

# Century Next Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Century Next Financial Corporation 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 Century Next Financial Corporation and its competitors. This provides our Clients with a clear understanding of Century Next Financial Corporation position in the Industry.

The report contains detailed information about Century Next Financial Corporation 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 Century Next Financial Corporation. 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 Century Next Financial Corporation 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 Century Next Financial Corporation 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 Century Next Financial Corporation business.

## **About Century Next Financial Corporation**

Century Next Financial Corporation operates as a bank holding company for Bank of Ruston, which provides banking services.

### **Market Area**

The company's two banking offices are located in Lincoln Parish in central northern Louisiana and its market area includes the contiguous parishes of Claiborne, Bienville, Ouachita, Union, and Jackson Parishes.

### **Lending Activities**

The company originates one- to four-family residential loans, commercial real estate, and multi-family loans.

**One- to Four-Family Residential Real Estate Loans:** The company's principal lending activity is the origination of loans secured by single-family residences. It originates fixed rate loans with terms of 15 or 30 years, the majority of which it sells into the secondary market. The company's residential loan portfolio includes both owner occupied and non-

owner occupied properties.

**Commercial Real Estate and Lines of Credit:** The company's commercial real estate loans primarily consist of owner occupied business and retail properties. It originates few adjustable rate commercial real estate loans.

**Land Loans:** The company's land loans include land, which has been acquired for the purpose of development, unimproved land, and land acquired for agriculture or timber.

**Multi-family Residential Loans:** The company originates multi-family residential loans in its local market area primarily consisting of apartment rental properties.

**Commercial Business Loans:** The company originates commercial business loans secured by inventory and accounts receivable with terms of approximately five years. Its commercial business loans are to various types of business, including manufacturing, retail and service industries.

**Residential Construction Loans:** The company originates residential construction loans.

**Home Equity Loans and Lines of Credit:** The company originates second mortgage residential loans and home equity lines of credit to finance minor renovations and repairs, as well as for other consumer or investment purposes. Second mortgage loans and home equity lines of credit are primarily extended when the company holds the first mortgage on the collateral and are generally limited to loan-to-value ratios of 80% or less.

**Consumer Non-real estate Loans:** The company originates consumer non-real estate loans that have terms of approximately five years. The consumer loans offered by the company consist of loans secured by deposit accounts with it, automobile loans and other chattels, such as boats, motor homes, trailers, and consumer rubber tire tractors.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included mortgage-backed securities; the U.S. government and agency obligations; municipal obligations; equity securities; and FHLB stock.

## Deposits

As of December 31, 2009, the company's deposits included savings accounts, checking — interest bearing, money market, certificates of deposit, and non-interest bearing deposits.

## History

Century Next Financial Corporation was founded in 1905.

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.

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 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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