

## 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.

Through the National Bank of Slovakia, **PPF banka a.s. is a direct participant of euro payment system TARGET2** (Trans-European Automated Real-time Gross settlement Express Transfer system), which is used for high-value transactions denominated in EUR currency.

Through the National Bank of Slovakia, **PPF banka, a.s. is a direct participant in the STEP2 payment system**, which is used for executing SEPA Credit Transfers (SCT) – customer transfers denominated in EUR currency.