

TCS Group Holding PLC / Notice of Results

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TCS Group Holding PLC

Notification of FY 2016 IFRS Results and Conference Call

Moscow, Russia - 16 February 2017. TCS Group Holding PLC (TCS LI) (the 'Group'), Russia's leading provider of online retail financial services, including Tinkoff Bank and Tinkoff Insurance, will announce its 2016 full year IFRS results for the period ended 31 December 2016 on Tuesday, 14 March 2017.

The management team will host an investor and analyst conference call at 14.00 UK time (17.00 Moscow time, 9.00 EDT), on Tuesday, 14 March 2017.

The press release, presentation and financial statements will be available on the Tinkoff Bank website at <https://www.tinkoff.ru/eng/investor-relations/results-and-reports/>

To participate in the conference call, please use the following access details:

Conference ID	3525701
Russian Federation - Local	+7 495 213 1767
Russian Federation - Toll Free	8 800 500 9283
United Kingdom - Local	+44 (0)330 336 9105
United Kingdom - Toll Free	0800 358 6377
United States of America - Local	+1 719-325-2213
United States of America - Toll Free	1888-352-6803

A live webcast of the presentation will be available at:
<http://www.audio-webcast.com/cgi-bin/visitors.ssp?fn=visitor&id=4241>

Please register approximately 10 minutes prior to the start of the call.

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About the Group

TCS Group Holding PLC is an innovative provider of online retail financial services operating in Russia through a high-tech branchless platform. The Group has also developed a 'smart courier' network covering almost all cities and towns in Russia which allows next day delivery to many customers.

Tinkoff Bank's product range includes credit, debit and prepaid cards, deposits, co-branded cards, agent-based mortgage products and investment services. With its special focus on mobile, the bank offers mobile applications both for its customer base (Mobile Bank) and beyond it (Traffic Fines, MoneyTalk, Card 2 Card instant money transfers).

As per its five-year strategy, the Group has the ambition to become a financial marketplace, offering both own brand and partner products.

As at 1 September 2016, the bank was the second largest player in the Russian credit card market, with a market share of 9.7%. The Group's 1H 2016 IFRS net income amounted to RUB 4.4 bn.

In October 2016 Tinkoff Bank was named the largest independent global direct bank by Frost & Sullivan. In 2015 and 2016, the

Global Finance magazine named Tinkoff Bank as the Best Consumer Digital Bank in Russia. In 2016, the bank also won Global Finance's Best Integrated Consumer Bank Site award and was named the Best Digital Bank in the CEE by Euromoney. The bank's mobile application was recognised as the best in Russia by Marksw Webb Rank & Report for three consecutive years in 2014, 2015 and 2016, and by Deloitte for four consecutive years from 2013 to 2016.

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