

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

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Abstracts

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

The report contains detailed information about First Financial Service 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 Financial Service 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 Financial Service 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 Financial Service 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 Financial Service Corp. business.

About First Financial Service Corp.

First Financial Service Corporation operates as the holding company for First Federal Savings Bank of Elizabethtown, which provides various financial services to retail and commercial banking customers in the central Kentucky.

The company operates in Hardin, Nelson, Hart, Bullitt, Meade and Jefferson counties in Kentucky and in Harrison and Floyd counties in southern Indiana. It operates 22 full-service banking centers and a commercial private banking center in 8 contiguous counties in central Kentucky along the Interstate 65 corridor and within the Louisville metropolitan area, including southern Indiana.

Services

The company's services include personal and corporate banking services and personal investment financial counseling services. Its complement of lending services includes an array of residential mortgage products, both fixed and adjustable rate; consumer loans, including home equity lines of credit, auto loans, recreational vehicle, and other secured and unsecured loans; specialized financing programs to support community development; mortgages for multi-family real estate; commercial real estate loans; commercial loans to businesses, including revolving lines of credit and term loans; real

estate development; construction lending; and agricultural lending.

The company also provides a selection of deposit instruments, including multiple checking and NOW accounts for both personal and business accounts; various savings accounts, including those for minors; money market accounts; tax qualified deposit accounts, such as health savings accounts and individual retirement accounts; and an array of certificate of deposit products.

The company also supports its customers by providing services, such as acting as a federal tax depository; providing access to merchant bankcard services; supplying various forms of electronic funds transfer; providing debit cards and credit cards; and providing telephone and Internet banking.

Through its personal investment financial counseling services, the company offers various mutual funds, equity investments, and fixed and variable annuities. It invests in the wholesale capital markets to manage a portfolio of securities and uses various forms of wholesale funding. The security portfolio contains various instruments, including callable debentures, taxable and non-taxable debentures, fixed and adjustable rate mortgage backed securities, and collateralized mortgage obligations.

Lending Activities

Commercial Real Estate & Construction Lending: The company's primary lending activity is the origination of commercial loans that are primarily secured by real estate, including construction loans.

Commercial Business Lending: The company makes secured and unsecured loans for commercial, corporate, business, and agricultural purposes, including issuing letters of credit and engaging in inventory financing and commercial leasing activities.

Commercial loans generally are made to small-to-medium size businesses located within its defined market area.

Residential Real Estate: Residential mortgage loans are secured primarily by single-family homes. The majority of its mortgage loan portfolio is secured by real estate in its markets outside of Louisville and its residential mortgage loans do not have sub-prime characteristics.

Consumer Lending: Consumer loans include loans on automobiles, boats, recreational vehicles, and other consumer goods, as well as loans secured by savings accounts,

home improvement loans, and unsecured lines of credit.

Subsidiary Activities

The company's licensed brokerage affiliate, First Service Corporation of Elizabethtown, provides investment services to its customers and offers tax-deferred annuities, government securities, mutual funds, and stocks and bonds.

The company provides title insurance coverage for mortgage borrowers through two subsidiaries, First Heartland Title, LLC, and First Federal Title Services, LLC. First Heartland Title is a joint venture with a title insurance company in Hardin County and First Federal Title Services is a joint venture with a title insurance company in Louisville. The company holds a 48% interest in First Heartland Title and a 49% interest in First Federal Title Services.

History

First Financial Service Corporation was founded in 1923.

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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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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