

07-Jun-2018 / 11:14 MSK

Dissemination of a Regulatory Announcement, transmitted by EQS Group.
The issuer is solely responsible for the content of this announcement.

TCS Group Holding PLC Holds Strategy Day in London

Moscow, Russia - 7 June 2018. TCS Group Holding PLC (**TCS LI**) (the "Group"), Russia's leading digital provider of financial and lifestyle products and services, including Tinkoff Bank, holds a Strategy Day for analysts and investors today in London.

The Strategy Day will feature presentations from Oleg Tinkov, the Group's Founder and Controlling Shareholder and Oliver Hughes, CEO and other top executives. Tinkoff management team will share their vision for making www.tinkoff.ru and its award-winning mobile app the top destination for all lifestyle spending.

Oleg Tinkov, the Group's Founder and Controlling Shareholder, commented:

"We look forward to showcasing our experienced management team, who are driving our ambitious growth strategy and whose innovative approaches have made Tinkoff the leading player in the Russian fintech space today."

Oliver Hughes, CEO of Tinkoff Bank, commented:

"As a tech company with a banking license, we are perfectly positioned to continue to increase our customer base and their engagement by offering a wider array of financial and lifestyle products to fulfil our customers every spending need."

"The Russian market is unique in that it offers the second-highest internet penetration rate and the number of smartphones and online payments continues to rise steadily. Since the start of the year, our mobile app has seen monthly active users (MAU) grow by over 45% to reach more than 2.5 million MAU, while app usage has risen over 65% to over 30 million sessions per month."

"We will remain a 100% digital bank with off-line fulfilment capability, enabling us to scale up quickly and easily. At the same time, we will utilise our in-house tech talent and extensive data to offer our own and our partners' products and services in a highly targeted way to capture newmarket share in the SME, premium and investment account segments."

A copy of the presentation is available on the Group's website at <https://www.tinkoff.ru/eng/investor-relations/results-and-reports/164/>.

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

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 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 May 2018, the bank was the second largest player in the Russian credit card market, with a market share of 11.7%. The 1Q18 IFRS net income of TCS Group Holding PLC amounted to RUB 5.7 bn, ROE grew to 68.5%.

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.

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.

ISIN: US87238U2033
Category Code: MSCM
TIDM: TCS
LEI Code: 549300XQRN9MR54V1W18
Sequence No.: 5624
EQS News ID: 693295

End of AnnouncementEQS News Service