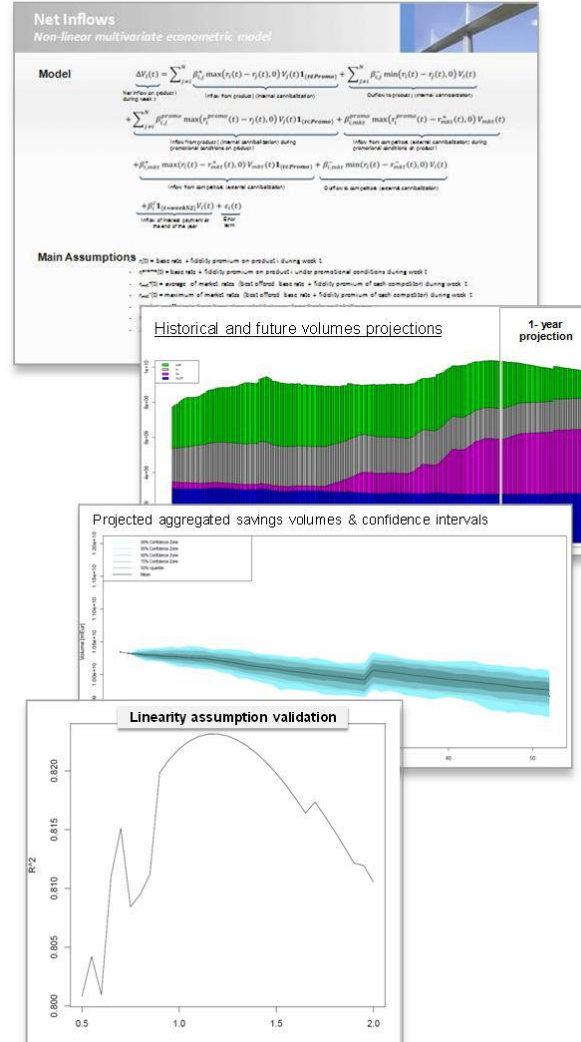


### Client Situation

- Client: Belgian based bank within a larger international group
- Attraction of saving accounts inflow is a corner stone of the banks strategy
- Underdeveloped legacy models

### Issues

- Volumes sensitivity to deposit pricing
- New comers on the local saving market create challenge to the bank's current business model & pricing policy



### Reacfin's Contribution

- Quantitative modeling of volumes sensitivity to pricing policy and pricing environment (competitive pressure, interest rate curves, etc.)
- Tailoring of the modeling for the different products offered by the bank
- Testing & validation of the model's predictive power
- Development of a pricing tool to support product management and ALCO decision
- Related dashboards & reporting tools
- Related training, coaching & documentation

### Results

- Objectified modeling of saving accounts pricing
- Automated decision support tool
- Steady development of saving accounts volumes with controlled pricing policy