

# Citizens First Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Citizens First 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 Citizens First 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 Citizens First 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 Citizens First 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 Citizens First Bancorp Inc. business.

### **About Citizens First Bancorp Inc.**

Citizens First Bancorp, Inc. operates as the holding company for Citizens First Savings Bank that provides banking services in the southeastern portion of Michigan's Lower Peninsula and Ft. Myers, Florida. It accepts deposits from the general public in the communities surrounding its 24 full-service banking centers and 1 loan production office.

The bank's wholly owned subsidiaries include Citizens Financial Services, Inc., Citizens First Mobile Services, LLC, Citizens First Mortgage, LLC, and Port Huron CDE, LLC. Citizens Financial Services, Inc. includes its wholly-owned subsidiary, CFS Insurance Agency. Port Huron CDE, LLC is a limited liability company, which targets real estate and business investments with a focus on healthcare, industrial, mixed use projects, and shared community facilities. The bank owns 100% of Coastal Equity Partners, L.L.C., whose primary purpose is to own and operate real estate activities. The bank also owns 100% of Horizon Capital Management and CF1 Investment Fund, LLC. Horizon Capital Management provides clients with a quantitatively driven small cap offering and a total return global investment model. CF1 Investment Fund LLC, is a limited liability company formed to target real estate and business investments with a focus on healthcare, industrial, mixed use projects, and shared community facilities.

## MARKET AREA

The bank's deposit gathering and lending activities, as well as its other primary business operations, are principally concentrated in and around the communities surrounding its 24 locations in St. Clair, Sanilac, Huron, Lapeer, Macomb and Oakland counties, Michigan.

### Deposits

The bank offers various deposit accounts with a range of interest rates and terms, including savings accounts, checking and NOW accounts, certificates of deposit, individual retirement accounts and money market accounts. It offers a range of commercial deposit products and checking accounts to counties, cities, townships, and school districts (municipalities) located within its market areas.

## LENDING ACTIVITIES

The bank's principal lending activity is the origination of mortgage loans for the purchase or refinancing of one- to four- family residential properties. It also originates commercial and multi-family real estate loans, construction loans, commercial loans, automobile loans, home equity loans and lines of credit, and a variety of other consumer loans. The bank originates one- to four-family residential mortgage loans, commercial and multi-family real estate loans, residential construction loans, home equity and lines of credit, commercial loans, and various consumer loans.

**One- to Four-Family Residential Mortgage Loans:** The bank's primary lending activity is the origination of loans secured by one- to four-family residences generally located in its market area. It originates one- to four-family mortgage loans primarily for sale in the secondary market. It offers various types of loans to meet its customers' needs, including, but not limited to, fixed and variable rate loans, balloon mortgages, construction loans, and interest only mortgages. It offers various types of adjustable-rate mortgage loans and fixed-rate mortgage loans.

**Commercial and Multi-Family Real Estate Loans:** The bank originates commercial real estate loans. These loans are secured by properties located in the bank's market area and used for business purposes, such as office buildings, industrial facilities or retail facilities. The bank also originates multi-family real estate loans that are typically secured by 5-unit or apartment buildings in the bank's market area. The bank also offers construction loans for commercial development projects, including multi-family

commercial properties, single-family subdivisions, and condominiums.

**Residential Construction Loans:** The bank originates construction loans to individuals for the construction of one- to four-family residences.

**Home Equity and Lines of Credit:** The bank offers home equity loans and lines of credit secured by owner-occupied one- to four-family residences.

**Commercial Loans:** The bank makes commercial business loans primarily in its market area to various professionals, sole proprietorships, corporations, and small businesses. It offers various commercial lending products, including term loans for fixed assets, working capital loans, and lines of credit and loans with a single principal payment at maturity. Additionally, the bank originates small business administration guaranteed loans.

**Consumer Loans:** The bank offers various consumer loans, including automobile loans, recreational vehicle loans, mobile home loans, other secured loans, collateral loans, personal loans, and unsecured loans. It originates automobile loans and recreational vehicle loans through various dealers in its market area from bank's indirect consumer lending program. The bank also originates loans on new or used mobile homes with fixed interest rates. The bank also originates consumer loans secured by boats, motorcycles, campers, and other recreational vehicles.

## Investments

The bank's investment portfolio includes the U.S. Treasury securities, government agency securities, mortgage-backed securities, collateralized mortgage obligations, corporate debt securities, municipal securities, certificates of deposit, banker's acceptances, demand obligations, repurchase agreements, and commercial paper.

## History

Citizens First Bancorp, Inc. was founded in 1938.

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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## 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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