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CCSB Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

CCSB Financial Corp. 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 CCSB Financial Corp. and its competitors. This provides our Clients with a clear understanding of CCSB Financial Corp. position in the Industry.

The report contains detailed information about CCSB Financial Corp. 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 CCSB Financial Corp.. 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 CCSB Financial Corp. 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 CCSB Financial Corp. 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 CCSB Financial Corp. business.

About CCSB Financial Corp.

CCSB Financial Corp. operates as the holding company for Clay County Savings Bank (the Bank). The Bank operates as a community-oriented savings institution offering a variety of financial products and services to meet the needs of the communities it serves.

The Bank's principal business consists of attracting retail deposits from the general public in the areas surrounding its branches and investing those deposits, together with funds generated from operations and borrowings, primarily in one to four-family residential mortgage loans, construction loans, multi-family and commercial real estate loans, mortgage-related securities and various other securities. The Bank also invests in commercial business loans and consumer and other loans, including home equity and automobile loans.

Market Area

The Bank serves communities located in Clay and Platte Counties and in surrounding counties in Missouri from its main office and branch office in Liberty and its branch offices in Kearney and Smithville. Liberty, Kearney and Smithville are all located in Clay County, which is part of the Kansas City Metropolitan Statistical Area.

The Bank has four offices located in Clay County, Missouri. The main office and a branch office are located in Liberty, and branch offices are also located in Kearney and Smithville.

Lending Activities

The Bank's loan portfolio includes real estate loans, primarily permanent and construction financing of single-family homes. In addition to the permanent and construction financing of one- to four-family real estate, the Bank originates loans secured by multi-family and nonresidential real estate, consumer loans (primarily home equity loans and lines of credit) and commercial non-real estate loans. The Bank participates in one nonresidential real estate loan with the Bank. It originates primarily adjustable-rate, balloon and short- and medium-term, fixed-rate loans for the loan portfolio. The Bank sells its balloon and fixed-rate single-family, owner-occupied real estate loans through the secondary market.

One- to Four-Family Real Estate Loans: The Bank's primary lending activity consists of originating one- to four-family, residential real estate loans, secured by properties located in its market area.

Construction, Land and Land Development Loans: The Bank originates three types of residential construction loans construction/speculative loans, construction/custom loans, and construction/permanent loans. It also originates construction loans on multi-family or nonresidential properties, land development loans to area homebuilders that are secured by individual unimproved or improved residential building lots, and loans secured by land held for future development. Construction/speculative loans are made to area homebuilders who do not have, at the time the loan is originated, a signed contract with a homebuyer who has a commitment for permanent financing with either the Bank or another lender. Construction/custom loans are made to either an individual who has contracted with a builder to construct their personal residence, or to a builder who has a signed contract to build a new home for the homeowner.

Commercial Real Estate Loans: These commercial real estate loans include loans secured by improved property such as offices, churches, small business facilities, strip mall shopping centers, motels, and other income producing, non-residential buildings. The Bank offers commercial real estate loans with adjustable rates, short-term fixed rates (10 years or less) or longer-term (with amortization schedules of up to 25 years) loans with balloon features. The adjustable-rate commercial real estate loans are

generally tied to the prime rate. It obtains appraisals on properties securing commercial real estate loans.

Multi-Family Loans: The Bank offers multi-family real estate loans with adjustable rates, short-term fixed rates or longer-term loans with balloon features.

Consumer Loans: The Bank is authorized to make loans for various consumer purposes. Consumer loans comprise home equity loans, home equity lines of credit, automobile loans and loans on deposits. Home equity loans and home equity lines of credit are generally made for owner-occupied homes, and are secured by first or second mortgages on residences. Home equity loans provide for a one-time advance of funds, while home equity lines of credit are revolving lines of credit.

Automobile loans are made directly to the car buyers, and the Bank does not participate in indirect automobile loan programs though car dealerships.

Commercial Business Loans: In addition to commercial real estate loans, the Bank also engages in small commercial non-real estate lending, including business installment loans, lines of credit and other commercial loans. The Bank originates both secured and unsecured commercial business loans to businesses located in its primary lending area.

Investment Activities

The Bank's investment portfolio includes various types of liquid assets, including United States government obligations, securities of various federal agencies and of state and municipal governments, deposits at the FHLB of Des Moines, certificates of deposit of federally insured institutions, certain bankers' acceptances and federal funds.

Deposits

The Bank's deposit products include personal and commercial checking, NOW, money market, statement and passbook savings, and term certificate accounts.

History

CCSB Financial Corp. was founded in 1922.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

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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.
The complete financial data is available for publicly traded companies.

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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 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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