

Banking – Autumn semester 2024-2025

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

Support questions

Group #7: presenter

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.

Group #9: presenter

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.

Group #8: discussant

- Discuss the main conclusions of the case: key drivers, most relevant takeaways, etc.
- Your role is also to challenge some of the aspects raised by the previous two groups during their presentations after you present the main conclusions of the case.

You are encouraged to prepare support slides (2/3 maximum).