

# U.S. Bancorp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

U.S. Bancorp 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 U.S. Bancorp and its competitors. This provides our Clients with a clear understanding of U.S. Bancorp position in the Industry.

The report contains detailed information about U.S. Bancorp 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 U.S. Bancorp. 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 U.S. Bancorp 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 U.S. Bancorp 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 U.S. Bancorp business.

## **About U.S. Bancorp**

U.S. Bancorp operates as the holding company for U.S. Bank National Association that provides various banking and financial services in the United States. It offers lending and depository services, cash management, foreign exchange, and trust and investment management services. It also engages in credit card services, merchant and ATM processing, mortgage banking, insurance, brokerage, and leasing. U.S. Bancorp's banking subsidiaries are engaged in the general banking business, principally in domestic markets.

The company owns 11 principal operations centers in Cincinnati, Coeur d'Alene, Fargo, Milwaukee, Olathe, Owensboro, Portland, St. Louis and St. Paul. As of December 31, 2009, the company's subsidiaries owned and operated approximately 1,955 facilities and leased an additional 1,521 facilities.

Commercial and consumer lending services are principally offered to customers with in the company's domestic markets, to domestic customers with foreign operations and with in certain national venues. Lending services include traditional credit products, as well as credit card services, financing and import/export trade, asset-backed lending, agricultural finance, and other products. Leasing products are offered through bank leasing subsidiaries. Depository services include checking accounts, savings accounts and time certificate contracts. Ancillary services, such as foreign exchange, treasury

management, and receivable lock-box collection are provided to corporate customers. U.S. Bancorp's bank and trust subsidiaries provide a range of asset management and fiduciary services for individuals, estates, foundations, business corporations, and charitable organizations.

U.S. Bancorp's non-banking subsidiaries primarily offer investment and insurance products to the company's customers principally within its markets, and mutual fund processing services to a range of mutual funds.

Banking and investment services are provided through a network of 3,015 banking offices principally operating in 24 states in the Midwest and West. The company operates a network of 5,148 branded ATMs and provides 24-hour, seven day a week telephone customer service. Mortgage banking services are provided through banking offices and loan production offices throughout the company's markets. Consumer lending products may be originated through banking offices, indirect correspondents, brokers or other lending sources, and a consumer finance division. The company also provides Visa corporate and purchasing card services and corporate trust services in the United States. A wholly-owned subsidiary, Elavon, Inc. (Elavon), provides merchant processing services directly to merchants and through a network of banking affiliations. Affiliates of Elavon provide similar merchant services in Canada and segments of Europe.

## Segments

The company operates through four segments: Wholesale Banking, Consumer Banking, Wealth Management & Securities Services, and Payment Services.

### Wholesale Banking

Wholesale Banking offers lending, equipment finance and small-ticket leasing, depository, treasury management, capital markets, foreign exchange, international trade services, and other financial services to middle market, corporate, commercial real estate, financial institution, and public sector clients.

### Consumer Banking

Consumer Banking delivers products and services through banking offices, telephone servicing and sales, on-line services, direct mail, and ATM processing. It encompasses community banking, metropolitan banking, in-store banking, small business banking,

consumer lending, mortgage banking, consumer finance, workplace banking, student banking, and 24-hour banking.

### Wealth Management & Securities Services

Wealth Management & Securities Services provides trust, private banking, financial advisory, investment management, retail brokerage, insurance, custody, and mutual fund services through five businesses: Wealth Management, Corporate Trust, FAF Advisors, Institutional Trust & Custody, and Fund Services.

### Payment Services

Payment Services includes consumer and business credit cards, stored-value cards, debit cards, corporate and purchasing card services, consumer lines of credit, and merchant processing.

### Significant Events

On March 02, 2010, Athenahealth, Inc. has entered into a strategic relationship with US Bancorp and its subsidiary, Elavon, Inc., to launch a new Integrated Payment Processing service that will include a new Credit Card Plus (CCP) solution for athenahealth physician clients nationwide.

In March 2010, US Bancorp and Vistaprint N.V. announced their partnership to introduce the Vistaprint Visa Business credit card. The new card gives Vistaprint's small business customers an opportunity to design and personalize their own card online, matching it to existing business marketing materials.

On December 15, 2010, U.S. Bancorp is launching its new E-Disbursement Service, which provides a method for businesses, higher education institutions and governmental agencies to disburse funds to large numbers of individuals or organizations. The bank's E-Disbursement Service offers various options that organizations can choose from to make their disbursements, including depositing funds to the recipient's bank account, to a prepaid debit card or through a paper check.

### History

U.S. Bancorp was founded in 1863.

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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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?

## I would like to order

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