

First Clover Leaf Financial Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about First Clover Leaf 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 First Clover Leaf 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 First Clover Leaf 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 First Clover Leaf 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 First Clover Leaf Financial Corp. business.

About First Clover Leaf Financial Corp.

First Clover Leaf Financial Corp. operates as the holding company for First Clover Leaf Bank, a federal savings bank, which provides various banking products and services in Illinois.

Market Area

As of December 31, 2009, the company operated four branch offices located in Edwardsville and Wood River, Illinois. Its primary lending area is concentrated in Madison County and the southern portion of Macoupin County, Illinois. Its customer base includes middle-income families.

The company's principal business consists of attracting retail deposits from the general public in the areas surrounding its office locations and investing those deposits, together with funds generated from operations, primarily in loans and investment securities.

Lending Activities

The company's principal lending activity includes the origination of first mortgage loans for the purchase or refinancing of one- to four-family residential property, the origination

of commercial real estate loans, multi-family, commercial business loans, and construction and land loans, as well as home equity loans.

One- to Four-Family Residential Real Estate Loans: The company offers one- to four-family residential loans with terms of 5, 7, 10, 15, 20, 30 and 40 years. These loans are collateralized by properties located in its market area.

Commercial Real Estate Loans: The company's commercial real estate loans are secured by office buildings, and to a lesser extent warehouse properties, and specialized properties, such as churches. It originates commercial real estate loans with a term of 5 years. The company offers both adjustable and fixed rates of interest on commercial real estate loans, with the interest rate for adjustable rate loans tied to the prime interest rate.

Construction and Land Loans: The company originates two types of residential construction loans, including construction/speculative loans, and construction/permanent loans. Construction/speculative loans are made to area homebuilders who do not have, at the time the loan is originated, a signed contract with a homebuyer who has a commitment for permanent financing with either it or another lender. Construction/permanent loans are made to either a homebuilder or a homeowner who, at the time of construction, has a signed contract together with a commitment for permanent financing from it or another lender for the finished home. The company also originates land development loans to area homebuilders that are secured by individual unimproved or improved residential building lots.

Multi-Family Loans: Multi-family real estate loans are secured by apartment buildings and rental properties. All of its multi-family real estate loans are secured by properties located within its lending area.

Consumer Loans: The company's consumer loans consist primarily of automobile loans, home equity lines of credit, overdraft loans, loans secured by deposits and securities, and unsecured personal loans. Automobile loans are offered with maturities of terms up to 60 months for new automobiles, while loans secured by used automobiles have maximum terms that vary depending on the age of the automobile. Home equity lines of credit are made for owner-occupied homes, and are secured by first or second mortgages on residential properties. The company offers its home equity loans terms up to approximately five years and with adjustable rates that are tied to the prime lending rate.

Commercial Business Loans: The company offers commercial business loans to existing customers in its market area. It offers various types of secured and unsecured commercial business loans for the purpose of financing equipment acquisition, expansion, working capital, and other general business purposes.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included the U.S. government agency obligations, state and municipal securities, corporate bonds, mortgage backed securities, and other securities.

Deposits

The company's deposit product line includes demand and NOW accounts, money market accounts, savings accounts, and term certificate accounts.

The company's, through its subsidiary, Clover Leaf Financial Services, sells credit life and disability insurance policies.

History

First Clover Leaf Financial Corp. was founded in 1921.

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.
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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 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?

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