

TCS Group Holding PLC (TCS)

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Tinkoff Group to hold Investor Day on 7 June 2018

Moscow, Russia - 17 April 2018. TCS Group Holding PLC (TCS LI) (the "Group"), Russia's leading provider of online retail financial services via its Tinkoff.ru financial supermarket, announces that it will hold an Investor Day in London on 7 June 2018.

Tinkoff Bank founder Oleg Tinkov and Tinkoff Bank CEO Oliver Hughes, together with other members of the senior management, will participate in the presentation. The current agenda for the Investor Day event includes:

- Customer Experience redefined: the evolution of the Tinkoff product strategy and why high NPS matters;
- Transactional and servicing business as a key growth driver;
- The IT new normal - why financial service companies must excel at in-house IT development and innovation;
- The Group's mid-term strategy.

The Investor Day will take place at the London Stock Exchange, located at 10 Paternoster Row, London EC4M 7LS.

Registration and breakfast will begin at 08:00 and the presentations will start at 09:00. The event will last until 12:00. Please note that personal identification is required to be admitted to the LSE premises.

To register for the event, please contact the Investor Relations team at ir@tinkoff.ru.

A recording of the event and all materials will be made available on the Group's website at <https://www.tinkoff.ru/eng/investor-relations/>.

For enquiries:

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

TCS Group 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 IT 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 2,500 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 February 2018, the bank was the second largest player in the Russian credit card market, with a market share of 11.7%. The FY2017 IFRS net income of TCS Group Holding PLC amounted to RUB 19.0 bn, ROE stood at 53%.

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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