

# Cornerstone Bancshares Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/C4420501892BEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: C4420501892BEN

## Abstracts

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

The report contains detailed information about Cornerstone Bancshares 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 Cornerstone Bancshares 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 Cornerstone Bancshares 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 Cornerstone Bancshares 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 Cornerstone Bancshares Inc. business.

### **About Cornerstone Bancshares Inc.**

Cornerstone Bancshares, Inc. operates as the holding company for Cornerstone Community Bank that provides various banking products and services.

The company originates the majority of its loans in Hamilton County, Tennessee. It also originates loans in Marion, Sequatchie, and Bradley Counties in Tennessee, and Dade, Walker, Whitfield and Catoosa Counties in Georgia. As of December 31, 2009, the company had five full-service banking offices located in Hamilton County, Tennessee.

#### **Lending Activities**

**Commercial Loans:** The company's commercial loan portfolio includes commercial, industrial, and non-farm non-residential loans. These installment loans and lines of credit are extended to individuals, partnerships, and corporations for various business purposes, such as accounts receivable, inventory financing, equipment financing, business expansion, and working capital.

**Real Estate: Construction Loans:** The company makes residential construction loans to owner-occupants and to persons building residential properties for resale. The company has two main areas of construction loans, including the residential real estate

developers for speculative or custom single-family residential properties, and the custom commercial construction projects with guaranteed takeout provisions.

**Real Estate - Mortgage Loans:** Real estate mortgage loans include one to four family residential loans secured by real estate for purposes other than construction or acquisition and development.

**Real Estate - Commercial:** Commercial real estate mortgage loans include one to four family residential loans secured by real estate for purposes other than construction or acquisition and development.

**Consumer Loans:** These loans include consumer installment loans and consumer credit card balances. The company makes both secured and unsecured consumer loans for various personal and household purposes. The consumer loans offered by the company include automobile loans, boat loans, property improvement loans, and loans to depositors on the security of certificates of deposit.

The company's wholly owned subsidiary includes Eagle Financial, Inc., which is an accounts receivable financing company that operates in Hamilton County, Tennessee.

## Deposits

As of December 31, 2009, the company's deposits included demand deposits; NOW deposits; savings & money market deposits; and time deposits.

## Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. government and agency obligations; mortgage-backed securities; and state & political subdivisions tax-exempt.

## History

Cornerstone Bancshares, Inc. was incorporated in 1983.

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. CORNERSTONE BANCSHARES INC. 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. CORNERSTONE BANCSHARES INC. 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. CORNERSTONE BANCSHARES INC. SWOT ANALYSIS**

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

### **4. CORNERSTONE BANCSHARES INC. 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. CORNERSTONE BANCSHARES INC. COMPETITORS AND INDUSTRY ANALYSIS**

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

## **6. CORNERSTONE BANCSHARES INC. NEWS & EVENTS**

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

## **7. CORNERSTONE BANCSHARES INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. CORNERSTONE BANCSHARES INC. 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. CORNERSTONE BANCSHARES INC. 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. CORNERSTONE BANCSHARES INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. CORNERSTONE BANCSHARES INC. VRIO ANALYSIS<sup>2</sup>**

## **APPENDIX: RATIO DEFINITIONS**

## **LIST OF FIGURES**

Cornerstone Bancshares Inc. 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

Cornerstone Bancshares Inc. 1-year Stock Charts

Cornerstone Bancshares Inc. 5-year Stock Charts

Cornerstone Bancshares Inc. vs. Main Indexes 1-year Stock Chart

Cornerstone Bancshares Inc. vs. Direct Competitors 1-year Stock Charts

Cornerstone Bancshares Inc. Article Density Chart

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.

## List Of Tables

### LIST OF TABLES

Cornerstone Bancshares Inc. Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
Cornerstone Bancshares Inc. Key Executives  
Cornerstone Bancshares Inc. Major Shareholders  
Cornerstone Bancshares Inc. History  
Cornerstone Bancshares Inc. Products  
Revenues by Segment  
Revenues by Region  
Cornerstone Bancshares Inc. Offices and Representations  
Cornerstone Bancshares Inc. 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  
Cornerstone Bancshares Inc. Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
Cornerstone Bancshares Inc. Capital Market Snapshot  
Cornerstone Bancshares Inc. 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



Cornerstone Bancshares Inc. 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  
Cornerstone Bancshares Inc. 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 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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