

The First National Bank of Groton Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

The First National Bank of Groton 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 First National Bank of Groton and its competitors. This provides our Clients with a clear understanding of The First National Bank of Groton position in the Industry.

The report contains detailed information about The First National Bank of Groton 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 First National Bank of Groton. 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 First National Bank of Groton 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 First National Bank of Groton 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 First National Bank of Groton business.

About The First National Bank of Groton

The First National Bank of Groton provides various baking products and services to individuals, businesses, and local municipalities in New York. Its deposit products comprise personal and business checking accounts, money market checking accounts, passbook and statement savings accounts, club savings accounts, money market investment account, certificate of deposit, and individual retirement accounts. The company also offers various loan products, including fixed rate conventional mortgages, home equity loans, and consumer loans, such as new and used car/truck loans, motorcycle loans, mobile home loans, business loans, credit cards, overdraft checking, home improvement loans, recreational vehicle loans, and personal loans. In addition, it provides various services comprising night depository, direct deposits, automatic transfers, money orders, safe deposit boxes, debit/ATM cards, coin rolling, certification of checks, wire transfers, notary public/signature guarantee, tax depository service, telephone banking service, and online banking services. The company was founded in 1865 and is based in Groton, New York.

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 FIRST NATIONAL BANK OF GROTON 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 FIRST NATIONAL BANK OF GROTON 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 FIRST NATIONAL BANK OF GROTON SWOT ANALYSIS

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

4. THE FIRST NATIONAL BANK OF GROTON 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 FIRST NATIONAL BANK OF GROTON COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. The First National Bank of Groton Direct Competitors
- 5.2. Comparison of The First National Bank of Groton and Direct Competitors Financial Ratios
- 5.3. Comparison of The First National Bank of Groton and Direct Competitors Stock Charts
- 5.4. The First National Bank of Groton Industry Analysis
- 5.4.1. Industry Snapshot
 - 5.4.2. The First National Bank of Groton Industry Position Analysis

6. THE FIRST NATIONAL BANK OF GROTON NEWS & EVENTS

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

7. THE FIRST NATIONAL BANK OF GROTON EXPERTS REVIEW1

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. THE FIRST NATIONAL BANK OF GROTON ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 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 FIRST NATIONAL BANK OF GROTON IFE, EFE, IE MATRICES²

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

11. THE FIRST NATIONAL BANK OF GROTON PORTER FIVE FORCES ANALYSIS²

12. THE FIRST NATIONAL BANK OF GROTON VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

The First National Bank of Groton 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 First National Bank of Groton 1-year Stock Charts

The First National Bank of Groton 5-year Stock Charts

The First National Bank of Groton vs. Main Indexes 1-year Stock Chart

The First National Bank of Groton vs. Direct Competitors 1-year Stock Charts

The First National Bank of Groton 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 First National Bank of Groton Key Facts

Profitability

Management Effectiveness

Income Statement Key Figures

Balance Sheet Key Figures

Cash Flow Statement Key Figures

Financial Performance Abbreviation Guide

The First National Bank of Groton Key Executives

The First National Bank of Groton Major Shareholders

The First National Bank of Groton History

The First National Bank of Groton Products

Revenues by Segment

Revenues by Region

The First National Bank of Groton Offices and Representations

The First National Bank of Groton 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 First National Bank of Groton Profitability Ratios

Margin Analysis Ratios

Asset Turnover Ratios

Credit Ratios

Long-Term Solvency Ratios

Financial Ratios Growth Over Prior Year

The First National Bank of Groton Capital Market Snapshot

The First National Bank of Groton 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 First National Bank of Groton 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 First National Bank of Groton Consensus Recommendations¹

Analyst Recommendation Summary¹

Price Target Summary¹

Experts Recommendation Trends¹

Revenue Estimates Analysis¹

Earnings Estimates Analysis¹

Historical Surprises¹

Revenue Estimates Trend¹

Earnings Estimates Trend¹

Revenue Revisions¹



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?



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