

# The Governor and Company of The Bank of Ireland Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

The Governor and Company of The Bank of Ireland 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 The Governor and Company of The Bank of Ireland and its competitors. This provides our Clients with a clear understanding of The Governor and Company of The Bank of Ireland position in the Industry.

The report contains detailed information about The Governor and Company of The Bank of Ireland 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 The Governor and Company of The Bank of Ireland. 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 The Governor and Company of The Bank of Ireland 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 The Governor and Company of The Bank of Ireland 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 The Governor and Company of The Bank of Ireland business.

### **About The Governor and Company of The Bank of Ireland**

The Governor and Company of the Bank of Ireland provides banking and financial services primarily in Ireland. The company also provides its services in the United Kingdom and internationally.

The company provides a range of financial services in Ireland to various major sectors of the Irish economy. These include checking and deposit services, overdrafts, term loans, mortgages, business and corporate lending, international asset financing, leasing, instalment credit, debt factoring, foreign exchange facilities, interest and exchange rate hedging instruments, executor, trustee, life assurance and pension and investment fund management, fund administration and custodial services and financial advisory services, including mergers and acquisitions and underwriting.

The company markets and sells its products on a domestic basis through its nationwide distribution network in Ireland, which consisted of 250 full time branches and 1,300 ATMs as of March 31, 2010, its direct telephone banking service, direct sales forces

and its on line services.

In the U.K., the company operates mainly through a grouping of businesses referred to as U.K. Financial Services (UKFS). This grouping consists of the mortgage business operating under both Bristol & West and Bank of Ireland brands, the retail branch network in Northern Ireland, the business bank which has offices across the U.K. and its consumer financial services joint ventures with the Post Office. The U.K. Financial Services division provides lending, savings, insurance and investment products to commercial and retail customers.

The UKFS division incorporates Business Banking in Great Britain and Northern Ireland, the branch network in Northern Ireland and the joint ventures with the U.K. Post Office, namely Post Office Financial and Travel Services. In addition, the company provides corporate lending and treasury products and services to corporate customers in Northern Ireland, England, Scotland, and Wales through its Corporate Banking and Global Markets businesses which have offices in Belfast, Bristol, and London.

The company's operations in the rest of the world are undertaken by Corporate Banking, which is engaged in international lending, with offices located in France, Germany, and the U.S.; and Global Markets, which delivers a range of risk management products to its customer base.

The company has a network of retail branches in Ireland and joint ventures in the United Kingdom engaged in the provision of consumer financial services. Corporate Banking and Global Markets conduct the company's international business with centres in Dublin, London and the U.S., as well as branches in Paris and Frankfurt, and offices in New York and Chicago.

The company provides fund management services through its Asset Management business. Other subsidiaries include Bank of Ireland Life Holdings plc, a life assurance and pensions company in Ireland, ICS Building Society (ICS), a home mortgage business in Ireland, and Bank of Ireland Mortgage Bank (BoIMB).

## Segments

As of December 31, 2009, the company organized its businesses into Retail Republic of Ireland, Bank of Ireland Life, Capital Markets, U.K. Financial Services, and Group Centre.

## Retail Republic of Ireland

Retail Republic of Ireland includes all the company's branch operations in the Republic of Ireland. The branches offer a range of financial products and services in addition to the deposit, lending, checking account, and other money transmission services traditionally offered by banks. It also includes BoIMB, ICS, Private Banking, instalment credit and leasing business, credit card operations, commercial finance/factoring businesses, foreign exchange operations and a direct telephone and online banking unit.

As at December 31, 2009, Branch banking in the Republic of Ireland operated approximately 250 full service branches. The company offers a range of banking services to all major sectors of the Irish economy, including small and medium sized commercial and industrial companies. The company provides checking accounts, demand and term deposit accounts, overdrafts, term loans and home loans, as well as

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.

## Contents

RESEARCH METHODOLOGY

DISCLAIMER

### **1. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND COMPANY PROFILE**

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

### **2. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND BUSINESS OVERVIEW**

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

### **3. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND SWOT ANALYSIS**

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

### **4. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND FINANCIAL ANALYSIS**

- 4.1. Financial Statements
  - 4.1.1. Income Statement
  - 4.1.2. Balance Sheet

- 4.1.3. Cash Flow
- 4.2. Financial Ratios
  - 4.2.1. Profitability
  - 4.2.2. Margin Analysis
  - 4.2.3. Asset Turnover
  - 4.2.4. Credit Ratios
  - 4.2.5. Long-Term Solvency
  - 4.2.6. Growth Over Prior Year
  - 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

## **5. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. The Governor and Company of The Bank of Ireland Direct Competitors
- 5.2. Comparison of The Governor and Company of The Bank of Ireland and Direct Competitors Financial Ratios
- 5.3. Comparison of The Governor and Company of The Bank of Ireland and Direct Competitors Stock Charts
- 5.4. The Governor and Company of The Bank of Ireland Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. The Governor and Company of The Bank of Ireland Industry Position Analysis

## **6. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND NEWS & EVENTS**

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

## **7. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. IRELAND PESTEL ANALYSIS<sup>2</sup>**

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

## **10. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND IFE, EFE, IE MATRICES<sup>2</sup>**

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

## **11. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND VRIO ANALYSIS<sup>2</sup>**

## **APPENDIX: RATIO DEFINITIONS**

## **LIST OF FIGURES**

The Governor and Company of The Bank of Ireland Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit

Profit Margin Chart

Operating Margin Chart

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

Current Ratio Chart

The Governor and Company of The Bank of Ireland 1-year Stock Charts

The Governor and Company of The Bank of Ireland 5-year Stock Charts

The Governor and Company of The Bank of Ireland vs. Main Indexes 1-year Stock

## Chart

The Governor and Company of The Bank of Ireland vs. Direct Competitors 1-year Stock Charts

The Governor and Company of The Bank of Ireland Article Density Chart

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

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.



## List Of Tables

### LIST OF TABLES

The Governor and Company of The Bank of Ireland Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
The Governor and Company of The Bank of Ireland Key Executives  
The Governor and Company of The Bank of Ireland Major Shareholders  
The Governor and Company of The Bank of Ireland History  
The Governor and Company of The Bank of Ireland Products  
Revenues by Segment  
Revenues by Region  
The Governor and Company of The Bank of Ireland Offices and Representations  
The Governor and Company of The Bank of Ireland SWOT Analysis  
Yearly Income Statement Including Trends  
Income Statement Latest 4 Quarters Including Trends  
Yearly Balance Sheet Including Trends  
Balance Sheet Latest 4 Quarters Including Trends  
Yearly Cash Flow Including Trends  
Cash Flow Latest 4 Quarters Including Trends  
The Governor and Company of The Bank of Ireland Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
The Governor and Company of The Bank of Ireland Capital Market Snapshot  
The Governor and Company of The Bank of Ireland Direct Competitors Key Facts  
Direct Competitors Profitability Ratios  
Direct Competitors Margin Analysis Ratios  
Direct Competitors Asset Turnover Ratios  
Direct Competitors Credit Ratios  
Direct Competitors Long-Term Solvency Ratios  
Industry Statistics

The Governor and Company of The Bank of Ireland Industry Position  
Company vs. Industry Income Statement Analysis  
Company vs. Industry Balance Sheet Analysis  
Company vs. Industry Cash Flow Analysis  
Company vs. Industry Ratios Comparison  
The Governor and Company of The Bank of Ireland Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## 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?

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