

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

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## Abstracts

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

The report contains detailed information about First National 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 National 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 National 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 National 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 National Bancshares Inc. business.

### **About First National Bancshares Inc.**

First National Bancshares, Inc. operates as a holding company for First National Bank of the South that provides personal and commercial banking services to customers in Spartanburg County, South Carolina.

#### **Lending Activities**

The company offers various lending services, including real estate, commercial, and consumer loans, including home equity lines of credit, primarily to individuals and small- to mid-size businesses that are located, or conduct a substantial portion of their business in the Spartanburg, Greenville, Charleston, Columbia or York County markets. Its lending activities are primarily focused on small- and medium-sized business owners, commercial real estate developers, and professionals.

**Real Estate Mortgage Loans:** The company obtains a security interest in real estate. Real estate loan categories include one-to-four family residential real estate loans, multi-family residential real estate loans, home equity loans, commercial real estate loans, and land loans.

**Commercial Real Estate Loans:** These commercial real estate loans include various

types of business purpose loans secured by commercial real estate.

**Residential Real Estate Loans:** The company offers fixed and adjustable rate residential real estate loans. It issues traditional first and second mortgage residential real estate loans and home equity lines of credit. Included in the residential real estate loans, are the first and second mortgages on individuals' homes.

**Home Equity Lines of Credit:** Home equity lines of credit typically have terms of 15 years or less.

**Real Estate Construction and Land Development Loans:** The company offers adjustable and fixed rate residential and commercial construction loans to builders and developers.

**Commercial Business Loans:** Majority of the company's commercial business loans are secured by first or second mortgages on real estate. It also makes commercial business loans. It makes loans for commercial purposes in various lines of business, including retail, service industry, and professional services.

**Consumer Loans:** The company makes various loans to individuals for personal and household purposes, including secured and unsecured installment loans and revolving lines of credit.

### Deposit Services

The company offers various deposit services, including checking accounts, commercial accounts, savings accounts, and other time deposits of various types, ranging from daily money market accounts to long-term certificates of deposit.

### Trust and Investment Management Services

The company offers trust and investment management services through an alliance with Colonial Trust Company, a South Carolina private trust Company with offices in Greenville and Spartanburg. This arrangement allows its consumer and commercial customers access to various services provided by Colonial Trust Company, including trust services, professional portfolio management, estate administration, individual financial and retirement planning, and corporate retirement planning services.

### Other Banking Services

The company offers traditional banking products and services to its customers. Through its alliance with WorkLife Financial, it offers business expertise to its customers in various areas, such as human resource management, payroll administration, risk management, and other financial services.

The company offers other banking services including safe deposit boxes, traveler's checks, direct deposit, United States savings bonds, and banking by mail. It provides ATM transactions to its customers.

First National Online, the company's Internet Web site [www.firstnational-online.com](http://www.firstnational-online.com), provides its customers access to Internet banking services, including electronic bill payment services and cash management services, including account-to-account transfers. The Internet banking services are provided through a contractual arrangement with an outside vendor. It offers its customers insurance services, including life, long term care, and annuities through vendors associated with the South Carolina Bankers Association. Additionally, it provides equipment leasing arrangements through an outside vendor.

#### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. Government/government sponsored enterprise securities; mortgage-backed securities; and municipal securities.

#### Competition

The company competes with BB&T, Bank of America, and Wachovia.

#### History

First National Bancshares, Inc. was founded in 1999.

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?

## I would like to order

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