

## INFORMATION ABOUT PARTICIPATION IN PAYMENT SYSTEMS

**PPF banka, a.s. is a direct participant in CERTIS** (Czech Express Real Time Interbank Gross Settlement system), through which it executes domestic electronic payments in CZK. The operator of the system is Czech National Bank.

PPF banka, a.s. has the identity code 6000 in CERTIS.

**PPF banka, a.s. is a member of SWIFT** (Society for Worldwide Interbank Financial Telecommunication), through which it exchanges the financial and non-financial data required for international payments.

PPF banka, a.s. has a SWIFT address, or a BIC code (Bank Identifier Code): PMBPCZPP.

**PPF banka, a.s. is an indirect participant in the STEP2 SCT** (SEPA Credit Transfer) system, which is used for executing SEPA customer transfers in the xml format through a correspondent bank and direct participant, Raiffeisen Bank International AG, Austria, Vienna.

**PPF banka, a.s. is an indirect participant in TARGET2** (the Trans-European Automated Real-time Gross settlement Express Transfer system), which is used for large-value payments denominated in EUR through a correspondent bank and direct participant, Raiffeisen Bank International AG, Austria, Vienna.