

Belfius

"Belfius attaches great importance to compliance with the Anti-Money Laundering legislation and compliance with its legal obligations in this respect. The bank can not, however, respond to questions relating to individual customer relationships and transactions."

BNP Paribas Fortis

"BNP Paribas Fortis is fully compliant with regulatory requirements, including the anti-money laundering directives. We cannot comment on specific transactions."

Crelan

"In order to respect the privacy regulation, Crelan never gives details about individual clients nor individual transactions.

However, we can provide you more information about our policy and efforts to avoid fraudulent transactions.

We find it very important to respect all the Belgian and European regulations about integrity. As a cooperative bank we are very keen on a good reputation and we are very involved in society. A separate Compliance department is active within our bank in order to determine our integrity policy, to inform and instruct our employees and to follow up on the correct implementation.

In order to avoid transactions with a fraudulent and criminal character we've set up a monitoring system that evolves continuously and becomes more efficient year by year. This system seeks to find specific patterns in transactions. However that doesn't mean that transactions with foreign companies involved aren't possible or are automatically considered suspicious.

Besides the automatic monitoring Crelan invests a lot in education and in the awareness of his employees. That results in approximately 3,000 hours of education and in the

publication of several newsletters a year.

Concerning your question about the cooperation with an investigation, we can inform you that Crelan always gives its support whenever the bank is applied to for help in a judicial enquiry."

Deutsche Bank

"We can't comment on any potential or ongoing investigations and we can't comment on any matters regarding our regulators.

Deutsche Bank remains committed to providing appropriate information to all authorised investigations.

We have considerably increased staff numbers in Anti-Financial Crime and more than tripled our staff since 2015. We invested since 2016 €700m in upgrading our key control functions there."

ING

"For confidentiality reasons, we don't go into details of transactions or client relationships.

In general, we can say that if companies are not clients of ING Belgium, we do not perform a due diligence on these clients. We count on the banks of these companies to perform due diligence. If we notice that a bank is onboarding these 'laundromat' companies and facilitating payments, then we can decide to exit the bank from our correspondent network. We have been reducing the number of correspondent banks we work with, over the years.

If an investigation would take place, we off course always fully cooperate with the authorities.

It is our general policy that when we identify that a party is mentioned in regards with, for example, money laundering, we run an 'adverse media check' on persons and companies mentioned to see if we have or have had any kind of relationship with them. When necessary we take the

appropriate actions - if they have not already been taken (e.g. it can be that while we had relationship with a certain party we also filed Suspicious Activity Reports, or SARs, with relevant authorities or ended the client relationship). ING globally files many thousands of SARs each year and ends many client relationships for compliance reasons.

ING is committed to operating in compliance with applicable laws, rules and standards and is permanently working to meet these standards. ING continues to work on the global know your customer (KYC) Enhancement Programme, which emphasises regulatory compliance as the key priority. This is a sizeable operation as we have activities in over 40 countries and have more than 38m customers. The global KYC Enhancement Programme encompasses all client segments in all ING business units, leveraging on experiences from the enhancement programme already started in the Netherlands.

This programme consists of three large parts:

Screening of transactions executed in the past. In case unusual transactions are identified, ING is committed to following the applicable reporting process.

A client due diligence (CDD) file enhancement part, where we improve the client documentation, client data & identity verification.

A structural solutions part, so we become sustainably better in the execution of our KYC policies."

KBC

"As a general principle and due to its duty of confidentiality imposed on financial institutions, KBC is not allowed to communicate whether or not an individual or company is/was a customer of KBC.

Moreover, KBC cannot, will not and may not disclose information or share details about individual customers or transactions.

In line with European anti-money laundering legislation, KBC endorses the authorities' efforts to combat money laundering, terrorist financing and financial crime in general. In this context, KBC has made considerable efforts and investments to implement new and constantly changing regulations, including anti-money laundering directives. The legislative and regulatory framework evolved over time."

Lloyds

"We have effective processes in place to check the identity of customers as well as various tools to help identify suspicious activity. Where we identify any potential money laundering activity we advise the relevant authorities in line with our legal and regulatory obligations."