

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

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Abstracts

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

The report contains detailed information about First Citizens 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 First Citizens 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 First Citizens 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 First Citizens 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 First Citizens Bancshares, Inc. business.

About First Citizens Bancshares, Inc.

First Citizens Bancshares, Inc. operates as the holding company for First Citizens National Bank that provides commercial banking and financial services to individuals and corporate customers in the mid-southern United States with a concentration in West Tennessee. As of December 31, 2008, it operated 17 full service bank branches, 3 drive-thru only branches, 1 loan production office, and 31 ATMs in Tennessee.

The company provides banking services, such as checking and savings accounts, fund transfers, various types of time deposits, safe deposit facilities, financing of commercial transactions, and making and servicing both secured and unsecured loans to individuals, firms and corporations. It sells long-term residential mortgages that it originates to the secondary market without retaining servicing rights.

The bank's subsidiaries include First Citizens Financial Plus, Inc., which provides licensed brokerage services; White and Associates/First Citizens Insurance, LLC, which provides insurance products, including casualty, life, health, and crop insurance; First Citizens/White and Associates Insurance Company, which engages in the credit insurance activity; and First Citizens Investments, Inc., which engages in the acquisition and sale of securities, as well as collect income from the portfolio. The company also holds First Citizens (TN) Statutory Trusts III and IV.

Loan Portfolio

As of December 31, 2008, the company's loan portfolio included real estate loans; construction loans; mortgage loans; commercial, financial, agricultural loans; installment loans; and other loans.

The company's agricultural services include operating loans, as well as financing for the purchase of equipment and farmland. Its consumer lending department makes direct loans to individuals for personal, automobile, real estate, home improvement, business, and collateral needs. Its commercial lending operations include various types of credit services for customers.

Investment Portfolio

As of December 31, 2008, the company's investment portfolio included the U. S. Treasury Securities and Obligations of the U. S. Government Agencies and Corporations; and Obligations of States and Political Subdivisions.

Deposits

The company offers various deposit products, including interest bearing and non interest bearing deposit accounts, checking accounts, savings deposits, time deposits, and certificates of deposit.

Competition

The company's competitors include First State Bank, Regions Bank, Bank of Fayette County, Somerville Bank & Trust Co., BancorpSouth Bank, Bank of Ripley, Commercial Bank & Trust, INSOUTH Bank, Reelfoot Bank, Oakland Deposit Bank, Security Bank, First South Bank, Bank of Gleason, and Bank of Halls.

History

First Citizens Bancshares, Inc. was founded in 1900.

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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