

North Central Bancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/N0A0F88CE93BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: N0A0F88CE93BEN

Abstracts

North Central Bancshares 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 North Central Bancshares Inc. and its competitors. This provides our Clients with a clear understanding of North Central Bancshares Inc. position in the Industry.

The report contains detailed information about North Central Bancshares 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 North Central Bancshares 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 North Central Bancshares 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 North Central Bancshares 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 North Central Bancshares Inc. business.

About North Central Bancshares Inc.

North Central Bancshares, Inc. operates as the holding company for First Federal Savings Bank of Iowa, which offers banking services in the central, north central, and southeastern parts of Iowa.

The company conducts its operations from its main office located in Fort Dodge, Iowa and 10 other branch offices located in Iowa. Its primary market area is Webster, Story, Des Moines, Dallas, Polk, and Henry Counties in Iowa.

Lending Activities

The principal components of the company's loan portfolio are fixed-rate and adjustable-rate first mortgage loans secured primarily by one-to-four family owner-occupied residential real estate, fixed- and adjustable-rate first mortgage loans secured by multifamily residential and commercial real estate and secured and unsecured consumer loans, with emphasis on second mortgage real estate loans.

One- to four-family Residential Real Estate Loans: The company's primary lending activity consists of the origination of fixed- and adjustable-rate one- to four-family owner-occupied residential first mortgage loans, which are collateralized by properties located

in its market area. It also originates one- to four-family, interest-only construction loans that convert to permanent loans after an initial construction period that runs up to 12 months.

Multifamily Residential and Commercial Real Estate Loans: The company's loan portfolio contains loans secured by multifamily residential and commercial real estate. The multifamily and commercial real estate loans are primarily secured by multifamily residences, such as apartment buildings and by commercial facilities, such as office buildings and retail buildings.

Construction Lending: The company makes construction loans to individuals for the construction of their residences, as well as to builders for the construction of one- to four-family residences and commercial and multifamily real estate. Construction loans to individuals for their residences are structured to be converted to permanent loans at the end of the construction phase, which typically runs up to twelve months.

Consumer Loans, including Second Mortgage Loans: The company also originates consumer loans, which consists primarily of one- to four-family second mortgage loans, including home equity lines of credit. The company's second mortgage loans are secured by the borrower's principal residence. It also originates loans secured by automobiles. In addition, the company also makes other types of consumer loans, including unsecured signature loans, for various purposes.

Investment Activities

As of December 31, 2009, the company's investment portfolio included state and local obligations, mortgage-backed securities, U.S. government agency securities, interest-bearing deposits and equity securities consisting of mutual funds, and Federal Home Loan Bank (FHLB) stock.

Deposits

The company offers various deposits products, including non-interest-bearing demand accounts, NOW accounts, savings accounts, money market savings, certificates of deposit, and individual retirement accounts.

Title Abstract Business

The company's wholly owned subsidiary, First Iowa Title Services, Inc. (First Iowa),

provides real estate title abstracting services in Webster and Boone counties of Iowa. Its services include researching recorded documents at the county courthouse and providing a history of those documents as they pertain to specific parcels of real estate. This information is used to determine who owns specific parcels of real estate and what encumbrances are on those specific parcels.

Insurance and Annuity Business

First Federal Investment Services, Inc. (First Federal Investments), a wholly owned subsidiary of the company, engages in the sale of life insurance on mortgage loans, credit life, and accident and health insurance on consumer loans made by the company. In addition, First Federal Investments sells life insurance, annuity products, mutual funds, and other noninsured products.

Multifamily Apartment Buildings

The company has formed the Northridge Apartments Limited Partnership to acquire, develop, and manage low- and moderate-income housing for residents of the Fort Dodge area. It has also formed the Northridge Apartments Limited Partnership II to acquire, develop and manage low- and moderate-income housing for residents of the Fort Dodge area.

History

North Central Bancshares, Inc. was founded in 1995.

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. NORTH CENTRAL BANCSHARES 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. NORTH CENTRAL BANCSHARES 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. NORTH CENTRAL BANCSHARES INC. SWOT ANALYSIS

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

4. NORTH CENTRAL BANCSHARES 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. NORTH CENTRAL BANCSHARES INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. North Central Bancshares Inc. Direct Competitors
- 5.2. Comparison of North Central Bancshares Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of North Central Bancshares Inc. and Direct Competitors Stock Charts
- 5.4. North Central Bancshares Inc. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. North Central Bancshares Inc. Industry Position Analysis

6. NORTH CENTRAL BANCSHARES INC. NEWS & EVENTS

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

7. NORTH CENTRAL BANCSHARES INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. NORTH CENTRAL BANCSHARES INC. 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. NORTH CENTRAL BANCSHARES INC. IFE, EFE, IE MATRICES²

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

11. NORTH CENTRAL BANCSHARES INC. PORTER FIVE FORCES ANALYSIS²

12. NORTH CENTRAL BANCSHARES INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

North Central Bancshares 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

North Central Bancshares Inc. 1-year Stock Charts

North Central Bancshares Inc. 5-year Stock Charts

North Central Bancshares Inc. vs. Main Indexes 1-year Stock Chart

North Central Bancshares Inc. vs. Direct Competitors 1-year Stock Charts

North Central Bancshares 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

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

North Central Bancshares 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
North Central Bancshares Inc. 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 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

Product name: North Central Bancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/N0A0F88CE93BEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/N0A0F88CE93BEN.html>