

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

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Abstracts

First Financial Holdings 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 Financial Holdings Inc. and its competitors. This provides our Clients with a clear understanding of First Financial Holdings Inc. position in the Industry.

The report contains detailed information about First Financial Holdings 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 Financial Holdings 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 Financial Holdings 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 Financial Holdings 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 Financial Holdings Inc. business.

About First Financial Holdings Inc.

First Financial Holdings, Inc. operates as the holding company for First Federal Savings and Loan Association of Charleston (First Federal), a federally-chartered stock savings and loan association. The company provides a range of financial services designed to serve the financial needs of individuals and businesses.

The company provides residential, commercial and consumer loan products, consumer and business deposit products, ATM and debit cards, cash management services, safe deposit boxes, trust and fiduciary services, and reinsurance of private mortgage insurance and premium financing activities. It provides property, casualty, life, and health insurance sales.

Other subsidiaries of the company include First Southeast Insurance Services, Inc. (First Southeast Insurance), which is an insurance agency, Kimbrell Insurance Group, Inc. (Kimbrell), First Southeast 401(k) Fiduciaries, Inc. (First Southeast 401(k)), which provides retirement plan consulting and administrative services, and First Southeast Investor Services, Inc. (First Southeast Investors), which is a registered broker-dealer

Kimbrell is a managing general agency that places coverage in the standard and non-standard insurance markets, including providing coverage to customers that have

unusual or high-risk exposures. First Southeast 401(k) is a registered investment advisor (RIA). First Southeast Investors provides full-service brokerage activities.

Geographic Locations

As of September 30, 2010, First Financial subsidiaries operated through 77 locations. First Federal has 66 financial centers located primarily along coastal South Carolina, as well as in the Florence, South Carolina and Wilmington, North Carolina markets. The two insurance subsidiaries, First Southeast Insurance and Kimbrell, have 11 locations, 4 of which are located in First Federal financial centers, and the other offices are located throughout the banking markets as well as Columbia, South Carolina and Burlington, North Carolina. First Southeast Investors has 25 locations, 21 of which are located in First Federal financial centers and the other offices are predominantly in upstate South Carolina.

The company's subsidiary, First Southeast Insurance Services markets insurance products and services in both personal and commercial lines of business. The agencies include Magrath Insurance, Epps-McLendon Agency, Adams Insurance Agency, Associated Insurors, Kinghorn Insurance, Johnson Insurance Associates, Benefit Administrators, Woodruff and Company, Employer Benefit Strategies, Peoples Insurance Agency, and the Somers-Pardue Agency.

Loans

Residential Loans

The company's residential mortgage loans include one-to-four family loans, residential construction loans, and residential land loans. It operates a correspondent lending program where it purchases residential first mortgage loans originated by unaffiliated banks, mortgage lenders and brokers in South Carolina, North Carolina, and Virginia. The company offers adjustable-rate mortgage loans (ARMs) and fixed-rate mortgage loans with terms generally ranging from 10 to 30 years.

Commercial Lending

The company targets corporate, institutional and small business loans, as well as for small and mid-size owner occupied properties. It obtains personal guarantees on its commercial business loans.

Consumer Lending

The company offers various consumer loans, including home equity loans and lines of credit, manufactured housing, marine, automobile, and personal unsecured loans.

Mortgage Banking Activities

Mortgage banking involves the origination and sale of residential one-to-four family mortgages for the purpose of generating gains on sales of loans and fee income on the origination of loans. Its primary single-family product is the conventional mortgage loan.

Investment Portfolio

The company's investments in debt securities principally consist of U.S. Treasury securities, corporate securities, state and municipal obligations, and mortgage-backed securities.

Deposits

As of September 30, 2010, the company's deposits included noninterest-bearing checking; interest-bearing checking; savings; money market deposits; time deposits; CDARs; and brokered time deposits.

History

First Financial Holdings, Inc. was founded in 1987.

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. FIRST FINANCIAL HOLDINGS 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. FIRST FINANCIAL HOLDINGS 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. FIRST FINANCIAL HOLDINGS INC. SWOT ANALYSIS

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

4. FIRST FINANCIAL HOLDINGS 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. FIRST FINANCIAL HOLDINGS INC. COMPETITORS AND INDUSTRY ANALYSIS

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

6. FIRST FINANCIAL HOLDINGS INC. NEWS & EVENTS

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

7. FIRST FINANCIAL HOLDINGS INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. FIRST FINANCIAL HOLDINGS INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 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. FIRST FINANCIAL HOLDINGS INC. IFE, EFE, IE MATRICES²

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

11. FIRST FINANCIAL HOLDINGS INC. PORTER FIVE FORCES ANALYSIS²

12. FIRST FINANCIAL HOLDINGS INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

First Financial Holdings 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
First Financial Holdings Inc. 1-year Stock Charts
First Financial Holdings Inc. 5-year Stock Charts
First Financial Holdings Inc. vs. Main Indexes 1-year Stock Chart
First Financial Holdings Inc. vs. Direct Competitors 1-year Stock Charts
First Financial Holdings 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

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

First Financial Holdings 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
First Financial Holdings Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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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