

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

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Abstracts

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

The report contains detailed information about Appalachian 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 Appalachian 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 Appalachian 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 Appalachian 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 Appalachian Bancshares Inc. business.

About Appalachian Bancshares Inc.

Appalachian Bancshares, Inc. operates as the bank holding company for Appalachian Community Bank and Appalachian Community Bank, F.S.B. that provide various retail and commercial banking products and services to individuals and small and medium sized businesses in north Georgia; Murphy, North Carolina; and Ducktown, Tennessee. The company's products and services include the receipt of demand and time deposit accounts, the extension of personal and commercial loans, and the furnishing of personal and commercial checking accounts.

As of December 31, 2008, the company operated 13 full-service branches in Ellijay, East Ellijay, Blue Ridge, Blairsville, Chatsworth, Dawsonville, McCaysville, Dahlonega, and Dalton, Georgia, as well as Murphy, North Carolina; and Ducktown, Tennessee.

Lending Activities

The company offers various loans, including real estate, construction, commercial, and consumer loans to individuals and small- to mid-size businesses that are located or conduct a substantial portion of their business in its market area. The company has focused its lending activities primarily on small business owners and residential real estate developers. In addition, the company engages in secondary-market mortgage

activities by obtaining commitments from secondary mortgage purchasers for loans originated by its bank.

Real Estate Loans: Loans secured by real estate are the primary component of the company's loan portfolio. These loans consist primarily of construction and development loans, commercial real estate loans and residential real estate loans.

Construction and Development Real Estate Loans: The company offers adjustable and fixed rate residential and commercial construction loans to builders and developers and to consumers wishing to build their own homes.

Commercial Real Estate Loans: The company's commercial real estate loans generally have terms of five years or less. These commercial real estate loans include various types of business purpose loans secured by farmland and nonresidential commercial real estate.

Residential Real Estate Loans: As of December 31, 2008, the company's residential real estate loans consisted primarily of loans secured by one- to- four family residences and multi-family (five or more) residences. These loans are generally secured by residential real estate. The company also offers, through its mortgage banking department, fixed and adjustable-rate residential real estate loans.

Commercial Business Loans: The company offers loans for commercial purposes to various lines of businesses.

Consumer Loans: The company offers various loans to individuals for personal and household purposes, including secured and unsecured installment and term loans, home equity loans, and lines of credit and revolving lines of credit, such as credit cards.

Deposit Services

The company offers a range of deposit services, including checking accounts, commercial accounts, savings accounts and other time deposits of various types, ranging from daily money market accounts to long-term certificates of deposit.

Other Products and Services

The company provides a range of additional retail and commercial banking products and services, including checking, savings and money market accounts; certificates of

deposit; Internet banking and bill payment; credit cards; safe-deposit boxes; money orders; electronic funds transfer services; travelers' checks and automatic teller machine access. The company is also a member of the STAR ATM network, which permits its customers to perform certain banking transactions, both within and outside of its market area.

Competition

The company's competitors include Regions Bank, BB&T, and United Community Bank.

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.
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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?

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