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Tinkoff Controlling Shareholder Increases Stake

Moscow, Russia - 28 July 2017. TCS Group Holding PLC (TCS LI) (the "Group"), Russia's leading provider of online retail financial services, has been notified of further transactions in its GDRs by the Group's controlling shareholder and PDMR, Oleg Tinkov, in line with the plans he announced on 10 July.

Oleg Tinkov purchased a further 26,009 GDRs on 26 July for approximately USD 0.33mn. This is in addition to 1,901,543 GDRs he purchased earlier in July 2017 for approximately USD 22.4mn.

Details of the purchases are in the documents attached.

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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. TCS Group includes Tinkoff Bank, mobile virtual operator network Tinkoff Mobile, Tinkoff Insurance, and Tinkoff Software DC, a network of development hubs across Russia.

The Group was founded in 2006 by the Russian entrepreneur Oleg Tinkov and has been listed on the London Stock Exchange since October 2013.

With no retail branches, the Group serves its customers remotely via online channels and its call centres, and operates a network of over 1,800 representatives to ensure smooth delivery of its products. The network covers all of Russia and allows next day delivery to most customers.

The Group's key business is Tinkoff Bank, Russia's first and only direct bank offering both own brand and partner retail financial services via its Tinkoff.ru platform. The 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).

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 1Q 2017 IFRS net income of TCS Group Holding PLC 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.

Additional features:

Document: <http://n.egs.com/c/fncs.ssp?u=ICHPDMCGWU>
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