

# KYC / AML

Investor Day 2019

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thinkforward



# 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

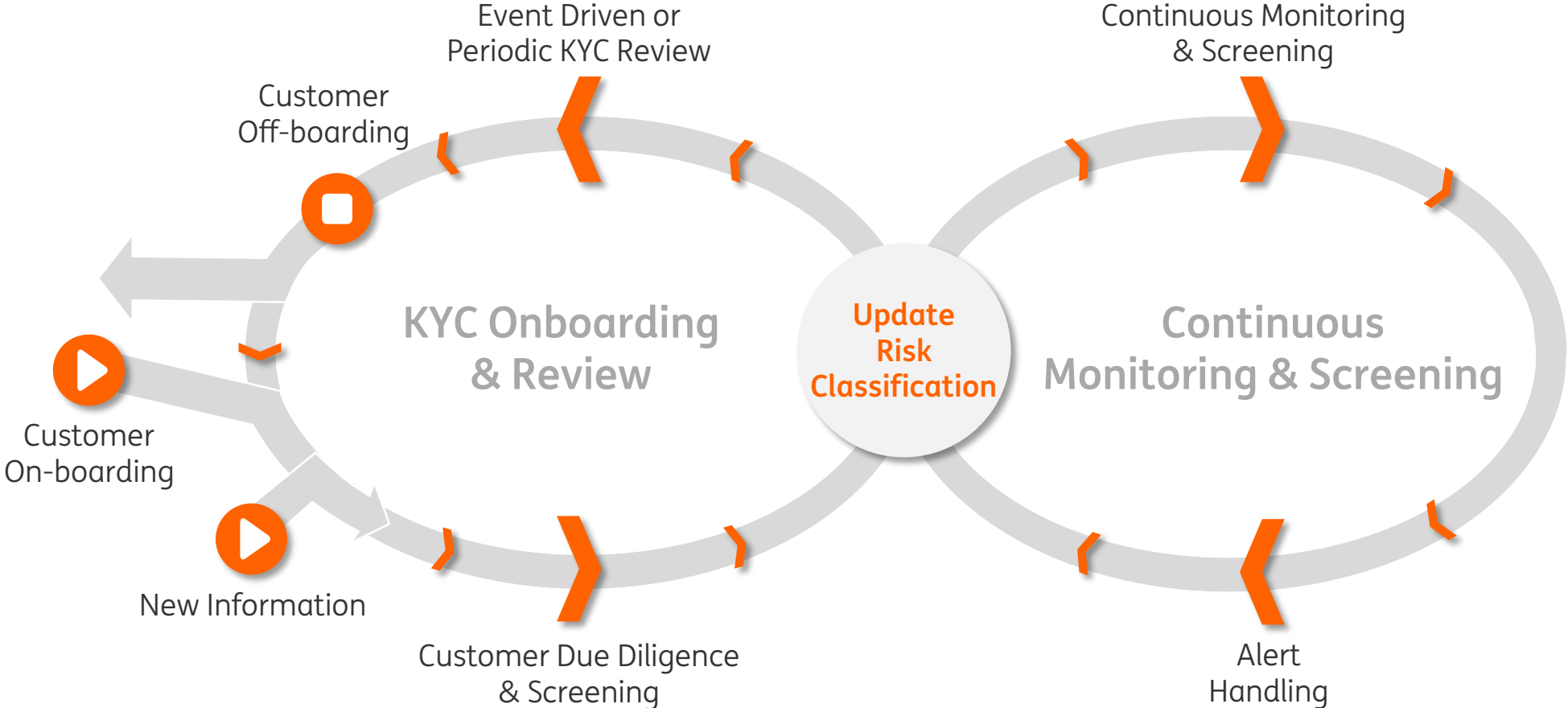
## Five pillars

Policy & Risks	Global KYC digital service	Governance	Monitoring & Screening	Mindset
Global KYC risk appetite statements	Develop global tooling	Set up of central KYC organisation	Enhanced client activity & transaction monitoring	Continuous communication, training & awareness initiatives
Global KYC policy		Dedicated KYC committees & functions	Third-party partnerships	Set up of behavioural risk department

\* Including internal and external FTEs



# The KYC customer lifecycle



# 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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