A more robust KYC environment across all business lines

**Over 2,500 FTEs* worldwide are working on KYC**

**KYC programme for file enhancement**

**Structural solutions**

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* Including internal and external FTEs
The KYC customer lifecycle

- Customer On-boarding
- KYC Onboarding & Review
- Customer Due Diligence & Screening
- Update Risk Classification
- Continuous Monitoring & Screening
- Event Driven or Periodic KYC Review
- Continuous Monitoring & Screening
- New Information
- Alert Handling
- Customer Off-boarding
Important legal information

ING Group’s annual accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union (‘IFRS-EU’). In preparing the financial information in this document, except as described otherwise, the same accounting principles are applied as in the 2018 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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