

# MidWest One Financial Group, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

MidWest One Financial Group, Inc. 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 MidWest One Financial Group, Inc. and its competitors. This provides our Clients with a clear understanding of MidWest One Financial Group, Inc. position in the Industry.

The report contains detailed information about MidWest One Financial Group, Inc. 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 MidWest One Financial Group, Inc.. 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 MidWest One Financial Group, Inc. 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 MidWest One Financial Group, Inc. 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 MidWest One Financial Group, Inc. business.

### **About MidWest One Financial Group, Inc.**

MidWestOne Financial Group, Inc. operates as the holding company for MidWestOne Bank, which provides commercial and retail banking products and services to individuals, nonprofit organizations, partnerships, small businesses, corporations, public entities, and institutional customers. The company operates a total of 29 branch locations, plus its home loan center, in 15 counties throughout central and east-central Iowa.

#### **Lending Activities**

The company's credit activities include commercial, financial, and agricultural loans; real estate construction loans; commercial and residential real estate loans; and consumer loans.

**Commercial and Financial Loans:** The company focuses on, and tailors its commercial loan programs to, small- to mid-sized businesses in its market areas. Its loan portfolio includes loan to wholesalers, manufacturers, contractors, business services companies, and retailers. It provides business loans, including lines of credit for working capital and operational purposes and term loans for the acquisition of equipment.

**Agricultural Loans:** The company's agricultural loans include loans made to finance agricultural production and other loans to farmers and farming operations. Its loans are secured by crops and machinery, are provided to finance capital improvements and farm operations, and acquisitions of livestock and machinery.

**Construction Loans:** The company offers loans to individuals that are constructing personal residences and to real estate developers and building contractors for the acquisition of land for development and the construction of homes and commercial properties.

**Mortgage Loans:** The company offers residential, commercial, and agricultural mortgage loans. This category includes home equity loans made to individuals. It also offers mortgage loans to its commercial and agricultural customers for the acquisition of real estate used in their business, such as offices, warehouses and production facilities, and to real estate investors for the acquisition of apartment buildings, retail centers, office buildings, and other commercial buildings.

**Consumer Lending:** The company's consumer lending department provides loans, including personal loans (secured or unsecured) and automobile loans.

#### Other Products and Services

**Deposit Products:** The company offers deposit products and programs that meet the needs of customers in each of the local markets served. Its products include non-interest bearing and interest bearing demand deposits, checking accounts, NOW accounts, savings accounts, money market accounts, individual retirement accounts, and time certificates of deposit.

**Trust and Investment Services:** The company offers trust and investment services in its market areas to help its business and individual clients in meeting their financial goals and preserving wealth. Its services include administering estates, personal trusts, conservatorships, pension and profit-sharing funds and providing property management, farm management, investment advisory, retail securities brokerage, financial planning, and custodial services. Licensed brokers serve selected branches and provide investment-related services, including securities trading, financial planning, mutual funds sales, fixed and variable annuities, tax-exempt, and conventional unit trusts.

Insurance Services: The company, through its insurance subsidiary, MidWestOne Insurance Services, Inc., operates an insurance agency business through three offices located in central and east-central Iowa. It offers property and casualty insurance products to individuals and small businesses.

The company's other products and services include debit cards, automated teller machines, on-line banking, and safe deposit boxes.

### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. treasury; the U.S. government agency securities and corporations; states and political subdivisions; mortgage-backed and collateralized mortgage obligations; and other securities.

### Competition

The company's major competitors include Wells Fargo Bank; U.S. Bank; Regions Bank; Hills Bank and Trust; and Marion County Bank.

### History

MidWestOne Financial Group, Inc. was founded in 1934.

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. MIDWEST ONE FINANCIAL GROUP, INC. 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. MIDWEST ONE FINANCIAL GROUP, INC. 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. MIDWEST ONE FINANCIAL GROUP, INC. SWOT ANALYSIS**

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

### **4. MIDWEST ONE FINANCIAL GROUP, INC. 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. MIDWEST ONE FINANCIAL GROUP, INC. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. MidWest One Financial Group, Inc. Direct Competitors
- 5.2. Comparison of MidWest One Financial Group, Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of MidWest One Financial Group, Inc. and Direct Competitors Stock Charts
- 5.4. MidWest One Financial Group, Inc. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. MidWest One Financial Group, Inc. Industry Position Analysis

## **6. MIDWEST ONE FINANCIAL GROUP, INC. NEWS & EVENTS**

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

## **7. MIDWEST ONE FINANCIAL GROUP, INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. MIDWEST ONE FINANCIAL GROUP, INC. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES 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. MIDWEST ONE FINANCIAL GROUP, INC. 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. MIDWEST ONE FINANCIAL GROUP, INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. MIDWEST ONE FINANCIAL GROUP, INC. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

MidWest One Financial Group, Inc. 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

MidWest One Financial Group, Inc. 1-year Stock Charts

MidWest One Financial Group, Inc. 5-year Stock Charts

MidWest One Financial Group, Inc. vs. Main Indexes 1-year Stock Chart

MidWest One Financial Group, Inc. vs. Direct Competitors 1-year Stock Charts

MidWest One Financial Group, Inc. 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

MidWest One Financial Group, Inc. Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
MidWest One Financial Group, Inc. Key Executives  
MidWest One Financial Group, Inc. Major Shareholders  
MidWest One Financial Group, Inc. History  
MidWest One Financial Group, Inc. Products  
Revenues by Segment  
Revenues by Region  
MidWest One Financial Group, Inc. Offices and Representations  
MidWest One Financial Group, Inc. 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  
MidWest One Financial Group, Inc. Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
MidWest One Financial Group, Inc. Capital Market Snapshot  
MidWest One Financial Group, Inc. 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



MidWest One Financial Group, Inc. 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  
MidWest One Financial Group, Inc. 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?

## I would like to order

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