

Ames National Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Ames National Corporation 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 Ames National Corporation and its competitors. This provides our Clients with a clear understanding of Ames National Corporation position in the Industry.

The report contains detailed information about Ames National Corporation 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 Ames National Corporation. 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 Ames National Corporation 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 Ames National Corporation 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 Ames National Corporation business.

About Ames National Corporation

Ames National Corporation, a multibank holding company, provides various banking services principally in the central Iowa counties of Boone, Marshall, Polk, and Story.

The company's bank subsidiaries include First National Bank, Ames, Iowa (First National); State Bank & Trust Co., Nevada, Iowa (State Bank); Boone Bank & Trust Co., Boone, Iowa (Boone Bank); Randall-Story State Bank, Story City, Iowa (Randall-Story Bank); and United Bank & Trust NA, Marshalltown, Iowa (United Bank).

The banks' lending activities consist primarily of short-term and medium-term commercial and residential real estate loans, agricultural and business operating loans, and lines of credit; equipment loans, vehicle loans, personal loans and lines of credit; home improvement loans; and secondary mortgage loan origination. The Banks also offer various demand, savings and time deposits, cash management services, merchant credit card processing, safe deposit boxes, wire transfers, direct deposit of payroll and social security checks, and automated teller machine access. Four of the five banks also offer trust services.

Banking Subsidiaries

First National Bank, Ames, Iowa

First National provides full-service banking to businesses and residents within the Ames community and surrounding area. Its primary business includes providing retail banking services, and business and consumer lending. First National conducts business out of three full-service offices and one super market location, located in the city of Ames; and a new full-service office built in Ankeny, Iowa.

State Bank & Trust Co., Nevada, Iowa

State Bank provides full-serve banking to businesses and residents within the Nevada area from its main Nevada location and two offices, one in McCallsburg, Iowa and the other in Colo, Iowa. It offers agricultural, commercial, and residential real estate lending. It provides various banking services, including trust, deposit, ATM, and merchant card processing.

Boone Bank & Trust Co., Boone, Iowa

Boone Bank provides full service banking to businesses and residents within the Boone community and surrounding area. It engages in the agricultural, consumer, and commercial lending, including real estate, operating, and equipment loans. It conducts business from its main office and a full service branch office, both located in Boone.

Randall-Story State Bank, Story City, Iowa

Randall-Story Bank provides full-service banking to Story City and the surrounding areas. It primarily engages in the agricultural lending activities. It also provides the traditional lending services offered by community banks.

United Bank & Trust NA, Marshalltown, Iowa

United Bank offers a range of deposit and loan products, as well as Internet banking and trust services to customers located in the Marshalltown and surrounding Marshall County area. Loan services include primarily commercial and consumer types of credit, including operating lines, equipment loans, automobile financing, and real estate loans.

Lending Activities

The banks offer various basic types of credit to their local communities and surrounding

rural areas, including commercial, agricultural, and consumer loans.

Commercial Loans: Commercial loans are typically made to sole proprietors, partnerships, corporations, and other business entities, such as municipalities and individuals where the loan is to be used primarily for business purposes. These loans are typically secured by assets owned by the borrower and often times involve personal guarantees given by the owners of the business. The types of loans the banks offer include financing guaranteed under small business administration programs; operating and working capital loans; loans to finance equipment and other capital purchases; commercial real estate loans; business lines of credit; term loans; loans to professionals; and letters of credit.

Agricultural Loans: The Banks are directly and indirectly involved in agriculture and agri-business lending. This includes short-term seasonal lending associated with cyclical crop and livestock production, intermediate term lending for machinery, equipment and breeding stock a

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.

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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.
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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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