# ING GROEP N.V.

ISIN: NL0011821202 WKN: 507180 Asset Class: Stock



#### **Company Profile**

ING Groep NV engages in the provision of banking, investments, life and non-life insurance, and retirement and asset management services. It operates through the following segments: Retail Netherlands, Retail Belgium, Retail Germany, Retail Other, Wholesale Banking, and Corporate Line. The Retail Netherlands segment offers current and savings accounts, business lending, mortgages, and consumer lending. The Retail Belgium segment provides banking, life and non-life insurance, and asset management products and services. The Retail Germany segment deals with retail and private banking, which offers current and savings accounts, mortgages, and customer lending. The Retail Other segment covers income from retail banking activities. The Wholesale Banking segment includes cash management to corporate finance, real estate, and lease. The Corporate Line segment represents capital management activities and certain income and expense items. The company was founded on March 4, 1991 and is headquartered in Amsterdam, the Netherlands.

#### Financial figures, Fiscal year: from 01.01. to 31.12.

	2022		2022		2024		
Financial figures		2023 Assets Liabilities and equity		2022 Assets Liabilities and equity		2021 Assets Liabilities and equity	
Current assets	151,747,000,000		145,784,000,000		159,300,000,000		
Common stock capital		35,000,000		37,000,000		39,000,000	
Fixed assets	828,553,000,000		822,034,000,000		791,990,000,000		
Equity capital of a company		55,628,000,000		50,413,000,000		54,655,000,000	
Cash and cash equivalents	90,214,000,000		87,614,000,000		106,520,000,000		
Accrued liabilities		1,114,000,000		1,220,000,000		1,294,000,000	
Other assets	-		-		-		
Current liabilities		662,948,000,000		444,094,000,000		401,101,000,000	
Prepayments and accrued income	-		-		-		
Non-current liabilities		261,724,000,000		473,311,000,000		495,534,000,000	
Different income		-		-		-	
Other liabilities		98,578,000,000		99,029,000,000		76,336,000,000	
Total assets	980,300,000,000	980,300,000,000	967,818,000,000	967,818,000,000	951,290,000,000	951,290,000,000	

#### **Balance notes**

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	-	60,778	64,959
Equity ratio	5.77%	5.26%	5.82%
Debt-equity ratio	1,632.84%	1,800.78%	1,617.41%

#### Others

	2023	2022	2021
Tax Expense Rate	28.24%	31.89%	28.26%

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#### Income statement 2023 2022 2021 Turnover 60,194,000,000 33,495,000,000 27,380,000,000 Net income 4,139,000,000 3,675,000,000 4,777,000,000 EBIT -10,379,000,000 -8,495,000,000 -7,096,000,000 Operating income before taxes 5,888,000,000 5,410,000,000 6,641,000,000 **Cash Flow** -6,129,000,000 8,433,000,000 15,941,000,000 13,737,000,000 Net interest income 16,267,000,000 13,905,000,000 **Research and development expenses** --**Income taxes** 1,663,000,000 1,725,000,000 1,877,000,000 Result from investments in subsidaries, associates and other 149,000,000 92,000,000 141,000,000 **Revenues per employee** 551,104 421,497

#### **Board of Directors**

### Members of Management Board

Kallol Karl Guha	Chairman of Supervisory Board	Ste
Margarete Haase	Member of Supervisory Board	Ljilja
Alexandra Reich	Member of Supervisory Board	Tan
Alun Michael Rees	Member of Supervisory Board	
Harold Naus	Member of Supervisory Board	
Hendrica Verhagen	Member of Supervisory Board	
Herman Hulst	Member of Supervisory Board	
Juan Calafat Colombás	Member of Supervisory Board	
Lodewijk Hijmans van den Bergh	Member of Supervisory Board	

Ljiljana Cortan Member of Executive Committee   Tanate Phutrakul Member of Executive Committee	Steven van Rijswijk	Chairman of Managing Board	
Tanate Phutrakul Member of Executive Committee	Ljiljana Cortan	Member of Executive Committee	
	Tanate Phutrakul	Member of Executive Committee	