

# First Savings Financial Group, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about First Savings Financial Group, 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 Savings Financial Group, 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 Savings Financial Group, 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 Savings Financial Group, 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 Savings Financial Group, Inc. business.

### **About First Savings Financial Group, Inc.**

First Savings Financial Group, Inc. operates as the holding company for First Savings Bank, F.S.B. The company operates as a community-oriented financial institution offering traditional financial services to consumers and businesses in its primary market area.

#### **Market Area**

The company is located in South Central Indiana. It considers Clark, Floyd, Harrison, Crawford, and Washington counties, Indiana, in which all of its offices are located, and the surrounding areas to be its primary market area.

#### **Lending Activities**

The company's loan portfolio include real estate mortgage loans, primarily one-to four-family residential loans, including non-owner occupied residential loans, commercial real estate, and commercial business loans. It also originates residential and commercial construction loans, multi-family loans, land and land development loans, and consumer loans.

**One-to Four-Family Residential Loans:** The company's origination of residential mortgage loans enables borrowers to purchase or refinance existing homes located in Clark and Floyd Counties, Indiana, and the surrounding areas. It focuses on the residential mortgage lending primarily on originating residential mortgage loans secured by owner-occupied properties. It offers adjustable rate mortgage loans and fixed-rate mortgage loans.

**Commercial Real Estate Loans:** The company offers fixed and adjustable-rate mortgage loans secured by commercial real estate. Its commercial real estate loans are secured by small to moderately-sized office, retail, and industrial properties located in its primary market area and are made to small business owners and professionals, such as attorneys and accountants.

**Construction Loans:** The company originates construction loans for one-to four-family homes and commercial properties, such as small industrial buildings, warehouses, retail shops, and office units. It offers construction loans for the financing of pre-sold homes, which convert into permanent loans at the end of the construction period. It also originates speculative construction loans to builders who have not identified a buyer for the completed property at the time of origination.

**Land and Land Development Loans:** The company originates loans to developers for the purpose of developing vacant land in its primary market area for residential subdivisions. Land development loans are interest-only loans. It also originates loans to individuals secured by undeveloped land held for investment purposes.

**Multi-Family Real Estate Loans:** The company offers multi-family mortgage loans that are secured by properties in its primary market area.

**Consumer Loans:** The company offers various consumer loans, such as home equity loans, both fixed-rate amortizing term loans and adjustable rate lines of credit. It also offers auto and truck loans, personal loans and boat loans.

**Commercial Business Loans:** The company offers commercial business loans to small businesses located in its primary market area. Commercial business loans are secured by equipment and general business assets.

#### Investment Activities

The company invests in the U.S. Treasury obligations, securities of various government-

sponsored agencies and of state and municipal governments, mortgage-backed securities, collateralized mortgage obligations and certificates of deposit of federally insured institutions.

## Deposits

The company's deposit instruments include non-interest-bearing demand deposits, such as checking accounts; interest-bearing demand accounts, such as NOW and money market accounts; regular savings accounts and certificates of deposit.

## Subsidiaries

The bank has three subsidiaries, Southern Indiana Financial Corporation and FFCC, Inc., both of which are organized as Indiana corporations, and First Savings Investments, Inc., a Nevada Corporation. Southern Indiana Financial Corporation is an independent insurance agency, offering various types of annuities and life insurance policies. FFCC, Inc. was organized for the purposes of purchasing, holding and disposing of real estate owned. First Savings Investments, Inc. was organized for the purpose of holding and managing a portion of the Bank's investment securities portfolio.

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.

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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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