

## TCS Group announces PDMR Transactions

**Limassol - 26 September 2018.** TCS Group Holding PLC (**TCS LI**) (the "Group"), Russia's leading provider of online retail financial and lifestyle services via its Tinkoff.ru financial supermarket, has been notified of transactions by its PDMRs: Stanislav Bliznyuk, Chief Operating Officer at Tinkoff Bank, and Sergei Pirogov, VP for Corporate Finance at Tinkoff Bank.

Details of the transactions are in the document 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 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, MyPocket, Card 2 Card instant money transfers).

As at 1 August 2018, the bank was the second largest player in the Russian credit card market, with a market share of 11.7%. The 1H18 IFRS net income of TCS Group Holding PLC amounted to RUB 11.7 bn, ROE grew to 69.3%.

Tinkoff Bank regularly wins the Best Digital Bank Award by the Global Finance magazine. In 2015-2016 and in 2018, Tinkoff Bank was named the Best Consumer Digital Bank in Russia. In 2018, Global Finance also recognised Tinkoff Bank in additional nominations: Best Bill Payment & Presentment, Best Information Security and Fraud Management, Best in Mobile Banking, and Best Mobile Banking App.

In 2017, The Banker magazine named Tinkoff the Bank of the Year in Russia. In 2016, Tinkoff Bank was named CEE's Best Digital Bank by Euromoney. In 2016, Tinkoff Bank was the largest independent global direct bank by customer base, according to Frost & Sullivan. Banki.ru, Russia's largest financial news portal, named Tinkoff the Bank of the Year 2016.

In 2014-2016, Markswebb Rank & Report ranked Tinkoff Bank's mobile app the best in Russia. In June 2018, Tinkoff Bank topped Markswebb's Internet Banking Rank 2018. Tinkoff Bank's mobile banking app was recognised as the best in Russia 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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#### Attachment

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