

# ING GROEP N.V.

ISIN: NL0011821202 WKN: 507180 Asset Class: Stock

**Company** 2024/04/26 17:35:23

**Price**  
**14.91**  
 EUR

**Difference** ▲  
 1.47%(0.22)



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## 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.

| Financial figures                     | 2023            |                        | 2022            |                        | 2021            |                        |
|---------------------------------------|-----------------|------------------------|-----------------|------------------------|-----------------|------------------------|
|                                       | Assets          | Liabilities and equity | Assets          | Liabilities and equity | Assets          | Liabilities and equity |
| Cash and cash equivalents             | 90,214,000,000  |                        | 87,614,000,000  |                        | 106,520,000,000 |                        |
| Bonds                                 | 213,562,000,000 |                        | 210,220,000,000 |                        | 180,072,000,000 |                        |
| Receivables                           | -               |                        | -               |                        | -               |                        |
| Accrued liabilities                   |                 | 1,114,000,000          |                 | 1,220,000,000          |                 | 1,294,000,000          |
| Liabilities                           |                 | 924,672,000,000        |                 | 917,405,000,000        |                 | 896,635,000,000        |
| Liabilities to financial institutions |                 | -                      |                 | -                      |                 | -                      |
| Common stock capital                  |                 | 35,000,000             |                 | 37,000,000             |                 | 39,000,000             |
| Equity capital of a company           |                 | 55,628,000,000         |                 | 50,413,000,000         |                 | 54,655,000,000         |
| 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% |

## Income statement

|  | 2023          | 2022          | 2021          |
|--|---------------|---------------|---------------|
| <b>Net income</b>  | 4,139,000,000 | 3,675,000,000 | 4,777,000,000 |
| <b>Net commission surplus</b>  | 4,484,000,000 | 4,485,000,000 | 4,387,000,000 |
| <b>Net trading</b>   | -             | -             | -             |
| <b>Operating income before taxes</b>                                 | 5,888,000,000 | 5,410,000,000 | 6,641,000,000 |
| <b>Risk provision</b>  | -             | -             | -             |
| <b>Administrative expenses</b>                                       | -             | -             | -             |
| <b>Income taxes</b>  | 1,663,000,000 | 1,725,000,000 | 1,877,000,000 |
| <b>Result from investments in subsidiaries, associates and other</b> | 149,000,000   | 92,000,000    | 141,000,000   |

## Board of Directors

|                                |                               |
|--------------------------------|-------------------------------|
| Kallol Karl Guha               | Chairman of Supervisory Board |
| Margarete Haase                | Member of Supervisory Board   |
| Alexandra Reich                | Member of Supervisory Board   |
| 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   |

## Members of Management Board

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