

# **F.N.B. Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

F.N.B. Corporation 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 F.N.B. Corporation and its competitors. This provides our Clients with a clear understanding of F.N.B. Corporation position in the Industry.

The report contains detailed information about F.N.B. Corporation 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 F.N.B. Corporation. 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 F.N.B. Corporation 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 F.N.B. Corporation 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 F.N.B. Corporation business.

## **About F.N.B. Corporation**

F.N.B. Corporation, through its subsidiaries, provides a range of financial services, principally to consumers and small- to medium-sized businesses.

### Segments

The company's segments include Community Banking, Wealth Management, Insurance, and Consumer Finance.

#### Community Banking

This segment consists of First National Bank of Pennsylvania (FNBPA), which offers commercial and individual demand, savings and time deposit accounts and commercial, mortgage and individual installment loans.

As of December 31, 2009, the company operated its Community Banking business through a network of 224 branches in Pennsylvania and Ohio. Community Banking also includes three commercial loan production offices in Florida and one commercial loan production office in Pennsylvania.

## Wealth Management

This segment delivers wealth management services to individuals, corporations and retirement funds, as well as existing customers of Community Banking. Wealth Management provides services to individuals and businesses located within its geographic markets.

The company's Wealth Management operations are conducted through three subsidiaries of it. Its trust subsidiary, First National Trust Company (FNTC), provides a range of personal and corporate fiduciary services, including the administration of decedent and trust estates. The Wealth Management Segment also includes two other wholly-owned subsidiaries. First National Investment Services Company, LLC offers various investment products and services for customers of Wealth Management through a networking relationship with a third-party licensed brokerage firm. F.N.B. Investment Advisors, Inc., an investment advisor, offers customers of Wealth Management objective investment programs featuring mutual funds, annuities, stocks and bonds.

## Insurance

This segment operates principally through First National Insurance Agency, LLC (FNIA), which is a wholly-owned subsidiary of the company. FNIA is a full-service insurance brokerage agency offering various lines of commercial and personal insurance through major carriers to businesses and individuals primarily within the company's geographic markets.

This segment also includes a reinsurance subsidiary, Penn-Ohio Life Insurance Company (Penn-Ohio). Penn-Ohio underwrites, as a reinsurer, credit life and accident and health insurance sold by the company's lending subsidiaries. Additionally, FNBPA owns a direct subsidiary, First National Corporation, which offers title insurance products.

## Consumer Finance

This segment operates through its wholly-owned subsidiary, Regency Finance Company (Regency), which is involved principally in making personal installment loans to individuals and purchasing installment sales finance contracts from retail merchants. The segment operates in Pennsylvania, Ohio and Tennessee.

## Other

The company also has seven other subsidiaries. F.N.B. Statutory Trust I, F.N.B. Statutory Trust II, Omega Financial Capital Trust I, and Sun Bancorp Statutory Trust I issue trust preferred securities (TPS) to third-party investors. Regency Consumer Financial Services, Inc. and FNB Consumer Financial Services, Inc. are the general partner and limited partner, respectively, of FNB Financial Services, LP. F.N.B. Capital Corporation, LLC (FNB Capital), a merchant banking subsidiary, offers financing options for small- to medium-sized businesses that need financial assistance beyond the parameters of typical commercial bank lending products.

### Loan Portfolio

As of December 31, 2009, the company's loan portfolio included commercial loans, direct installment loans, residential mortgages, indirect installment loans, and consumer lines of credit.

### Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. treasury and other U.S. government agencies and corporations; residential mortgage-backed securities; states of the U.S. and political subdivisions; collateralized debt obligations; other debt securities; and equity securities.

### Deposits

As of December 31, 2009, the company's deposits included non-interest bearing demand deposits, savings and NOW accounts, and certificates and other time deposits.

### History

F.N.B. Corporation was founded in 1974.

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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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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