

# ING Groep NV Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/I3AE0CD0CF5BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: I3AE0CD0CF5BEN

## Abstracts

ING Groep NV Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between ING Groep NV and its competitors. This provides our Clients with a clear understanding of ING Groep NV position in the Industry.

The report contains detailed information about ING Groep NV that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for ING Groep NV. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The ING Groep NV financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes ING Groep NV competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of ING Groep NV business.

## **About ING Groep NV**

ING Groep N.V., a global financial services company, provides banking, investments, life insurance, and retirement services.

### **Business Lines**

The company's business lines include Retail Banking, ING Direct, Commercial Banking Insurance Europe, Insurance Americas, and Insurance Asia/Pacific.

### **RETAIL BANKING**

The Retail Banking business focuses on retail banking services to individuals, and to small- and medium-sized businesses (SME) and on private banking. These businesses are supported by a multi-product, multi-channel distribution approach.

### **The Netherlands**

As of October 2009, the company had approximately 8 million retail clients and 600,000 SME clients. Retail banking reaches its individual customers through home banking, telephone, call centers, internet banking, mailings, and post offices. Using direct

marketing methods, it provides account services and payments systems to provide other financial services, such as savings accounts, mortgage loans, consumer loans, credit card services, investment, and insurance products. Mortgages are offered through a tied agents sale force and direct and intermediary channels. ING Bank Netherlands operates through a branch network of approximately 250 branches. It offers a range of commercial banking activities and also life and non-life insurance products. It also sells mortgages through the intermediary channel.

## Belgium

ING Belgium provides banking, insurance (life, non-life) and asset management products and services to meet the needs of individuals, families, companies and institutions through a network of local head offices, 800 branches, and direct banking channels (automated branches, home banking services, and call centers). ING Belgium also operates a second network, Record Bank, which provides a range of banking products through independent banking agents and credit products through a multitude of channels (agents, brokers, vendors).

## Central Europe

In Poland, ING Bank Slaski provides a range of banking services to business and individual customers through a network of 430 branches, supported by ATMs and telephone, internet and electronic banking. ING Bank offers a range of banking services with a focus on retail banking in Turkish market.

## Asia

In India, ING Vysya Bank has a network of 460 branches supported by a sales force of tied agents, who provide a range of banking services to 2 million business and individual clients. In China, ING has a 16.1% participation in Bank of Beijing. In Thailand, ING has a 30% stake (on a fully diluted basis) in TMB Bank, a universal banking platform with a nationwide network.

## Private Banking

Private Banking provides wealth management services to high net worth individuals worldwide.

## ING DIRECT

ING Direct is a direct banking business. The main products offered by ING Direct are saving accounts and mortgages. ING Direct also sells a focused range of financial products such as mutual funds, e-brokerage, payment accounts and pensions. ING Direct's direct banking business is active in nine countries: Canada, Spain, Australia, France, the United States, Italy, Germany, Austria and the United Kingdom; and as of December 31, 2009, provided services to approximately 23 million customers.

## COMMERCIAL BANKING

Commercial Banking conducts operations for corporate clients from large companies to major multinationals, as well as for governments and financial institutions. The primary focus is on the Netherlands, Belgium, Poland, and Romania, where it offers a range of products, from cash management to corporate finance. Commercial Banking comprises following product groups: lending, payments and cash management (PCM), structured finance, leasing & commercial finance, financial markets, and ING real estate.

## INSURANCE EUROPE

ING Insurance Europe operates in the Netherlands, Belgium, Luxembourg, Italy, Spain, Greece, Poland, Hungary, the Czech Republic, Slovakia, Romania, Bulgaria and Turkey.

ING Investment Management Europe (ING IM Europe) is the principal proprietary asset manager for ING Insurance Europe. ING IM Europe also manages equity, fixed income, and structured investments for institutional

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

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## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

## Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

## **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

## **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

## **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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