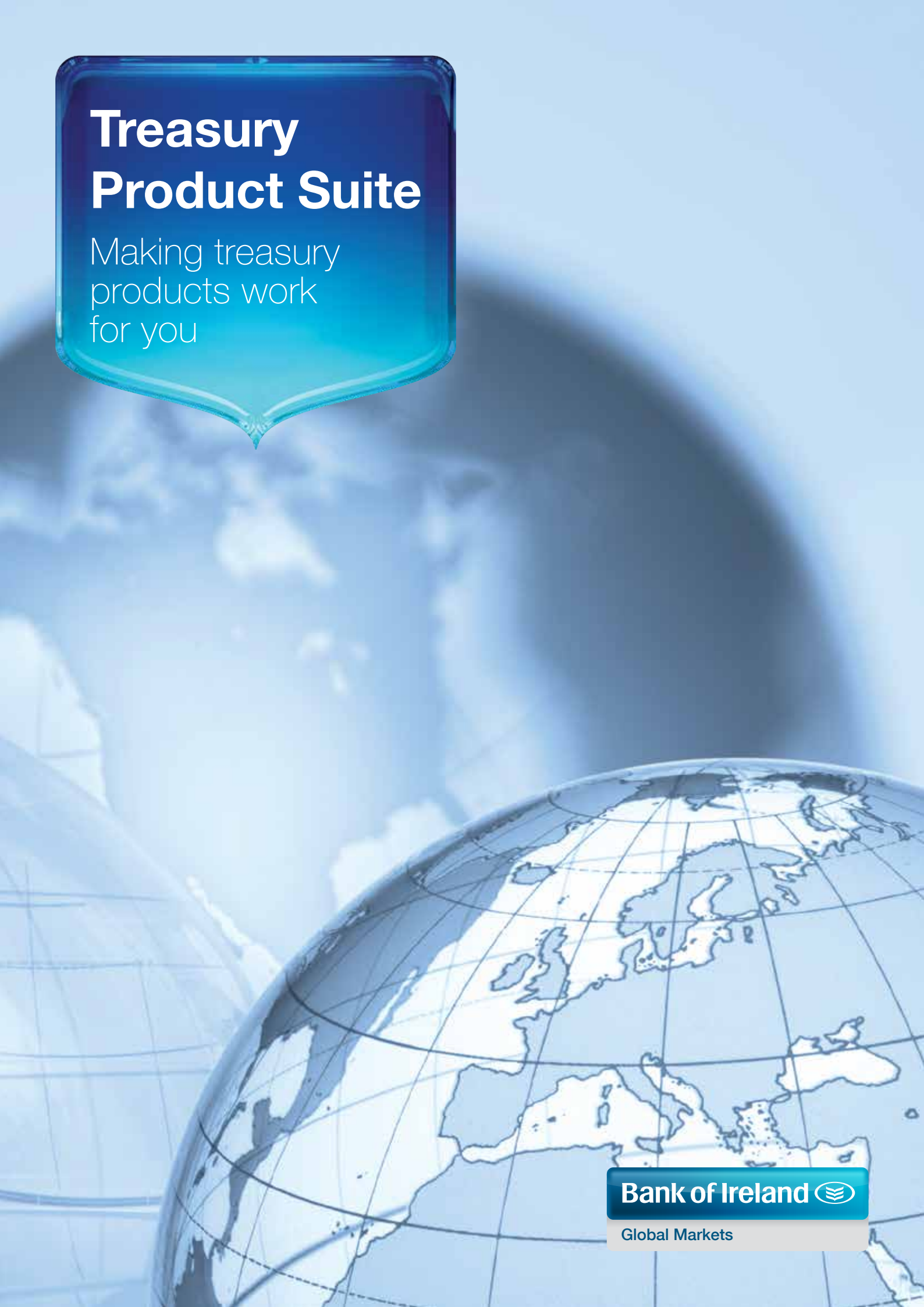
Treasury Product Suite

Making treasury products work for you



Bank of Ireland

Global Markets

Products designed for you

Across the business spectrum, from the large multi-national to the expanding entrepreneur, we develop treasury solutions to meet the needs of your company. The wide and deep expertise of our treasury specialists means that almost any conceivable structured investment product and risk hedging solution is available to you. From the simple to the more complex, solutions can be developed at a sophisticated level across the asset classes including currency and interest rate markets, commodities, inflation, pensions, carbon emissions, property, equity and fund markets.

