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TCS Group Holding PLC buys back GDRs for its long-term management incentive and retention plan

Moscow, Russia - 30 June 2017. TCS Group Holding PLC (**TCS LI**) (the 'Group'), Russia's leading provider of online retail financial services, including Tinkoff Bank and Tinkoff Insurance, announces that the Group had, to close of business of 29 June 2017, in recent days committed to purchase an additional 602,148 GDRs in the market within a price range of USD11.17 to USD11.20, at an average price per GDR of USD11.18, for a gross consideration of around USD6,733,820. The GDRs were purchased for MLTIP to meet additional awards underlying the expansion of MLTIP announced on 2 February 2017.

These newly purchased GDRs, together with 7,503,535 GDRs acquired during 2015 and 2016 and already transferred to MLTIP, represent approximately 4.44% of the total issued share capital of the Group. The Group announced on 2 February 2017 that the target total size of the MLTIP pool would be nearly 5.6% of the Group's current share capital.

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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 daily banking (credit and debit cards, payments, money transfers), savings, investments, loyalty programmes, travel services, SME services, mortgage platform, and insurance. With its special focus on mobile business, the bank offers mobile applications both for its customer base (Mobile Bank) and beyond it (Traffic Fines, MoneyTalk, Card 2 Card instant money transfers).

Tinkoff is transitioning to become an online financial marketplace, Tinkoff.ru, which offers an entire range of both own brand and partner retail financial services via mobile and desktop.

As at 1 May 2017, the bank was the second largest player in the Russian credit card market, with a market share of 11%. The 1Q17 IFRS net income of the parent company, TCS Group Holding PLC, which includes Tinkoff Bank and the insurance company Tinkoff Insurance, amounted to RUB 3.4 bn, ROE stood at 43%.

Banki.ru, Russia's largest financial news portal, named Tinkoff Bank the Bank of the Year 2016. 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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