

**Statement of PPF banka a.s.
on Anti-Money Laundering and Combating the Financing of Terrorism**

PPF banka a.s. is fully aware that as a bank institution is endangered by any possible risks resulting from abuse of the transactions of high risk clients for legitimisation of proceeds of crime and financing of terrorism.

PPF banka a.s., in an effort to eliminate these risks, makes this public statement on Anti-Money Laundering and Combating the Financing of Terrorism:

- in its activities, PPF banka entirely fulfils the legislation of the European Union and the Czech Republic in the area of preventing financial system misuse for legalisation of proceeds of criminal activities and financing of terrorism (hereinafter referred to as „AML”),
- PPF banka respects the international standards in the AML area, primarily recommendations of the Financial Action Task Force on AML, Basel Committee on Banking Supervision and Wolfsberg Group,
- PPF banka performs customer classification based on risk factors, primarily determines unacceptable and risk clients and adopt any appropriate measures towards them,
- PPF banka carries out regularly a complete internal and external audit of AML policy and procedures,
- PPF banka has never been sanctioned or prosecuted in connection with money laundering or financing of terrorism.