TCS Group Holding PLC (TCS)
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Tinkoff GDRs will be included in MOEX Russia indices next month

Limassol, Cyprus - 27 November 2019. TCS Group Holding PLC (LI: TCS, MOEX: TCSG) ("Tinkoff", the "Company"), Russia's leading provider of online financial and lifestyle services via its Tinkoff ecosystem, announces that its depositary receipts will be included in MOEX Russia indices starting next month.

The securities will be included in the MOEX Russia Index and the RTS Russia Index from 20 December 2019, according to Moscow Exchange, which announced today the results of its quarterly review of MOEX indices.

Tinkoff GDRs began trading on Moscow Exchange on 28 October 2019.

Larisa Chernysheva, Head of IR at Tinkoff, commented:

"We are very happy that TCS Group's GDRs will be included in the MOEX Russia Index and RTS Index. This is a result of hard work by our whole team since the Index includes the most liquid shares of the largest and fastest developing Russian issuers whose work lies in the main sectors of the economy. This inclusion in the indices will further support the liquidity of our GDRs."

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TCS Group Holding PLC

TCS Group Holding PLC is an innovative provider of online retail financial services. It includes Tinkoff Bank, mobile virtual network operator Tinkoff Mobile, Tinkoff Insurance, management company Tinkoff Capital, Tinkoff Software DC, a network of development hubs in major Russian cities, and Tinkoff Education. The Group is currently developing Tinkoff ecosystem,which offers financial and lifestyle services.

The Group was founded in 2006 by Russian entrepreneur Oleg Tinkov and has been listed on the London Stock Exchange and on the Moscow Exchange.

The Group's key business is Tinkoff Bank, a fully online bank that serves over 10 mn customers and forms the core of the Tinkoff ecosystem.

Tinkoff Bank is the second largest player in the Russian credit card market, with a share of 13.2%. The 9M 2019 IFRS net income of TCS Group Holding PLC amounted to RUB 25.1 bn. The ROE was 59%.

With no branches, the Group serves all its customers remotely via online channels and a cloud-based call centre. To ensure smooth delivery of the Group's products, the Group has a proprietary nationwide network of representatives.

In 2018, Global Finance named Tinkoff Bank the world's Best Consumer Digital Bank, in 2019, 2018, 2016 and 2015, the Best Consumer Digital Bank in Russia, and in 2019, the Best Consumer Digital Bank in Central and Eastern Europe. In 2017 and 2013, the Banker recognised Tinkoff Bank as the Bank of the Year in Russia. The bank's mobile app has consistently received top industry ratings and awards (in 2013, 2014, 2015, 2016 by Deloitte and in 2018 by Global Finance).

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