

ING GROEP N.V.

ISIN: NL0011821202 WKN: 507180 Asset Class: Stock

Company

2023/03/24 17:36:10



Price

10.38

EUR

Difference

-3.73% (-0.40)



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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

Financial figures	2022		2021		2020	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	87,614,000,000		106,520,000,000		111,087,000,000	
Bonds	210,220,000,000		180,072,000,000		188,796,000,000	
Receivables	-		-		-	
Accrued liabilities		1,220,000,000		1,294,000,000		1,124,000,000
Liabilities		917,405,000,000		896,635,000,000		881,616,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		37,000,000		39,000,000		39,000,000
Equity capital of a company		50,413,000,000		54,655,000,000		55,659,000,000
Total assets	967,818,000,000	967,818,000,000	951,290,000,000	951,290,000,000	937,275,000,000	937,275,000,000

Balance notes

	2022	2021	2020
Accounting standard	IFRS	IFRS	IFRS
Employees	60,778	64,959	58,564
Equity ratio	5.26%	5.82%	6.05%
Debt-equity ratio	1,800.78%	1,617.41%	1,553.60%

Others

	2022	2021	2020
Tax Expense Rate	31.89%	28.26%	33.29%

Income statement

	2022	2021	2020
Net income	3,675,000,000	4,777,000,000	2,485,000,000
Net commission surplus	4,485,000,000	4,387,000,000	4,270,000,000
Net trading	-	-	-
Operating income before taxes	5,410,000,000	6,641,000,000	3,743,000,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	1,725,000,000	1,877,000,000	1,246,000,000
Result from investments in subsidiaries, associates and other	92,000,000	141,000,000	66,000,000

Board of Directors

Gerardus Johannes Wijers	Chairman of Supervisory Board
Margarete Haase	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
Mariana Gheorghe	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