

TCS Group Holding PLC (TCS)

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## TCS Group Holding PLC: PDMR Transactions

**Limassol, Cyprus - 30 August 2019.** TCS Group Holding PLC (**TCS LI**) (the "Group"), Russia's leading provider of online retail financial and lifestyle services via its Tinkoff financial ecosystem, has been notified of transactions by Viacheslav Tsyganov, Chief Information Officer of Tinkoff and the Group's PDMR.

Details of the transactions are in the document attached.

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### About Tinkoff

Tinkoff is an online financial ecosystem centred around the needs of its customers.  
The Tinkoff ecosystem offers a full range of financial services for individuals and businesses.

With a focus on lifestyle banking, the Tinkoff ecosystem enables customers to assess and plan personal spending, invest their savings, earn loyalty programme bonuses, book trips, buy movie tickets, make restaurant reservations and much more.

All Tinkoff services are accessible via our mobile applications and on the Tinkoff.ru website.

The Tinkoff ecosystem is branchless: its network of 2,500 smart couriers can deliver the Company's products anywhere in Russia in the shortest time span possible, and customer service is handled online and by call centres (both office and cloud-based). Tinkoff makes active use of AI and machine learning technologies to streamline communications: over 30% of customers' chat queries are resolved with no employee involvement.

All Tinkoff products and most of its IT systems have been developed in-house. Some 70% of the bank's HQ staff are IT specialists.

At the core of the ecosystem is Tinkoff Bank, which was founded in 2006 and has since become the world's biggest independent direct bank with over 9 million customers. In 2018, Global Finance named Tinkoff Bank the world's Best Consumer Digital Bank, and in 2019, 2018, 2016 and 2015, the Best Consumer Digital Bank in Russia. In 2017 and 2013, the Banker recognised Tinkoff Bank as the Bank of the Year in Russia.

The bank's parent company - TCS Group Holding PLC - has been listed on the LSE since 2013. The 1H 2019 IFRS net income of TCS Group Holding PLC amounted to RUB 15.4 bn. The ROE was 64.3%.

### 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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