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Controlling Shareholder Transactions in Tinkoff GDRs

Moscow, Russia - 10 July 2017. TCS Group Holding PLC (TCS LI) (the "Group"), Russia's leading provider of online retail financial services, has been notified of transactions in its own GDRs by the Group's controlling shareholder, Oleg Tinkov, as part of his commitment to increase his beneficial interest in the Group.

As communicated earlier today, Oleg Tinkov plans to purchase up to USD 30 mn worth of GDRs of which approximately USD 15.3 mn has already been spent on the purchase of 1,330,000 GDRs at an average price per GDR of USD 11.51.

These actions highlight the controlling shareholder's confidence in the Group's continued strong performance.

For enquiries:

Tinkoff Bank	Tinkoff Bank
Darya Ermolina	Larisa Chernysheva
Head of PR	IR Department
+ 7 495 648-10-00 (ext. 2009)	+ 7 495 648-10-00 (ext. 2312)
d.ermolina@tinkoff.ru	ir@tinkoff.ru

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 Marksworld 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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Language:	English
Company:	TCS Group Holding PLC 2nd Floor, Sotiri Tofini 4, Agios Athanasios 4102 Limassol Cyprus
Phone:	+7 495 648-10-00
Fax:	+7 495 645-59-09
E-mail:	media@tinkoff.ru
Internet:	https://www.tinkoff.ru
ISIN:	US87238U2033

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