

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

https://marketpublishers.com/r/CBF07F077C1BEN.html

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: CBF07F077C1BEN

# **Abstracts**

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

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

# About CommunitySouth Financial Corp.

CommunitySouth Financial Corporation operates as the holding company for CommunitySouth Bank and Trust, which provides banking services in South Carolina.

As of December 31, 2009, the company had five full service branch sites Mauldin, Spartanburg, Anderson, Greer, and Greenville, South Carolina, as well as main office in Easley, South Carolina.

#### **Lending Activities**

The company's lending services include real estate, commercial, and equity-line and consumer loans to individuals, small- to medium-sized businesses, and professional concerns.

Real Estate Loans: The company's real estate loans fall into two categories, including construction real estate loans or mortgage real estate loans.

Real Estate Loans–Mortgage: The company focuses on owner-occupied office/residential and retail buildings loans.



Real Estate Loans–Construction: The company offers adjustable and fixed rate residential and commercial construction loans to builders and developers and to consumers who wish to build their own home.

Real Estate Loans — Acquisition and Development (A&D): The company's real estate loan portfolio consists of A&D loans, most of these are on properties located in the Upstate of South Carolina and Western North Carolina.

Commercial Loans: The company makes loans for commercial purposes in various lines of businesses, including equipment loans and working capital loans.

Consumer Loans: The company makes loans to individuals for personal and household purposes, including secured and unsecured installment loans and revolving lines of credit, such as credit cards. It also offers home equity loans.

## **Banking Services**

The company offers a range of deposit services, including checking accounts, NOW accounts, commercial accounts, savings accounts, and other time deposits of various types, ranging from daily money market accounts to longer-term certificates of deposit. In addition, it offers certain retirement account services, including individual retirement accounts.

#### Other Banking Services

The company offers safe deposit boxes, cashier's checks, banking by mail, direct deposit of payroll and social security checks, U.S. Savings Bonds, and traveler's checks, as well as debit card and credit card services.

#### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included mortgage-backed securities; other securities; and other investments.

#### History

CommunitySouth Financial Corporation was founded in 2004.

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.



# **Contents**

#### RESEARCH METHODOLOGY

#### **DISCLAIMER**

#### 1. COMMUNITYSOUTH FINANCIAL CORP. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

#### 2. COMMUNITYSOUTH FINANCIAL CORP. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

#### 3. COMMUNITYSOUTH FINANCIAL CORP. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

#### 4. COMMUNITYSOUTH FINANCIAL CORP. FINANCIAL ANALYSIS

- 4.1. Financial Statements
- 4.1.1. Income Statement
- 4.1.2. Balance Sheet
- 4.1.3. Cash Flow
- 4.2. Financial Ratios
- 4.2.1. Profitability
- 4.2.2. Margin Analysis



- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

# 5. COMMUNITYSOUTH FINANCIAL CORP. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. CommunitySouth Financial Corp. Direct Competitors
- 5.2. Comparison of CommunitySouth Financial Corp. and Direct Competitors Financial Ratios
- 5.3. Comparison of CommunitySouth Financial Corp. and Direct Competitors Stock Charts
- 5.4. CommunitySouth Financial Corp. Industry Analysis
- 5.4.1. Industry Snapshot
  - 5.4.2. CommunitySouth Financial Corp. Industry Position Analysis

