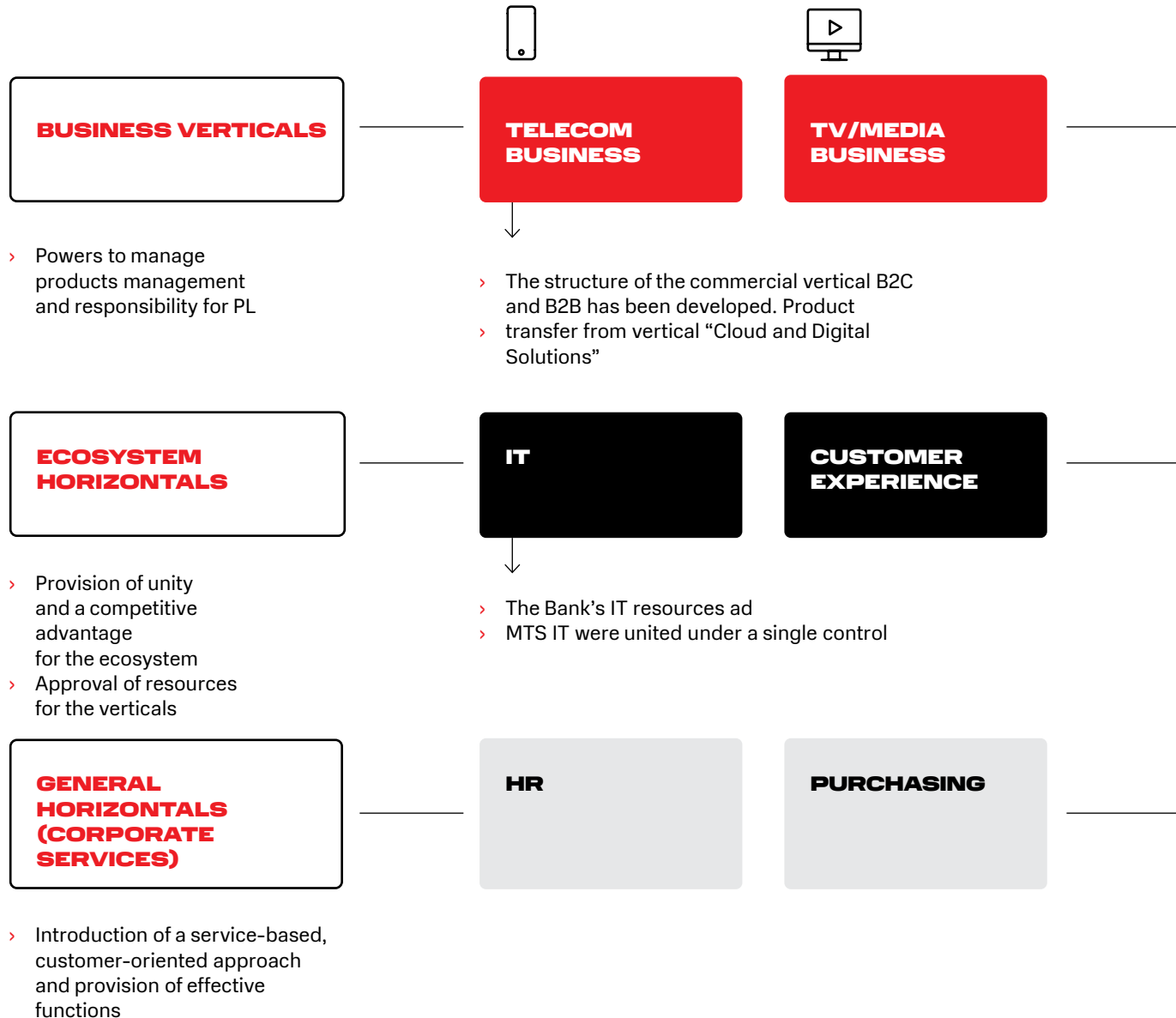


MTS GROUP GOVERNANCE SYSTEM



MTS developed a strategy to build an ecosystem

where 4 verticals and ecosystem horizontals were distinguished on the basis of the legacy telecom-centered MTS business. The verticals contain products, while the horizontals "permeate" and support them.



FINTECH



CLOUD & DIGITAL



NEW BUSINESSES INTEGRATION

- > MTS Stars LLC
- > Avantage LLC
- > Progtech-South LLC
- > NVision Consulting LLC
- > Sibintertelecom JSC
- > Teleservis JSC

TECHNICAL BLOCK

TECHNICAL BLOCK

DATA SCIENCE (DS/ BIG DATA)

DATA SCIENCE (DS/ BIG DATA)

ARTIFICIAL INTELLIGENCE

ARTIFICIAL INTELLIGENCE

RETAIL (RTC)

RETAIL (RTC)

- ↓
- > RTC was taken out of Telecom vertical's management

SECURITY

SECURITY

FINANCE

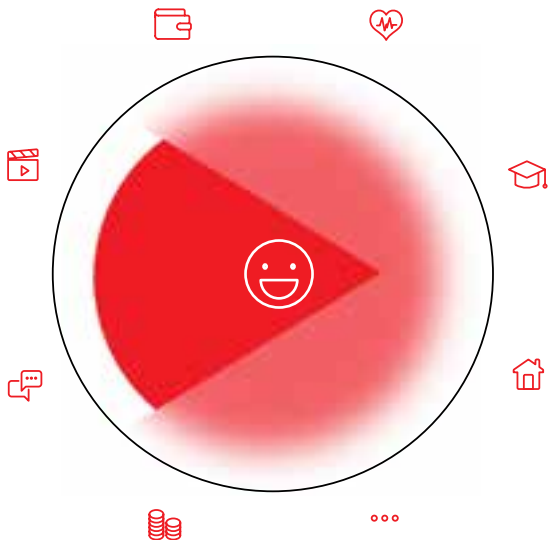
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CORPORATE AND LEGAL ISSUES

CORPORATE AND LEGAL ISSUES



We maximize CLV of every client due to:

- > Multi-product approach
- > Seamless and personalized customer experience
- > Focus on long-term relationships and loyalty