

CFS Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about CFS Bancorp 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 CFS Bancorp 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 CFS Bancorp 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 CFS Bancorp 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 CFS Bancorp Inc. business.

About CFS Bancorp Inc.

CFS Bancorp, Inc. operates as the holding company for Citizens Financial Bank, which offers community banking services. The company conducts its business from its executive offices in Munster, Indiana, as well as 23 banking centers located in Lake and Porter counties in northwest Indiana and Cook, DuPage and Will counties in Illinois.

The company offers various checking, savings, and other deposit accounts. It also offers investment services and securities brokerage targeted to individuals, families, and small- to medium-sized businesses in its primary market areas through a non-affiliated third-party provider. The company's products also include public fund deposits, an array of sweep products including repurchase sweep accounts, zero balance accounts, remote deposit capture and merchant services, business overdraft privilege, business on-line banking, and other cash management related services.

Lending Activities

The company originates commercial and retail loans. Its commercial loan portfolio includes commercial and industrial, commercial real estate (owner occupied, non-owner occupied, and multifamily), and construction and land development loans. The retail loan portfolio includes one-to-four family residential mortgage, construction and lot, and

consumer loans, including home equity loans, home equity lines of credit (HELOCs), auto loans, and other consumer loans. The company also invests in loans originated by other lenders and loan syndications.

Commercial Lending

The company's commercial lending portfolio includes commercial and industrial, commercial real estate (owner occupied, non-owner occupied, and multifamily), and construction, and land development loans.

Commercial and Industrial Loans: The company's focus is small- and medium-sized business relationships, which are generally secured by business assets, including accounts receivable, inventory, and equipment and typically include the personal guarantees of the principals of the business.

Commercial Real Estate: The company's commercial loan portfolio includes loans secured by commercial real estate. The commercial real estate portfolio is segmented into owner occupied, non-owner occupied, and multifamily loans. It offers fixed interest rate loans and variable rate loans. The commercial real estate owner occupied loans are secured by properties housing the owner's business, such as light industrial/warehouses, restaurants, single tenant office properties, multi-tenant office properties, and professional office properties. The commercial real estate non-owner occupied loans are generally loans collateralized by commercial income-producing properties, such as office buildings, retail shopping centers, mixed-use commercial buildings, and properties used in the hospitality industry. The commercial real estate multifamily loans include loans to purchase or refinance residential rental properties with five or more units, such as apartments, townhomes, and nursing homes.

Construction and Land Development Loans: The company provides construction loans for various commercial real estate and multifamily residential projects. It also originates loans to developers for the purpose of developing the land (roads, sewer, and water) for sale.

Retail Lending

One-to-Four Family Residential Loans: The company's one-to-four family residential mortgage loans consist of conventional loans. The majority of the company's one-to-four family residential mortgage loans are secured by properties located in its market areas.

Home Equity Products: The company's majority of home equity products are HELOCs which are structured as a variable-rate line of credit with terms up to 20 years, including a 10 year repayment period. The company also offers home equity loans with a 10 year term which have a fixed-rate through maturity. Its home equity products are secured by the underlying equity in the borrower's residence.

Retail Construction and Land Development: These loans are typically loans on single lots for the construction of the borrower's single family residences.

Other Loans: The company's other retail loans consist primarily of consumer loans, loans secured by deposit accounts, and auto loans.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included government sponsored entity securities (GSE); mortgage-backed securities; collateralized mortgage obligations; commercial mortgage-backed securities; pooled trust preferred securities; and equity securities.

Deposits

The company's deposit products include a selection of deposit instruments, including checking accounts, money market accounts, savings accounts, and certificates of deposit.

History

CFS Bancorp, Inc. was founded in 1934.

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?

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