happy to serve you and provide our online & offline payment methods (e-commerce online payments) for the benefit and convenience of Russian buyers when they purchase goods on your web-site:

1. We have over 1,000 Online Stores, who signed contracts with PSCB – e.g. Wargaming PLC (Brand online game World of Tanks <http://na.wargaming.net>) is doing business with us.
2. PSCB brands for E-Commerce Payments also include PSCB Web-Wallet, PSCB Web-Bank and PS Kassira.NET - see the links <https://webpay.pscb.ru> & <http://www.pscb.ru/locations/terminals/>.
3. We have positive experience of a Russian alternative payment methods acceptance for the US company – **U.S. CORPORATION BuyUSA <http://buyusa.ru/> Eleview International Inc. (Online Broker helping with shopping in the U.S. Online Stores and a Mailforwarding Company)**



## CONTACT INFORMATION

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