

## **Banking – Autumn semester 2024-2025**

### **Case 3: Le Taux Modèle: ING Direct, A Growing Success Story**

#### **Support questions**

1. Decompose RaRoC (or ROE) and discuss the sensibility to changes in the factors.
2. Can you have an idea of the impact the bank would have on NII if interest rates rise by 1%? Discuss the assumptions you made.
3. Discuss the competitiveness in the deposits market and how ING deals with it.
4. Do you think ING strategy makes sense?
5. Discuss the factors that could reduce the level of interest rate risk.
6. Considering last year developments, discuss the impact of digitalisation on bank's deposit.