

01-Aug-2017 / 16:54 CET/CEST

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## TCS Group Holding PLC

# Notification of 2Q and 1H 2017 IFRS Results and Conference Call

**Moscow, Russia - 1 August 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 2Q and 1H 2017 IFRS results for the period ended 30 June 2017 on Tuesday, 29 August 2017.

The management team will host an investor and analyst conference call at 15.00 UK time (17.00 Moscow time, 10.00 U.S. Eastern Daylight Time), on Tuesday, 29 August 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:

|                                      |                     |
|--------------------------------------|---------------------|
| <b>Conference ID</b>                 | <b>5383943</b>      |
| 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 | 888-349-9618        |

A live webcast of the presentation will be available at <http://www.audio-webcast.com/cgi-bin/visitors.ssp?fn=visitor&id=4865>  
Please register approximately 10 minutes prior to the start of the call.

### For enquiries:

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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 centre, 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.

#### Forward-looking statements

*Some of the information in this announcement may contain projections or other forward-looking statements regarding future events or the future financial performance of the Group and Tinkoff Bank. You can identify forward looking statements by terms such as "expect", "believe", "anticipate", "estimate", "intend", "will", "could", "may" or "might", the negative of such terms or other similar expressions. The Group and Tinkoff Bank wish to caution you that these statements are only predictions and that actual events or results may differ materially. The Group and Tinkoff Bank do not intend to update these statements to reflect events and circumstances occurring after the date hereof or to reflect the occurrence of unanticipated events. Many factors could cause the actual results to differ materially from those contained in projections or forward-looking statements of the Group and Tinkoff Bank, including, among others, general economic conditions, the competitive environment, risks associated with operating in Russia, rapid technological and market change in the industries the Group operates in, as well as many other risks specifically related to the Group, Tinkoff Bank and their respective operations.*

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| ISIN:          | US87238U2033   |
| Listed:        | Foreign Exchange(s) London, Moscow   |
| Category Code: | NOR  |
| TIDM:          | TCS  |
| LEI Code:      | 549300XQRN9MR54V1W18   |
| Sequence No.:  | 4488   |

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