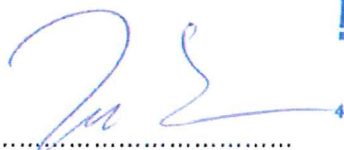


## Statement of PPF banka a.s. on Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT)

PPF banka a.s. (further "the bank" only) is fully aware that as a bank institution it is exposed to possible risks resulting from abuse for legitimisation of proceeds of crime and financing of terrorism. The bank, in an effort to eliminate these risks, has implemented an effective AML/CFT system, and makes this public statement:

- in its activities, the bank is fully compliant with the legislation of the European Union and of the Czech Republic in the area of AML/CFT,
- the bank respects the international standards in the AML/CFT area, primarily recommendations of the Financial Action Task Force, Basel Committee on Banking Supervision and the Wolfsberg Group,
- the bank applies risk based approach in identification and due diligence process of all its customers, performs customer classification with respect to risk factors, primarily determines unacceptable and risk clients and adopts appropriate measures towards them,
- AML policies and procedures of the bank are subject of regular internal and external audits
- the bank has never been sanctioned or prosecuted in connection with any breach or deficiency in AML/CFT system.



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Václav Zelenka  
Head of Compliance Department

