

# **Banco Macro S.A. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Banco Macro S.A. 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 Banco Macro S.A. and its competitors. This provides our Clients with a clear understanding of Banco Macro S.A. position in the Industry.

The report contains detailed information about Banco Macro S.A. 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 Banco Macro S.A.. 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 Banco Macro S.A. 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 Banco Macro S.A. 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 Banco Macro S.A. business.

### **About Banco Macro S.A.**

Banco Macro S.A. provides banking products and services to low and middle income individuals and small and medium-sized businesses, generally located outside of the City of Buenos Aires.

The company has savings and checking accounts, credit and debit cards, consumer finance loans and other credit-related products and transactional services available to its individual customers and small and medium-sized businesses through its branch network. It also offers Plan Sueldo payroll services, lending, corporate credit cards, mortgage finance, transaction processing, and foreign exchange.

The company has a private sector branch network with 408 branches. It has 30 service points used for social security benefit payments and servicing of checking and savings accounts; 836 ATMs; and an Internet banking service.

### **Products and Services**

The company provides its customers with a combination of standard products and services that is designed to suit individual needs. It has two categories of customers: retail customers, which include individuals and small companies; and corporate

customers, which include small, medium and large companies and major corporations. In addition, the company provides services to four provincial governments.

## RETAIL CUSTOMERS

The company offers its retail customers traditional banking products and services, such as savings and checking accounts, time deposits, credit and debit cards, consumer finance loans, including personal loans, mortgage loans, car loans, overdrafts, credit-related services, home and car insurance coverage, tax collection, utility payments, ATMs, and money transfers.

### Savings and Checking Accounts and Time Deposits

The company provides savings and checking account maintenance, account statements, check processing and other direct banking transactions, direct debits, fund transfers, payment orders, and bank debit cards.

### Lending Products and Services

The company offers personal loans, advances, document discounts, (housing) mortgages, overdrafts, car loans and credit card loans to its retail customers.

## CORPORATE CUSTOMERS

The company provides its corporate customers with traditional banking products and services, such as deposits, lending, including overdraft facilities, check cashing advances and factoring, guaranteed loans and credit lines for financing foreign trade and cash management services. It also provides them trust, payroll and financial agency services, corporate credit cards and other specialty products.

**Plan Sueldo payroll services:** The company handles payroll processing for private sector companies and the public sector, or Macrosueldos, which requires employers to maintain an account with it for the direct deposit of employee wages. It administers the payroll services for the governments of the Argentine provinces of Misiones, Salta, Jujuy, and Tucuman.

**Lending Products and Services:** The company offers short-term and medium- to long-term corporate lending products.

Short-term: Products include credit lines for up to 180 days and consist mainly of overdraft facilities, corporate credit and debit cards and factoring, as well as foreign trade related financing, such as pre-export, post-shipment and import financing. These products also include contingency lines, such as short-term guarantees (performance guarantees and bid bonds) and import letters of credit.

Medium- to long-term: Products include credit lines and specific lending facilities of approximately 180 days. Credits are usually asset-based, such as leasing, whereby a credit enhancement is achieved by means of the underlying asset.

### Transaction Services

The company offers transaction services to its corporate customers, such as cash management, customer collections, payments to suppliers, payroll administration, foreign exchange transactions, foreign trade services, corporate credit cards, and information services, such as its Datanet and Interpyme services.

Payments to Suppliers: The company's payments to suppliers services enable its customers to meet their payment obligations to their suppliers on a timely basis. This service also provides payment liquidations, tax payment receipts, invoices and any other documents required by the payer.

Collection Services: The company's collection services include cash or check deposits at its branches, automatic and direct debits from checking or savings accounts and the transportation of funds collected from corporate customers to its branches for deposit.

Datanet and Interpymes: The company provides its corporate clients with access to the Datanet service, which is an electronic banking network linking member banks in Argentina. These services permit its clients to obtain on-line information on a real-time basis from their bank accounts in Datanet, as well as perform certain transactions. Interpymes is an electronic banking system designed to serve the needs of small businesses.

Tax collection and Financial Agency Services: The company also has long-term arrangements to provide tax collection and financial agency services to four provinces.

### Investment portfolio

The company owns, manages, and trades a portfolio of securities issued by the

Argentina and other governments and private issuers.

## History

Banco Macro S.A. was incorporated in 1966.

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.

The complete financial data is available for publicly traded companies.



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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 3×3 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?

## I would like to order

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