Below gives an overview of the areas in which we specialise. If you would like to understand how we might work together to the benefit of your business, please talk to your treasury specialist.

Deposits and Investment Products

To make the most of your funds, our treasury specialists can provide you with tailored solutions from competitively priced and innovative deposit products to more complex investment packages. In all cases, we will build a solution to meet your specific business requirements.

We also offer structured investment products to institutional investors and onward to the retail investor. Structured investment products are an efficient alternative to outright equity, fixed-income and commodity investments and can be customised to meet a specific investor's risk appetite and desired payoff profile. Typically such products offer some level of capital protection, with a potential uplift linked to the performance of an underlying asset.

Interest Rate Management

Debt is a significant feature of business today. Managing interest rates successfully is key to controlling costs and maintaining steady cash flows. Solutions range from straightforward fixed rates on term debt to more complex structures offering you varying degrees of protection and flexibility. In any case, we will use our extensive expertise in combining market insight with your specific interest rate profile.

Currency Management

Bank of Ireland is a leading provider of Foreign Exchange (FX) treasury services in Ireland. We present to you a comprehensive risk management offering. Whether you want to completely hedge your FX position and cement future cash flows, protect purely the downside risk or take a view on the market, we can find the solution which best matches the needs of your business. We offer a range of products from the simplest of hedges to more unique structured solutions.

Alongside all major tradable currencies, we can help you with competitive pricing and premium customer service in selected currencies across the emerging markets of South America, Africa, Europe and Asia.

In line with your requirements, we also offer a range of international payment options, currency account services and provide pricing electronically over FXall, 360T, FX Connect and Bloomberg.

Inflation Risk Management

Many businesses have an inherent exposure to inflation on their balance sheets. For example, property companies, utilities, pension funds and insurance companies generally have some form of implicit or explicit inflation risk on their books. An example of an explicit inflation risk would be a property lease linked to an inflation index. A common implicit inflation risk would be the cost of wages, which can rise with inflation. Our treasury specialists can provide you with tailored hedging solutions to remove the uncertainty associated with inflation linked cash flows.

Keep in touch with the markets on www.bankofireland.com/corporate

Natural Resource Risk Management

The majority of businesses are affected in some way by natural resources. This may be through the use of oil in manufacturing or transport, the use of commodities as raw materials, or through the management of a company's carbon footprint.

Our treasury specialists continue to build our expertise across commodities, carbon, metals and agriculture and we also provide a dedicated carbon market transactional capacity. Where you have an exposure to the price of any natural resource or require access to the Carbon Emissions market, we can work closely with you in developing a solution specific to your needs.

International Trade

Trade Finance

Importing and exporting has long underpinned the world economy. In recognition of the vital role played by Trade Finance in international trade, Bank of Ireland has built a vast expertise in this area. If importing or exporting is core to your business, our Trade Finance specialists can help you identify and manage any trading exposure you may be faced with, particularly in emerging markets. Our focus is to help you grow your business while protecting it against the unique and complex risks associated with international trade.

Correspondent Banking

Overseas expansion brings the challenge of establishing an international banking platform. Through our extensive global banking network, our Correspondent Banking Specialists can introduce you to a relevant banking service provider in your chosen markets, helping you to conduct efficient and secure financial transactions with your overseas markets.

Stay on top of the markets

Economic Research

Bank of Ireland's Economic Research Unit (ERU)is led by Dr Loretta O'Sullivan. The team provide commentary and analysis on economic and market events in Ireland, the UK, the Euro Area and US. In addition to a daily blog, the ERU team provide weekly and monthly updates on the major economies, as well as regular reports on the Irish economy. You can register for these reports at www.bankofireland.com/corporate.

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Our treasury specialists website is your comprehensive treasury resource with a full suite of market data, Dealer Comment, latest economic research and treasury product demonstrations.

Online Banking

Business on line gives you a secure, cost effective and convenient way to manage your business banking online. View your account balances, make domestic and international payments, transact transfers and set up direct debits and standing orders.

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The Governor and Company of the Bank of Ireland is regulated by the Central Bank of Ireland. In the UK, The Governor and Company of the Bank of Ireland is authorised by the Central Bank of Ireland and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority and regulation by the Financial Conduct Authority are available from us on request.

The Governor and Company of the Bank of Ireland is incorporated in Ireland with limited liability. Registered Office - 40 Mespil Road, Dublin 4, Ireland. Registered Number - C-1.

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