TCS Group Holding PLC (TCS)

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## Tinkoff signs sponsorship contract with Russia's top ranked tennis player Daniil Medvedev

**Moscow, Russia - 24 September 2019.** Daniil Medvedev, ranked as the top tennis player in Russia and #4 tennis player globally, and Tinkoff, the leading online financial ecosystem, announce the start of their partnership. Daniil Medvedev will participate in Tinkoff's advertising and marketing campaigns and promotional events as its official brand ambassador. Tinkoff will be the first Russian company to partner with the athlete.

Medvedev will promote the entire range of the company's financial and lifestyle services, mobile communications and other products from the Tinkoff ecosystem across Russia. Tinkoff intends to feature the athlete in its marketing on television, online, in media and in outdoor advertising.

"Daniil Medvedev has had phenomenal success on the court, having become the first Russian player to reach a Grand Slam final in the last 14 years. We are inspired by his dedication and exceptional drive to win. Our company and Daniil have much in common: we strive to be the best at what we do, and we break stereotypes. We constantly follow new emerging heroes and we are glad to support such a young and talented athlete as Daniil. He's an extraordinary and courageous athlete who will soon have no equals in world tennis. We truly believe that and we wish every success to Daniil," commented Artem Yamanov, Senior Vice President of Business Development at Tinkoff.

Daniil Medvedev said: "I'm absolutely delighted that my Russian brand partner is Tinkoff, one of the country's most innovative, progressive and open companies. They have totally changed people's impressions of what the bank of the future will look like. I am confident that our combined efforts will be successful."

Tinkoff is no stranger to professional sports. In 2012-2016, it sponsored the eponymous professional cycling team - Tinkoff. The team's Peter Sagan is a three-time world champion and winner of seven green jerseys (mark of the best sprinter) in Tour de France.

Daniil Medvedev was born on 11 February 1996 in Moscow and studied Applied Economics and Commerce at the Moscow State Institute for International Relations before dropping out to pursue a career in tennis. He currently lives in France and is No. 4 in the ATP Rankings. With five ATP singles titles under his belt, Medvedev was the first Russian male player to reach a Grand Slam final for the last 14 years. In 2019, he has won 54 matches out of 71, including the St Petersburg Open final in September (first Russian to capture the title in the last 15 years).

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## Tinkoff ecosystem

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 around 10 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%.

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