

TCS Group Holding PLC (TCS)
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Notification of Full Year 2019 IFRS Results and Conference Call

Limassol, Cyprus - 04 March 2020. TCS Group Holding PLC (TCS LI) (the "Group"), Russia's leading provider of online financial and lifestyle services via its Tinkoff.ru ecosystem, will announce its full year 2019 IFRS results for the period ended 31 December 2019 on Wednesday, 11 March 2020.

The management team will host an investor and analyst conference call at 14.00 UK time (17.00 Moscow time, 10.00 U.S. Eastern Daylight Time), on Wednesday, 11 March 2020.

The press release, presentation and financial statements will be available on the Tinkoff website at <https://www.tinkoff.ru/eng/investor-relations/results-and-reports/>

To participate in the conference call, please use the following access details:

Conference ID	8962507
Russian Federation	+7 499 609 1260
United Kingdom	+44 330 027 1446
United States of America	+1 334 777 6978
Toll-free	800-367-2403

A live webcast of the presentation will be available at <https://webcasts.eqs.com/tcsgroup20200311>

Please register approximately 10 minutes prior to the start of the call.

For enquiries:

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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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