# 6. COMMUNITYSOUTH FINANCIAL CORP. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

# 7. COMMUNITYSOUTH FINANCIAL CORP. EXPERTS REVIEW1

- 7.1. Experts Consensus
- 7.2. Experts Revisions

#### 8. COMMUNITYSOUTH FINANCIAL CORP. ENHANCED SWOT ANALYSIS<sup>2</sup>

#### 9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors



- 9.5. Environmental Factors
- 9.6. Legal Factors

# 10. COMMUNITYSOUTH FINANCIAL CORP. IFE, EFE, IE MATRICES<sup>2</sup>

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

# 11. COMMUNITYSOUTH FINANCIAL CORP. PORTER FIVE FORCES ANALYSIS<sup>2</sup>

# 12. COMMUNITYSOUTH FINANCIAL CORP. VRIO ANALYSIS<sup>2</sup>

#### **APPENDIX: RATIO DEFINITIONS**

# **LIST OF FIGURES**

CommunitySouth Financial Corp. Annual Revenues in Comparison with Cost of Goods

Sold and Gross Profit

**Profit Margin Chart** 

**Operating Margin Chart** 

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

**Current Ratio Chart** 

CommunitySouth Financial Corp. 1-year Stock Charts

CommunitySouth Financial Corp. 5-year Stock Charts

CommunitySouth Financial Corp. vs. Main Indexes 1-year Stock Chart

CommunitySouth Financial Corp. vs. Direct Competitors 1-year Stock Charts

CommunitySouth Financial Corp. Article Density Chart

<sup>1 –</sup> Data availability depends on company's security policy.

<sup>2 –</sup> 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.



# **List Of Tables**

#### LIST OF TABLES

CommunitySouth Financial Corp. Key Facts

Profitability

Management Effectiveness

Income Statement Key Figures

**Balance Sheet Key Figures** 

Cash Flow Statement Key Figures

Financial Performance Abbreviation Guide

CommunitySouth Financial Corp. Key Executives

CommunitySouth Financial Corp. Major Shareholders

CommunitySouth Financial Corp. History

CommunitySouth Financial Corp. Products

Revenues by Segment

Revenues by Region

CommunitySouth Financial Corp. Offices and Representations

CommunitySouth Financial Corp. SWOT Analysis

Yearly Income Statement Including Trends

Income Statement Latest 4 Quarters Including Trends

Yearly Balance Sheet Including Trends

Balance Sheet Latest 4 Quarters Including Trends

Yearly Cash Flow Including Trends

Cash Flow Latest 4 Quarters Including Trends

CommunitySouth Financial Corp. Profitability Ratios

Margin Analysis Ratios

**Asset Turnover Ratios** 

**Credit Ratios** 

Long-Term Solvency Ratios

Financial Ratios Growth Over Prior Year

CommunitySouth Financial Corp. Capital Market Snapshot

CommunitySouth Financial Corp. Direct Competitors Key Facts

**Direct Competitors Profitability Ratios** 

**Direct Competitors Margin Analysis Ratios** 

**Direct Competitors Asset Turnover Ratios** 

**Direct Competitors Credit Ratios** 

**Direct Competitors Long-Term Solvency Ratios** 

**Industry Statistics** 



CommunitySouth Financial Corp. Industry Position

Company vs. Industry Income Statement Analysis

Company vs. Industry Balance Sheet Analysis

Company vs. Industry Cash Flow Analysis

Company vs. Industry Ratios Comparison

CommunitySouth Financial Corp. Consensus Recommendations<sup>1</sup>

Analyst Recommendation Summary<sup>1</sup>

Price Target Summary<sup>1</sup>

Experts Recommendation Trends<sup>1</sup>

Revenue Estimates Analysis<sup>1</sup>

Earnings Estimates Analysis<sup>1</sup>

Historical Surprises<sup>1</sup>

Revenue Estimates Trend<sup>1</sup>

Earnings Estimates Trend<sup>1</sup>

Revenue Revisions<sup>1</sup>



# **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?



# I would like to order

Product name: CommunitySouth Financial Corp. Fundamental Company Report Including Financial,

SWOT, Competitors and Industry Analysis

Product link: <a href="https://marketpublishers.com/r/CBF07F077C1BEN.html">https://marketpublishers.com/r/CBF07F077C1BEN.html</a>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer

Service:

info@marketpublishers.com

# **Payment**

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <a href="https://marketpublishers.com/r/CBF07F077C1BEN.html">https://marketpublishers.com/r/CBF07F077C1BEN.html</a>