

Citizens Republic Bancorp, Inc Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Citizens Republic 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 Republic 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 Republic 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 Republic 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 Republic Bancorp, Inc business.

About Citizens Republic Bancorp, Inc

Citizens Republic Bancorp, Inc. operates as a banking and financial services company. The company provides a range of banking and financial services to individuals and businesses through its subsidiaries, Citizens Bank and F&M Bank—Iowa (F&M).

The company's services include deposit products, loan products, and other consumer-oriented financial services, such as safe deposit and night depository facilities, and Automated Teller Machines (ATMs). Among the services designed specifically to meet the needs of businesses are various types of specialized financing, treasury management services, and transfer/collection facilities.

The company also provides wealth management services through Citizens Bank Wealth Management, N.A., and through the affiliate trust department of F&M.

Markets

As of December 31, 2009, the company conducts operations through 229 offices and 267 ATM locations throughout Michigan, Wisconsin, Ohio, Iowa, and Indiana. In Michigan, the primary markets are concentrated in the Lower Peninsula, with a small presence in the Upper Peninsula. In Wisconsin, the primary markets include the greater

Green Bay Metropolitan area, the Fox Valley region which extends from Appleton to Oshkosh, suburban Milwaukee, and also rural markets in southern and northern Wisconsin. In Ohio, the primary market is the greater Cleveland area. In Iowa, the primary market is the central region of the state. In Indiana, the primary market is Indianapolis.

Lines of Business

The company operates along four major business lines: Regional Banking, Specialty Consumer, Specialty Commercial, and Wealth Management. The Regional Banking, Specialty Consumer, and Specialty Commercial business lines are involved in lending activity.

Loan Portfolio

The company primarily extends credit within the local markets of its banking subsidiaries located in Michigan, Wisconsin, Ohio, and Iowa. It lends to consumers and small to mid-sized businesses. The loan portfolio is diversified by borrower and industry.

Commercial and Industrial: The commercial and industrial loan portfolio includes a diverse group of loans largely to in-market business banking and corporate banking companies in a variety of businesses across many industries. While some short-term loans may be made on an unsecured basis, the large majority are secured by the assets being financed with collateral margins.

Commercial Real Estate: The majority of this portfolio consists of commercial real estate intermediate-term loans to developers and owners of commercial real estate for single and multiple family residential as well as multi-unit commercial properties. These loans are viewed first as cash-flow loans and secondarily as loans secured by real estate.

Real estate construction loans: Real estate construction loans are made to developers and project managers who are known to the company, have prior successful project experience, and are well-capitalized.

Residential Mortgage Loans: The residential mortgage loan category is comprised of owner-occupied residential properties of which approximately 85% were located in Michigan and Ohio.

Investment Portfolio

The company's investment portfolio includes investments in the securities of Federal agencies, collateralized mortgage obligations, mortgage-backed securities, state and municipal securities, and other securities.

Deposits

The company's deposits include noninterest-bearing deposits, interest-bearing demand deposits, savings deposits, and time deposits.

History

Citizens Republic Bancorp, Inc. was founded in 1871.

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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