

# Great American Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Great American Bancorp 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 Great American Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of Great American Bancorp Inc. position in the Industry.

The report contains detailed information about Great American Bancorp 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 Great American Bancorp 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 Great American Bancorp 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 Great American Bancorp 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 Great American Bancorp Inc. business.

### **About Great American Bancorp Inc.**

Great American Bancorp, Inc. (the Company) was organized in 1995 to be the savings and loan holding company of First Federal Savings Bank of Champaign-Urbana, Illinois, (the Bank) in connection with the Bank's conversion from a federally chartered mutual savings bank to a federally chartered stock savings bank. Currently, the Company does not transact any other material business except through its subsidiary, the Bank.

#### **Business of the Bank**

The Bank's principal business consists of the acceptance of retail deposits from the residents and small businesses surrounding its branch offices and the investment of those deposits, together with funds generated from operations, primarily in one-to-four-family residential mortgage loans. The Bank also invests in multi-family mortgage loans, commercial real estate loans, construction loans, land development loans and commercial and consumer loans. The Bank, from time to time, originates loans for sale during certain designated periods and, to a lesser extent, may sell loans from its portfolio. In addition to its lending activities, the Bank also invests in U.S. Treasury and Agency securities, local municipal securities, and mortgage-backed securities.

The Bank's primary market area consists of Champaign County, Illinois, which includes

the cities of Champaign and Urbana. The Bank maintains three offices, two in Champaign and one in Urbana, and provides a full range of retail banking services at each office, with emphasis on one-to-four-family residential mortgage loans and consumer and commercial loans.

### Lending Activities

Historically, the principal lending activity of the Company has been the origination of long-term fixed-rate mortgage loans for the purpose of constructing, financing or refinancing one-to-four-family residential properties. In recent years, the Company has also emphasized the origination of short-term fixed-rate mortgage loans, including both one-to-four-family and multi-family loans and short-term variable rate multi-family loans. The Bank has also increased the origination of consumer and commercial loans.

**One-to-Four-Family Mortgage Lending:** The Company offers both fixed rate and adjustable rate mortgage loans secured by one-to-four-family residences, primarily owner-occupied, located in the Company's primary market area, with maturities up to thirty years. Substantially all of such loans are secured by property located in Champaign County, Illinois.

**Multi-family Lending:** The Company originates fixed and adjustable-rate multi-family residential mortgage loans generally secured by multiple unit apartment and university housing buildings located in the Company's primary market area.

**Commercial Real Estate Lending:** The Company originates commercial real estate loans that are generally secured by properties used for business purposes such as small office buildings or a combination of residential and retail facilities located in the Company's primary market area.

**Construction and Land Development Lending:** The Company originates loans for the acquisition and development of property to contractors and individuals in its primary market area. The Company has made construction loans primarily to finance the construction of one-to-four-family, owner-occupied residential properties and multi-family properties. These loans generally have maturities of one year or less.

**Commercial Lending:** The Company also offers secured and unsecured commercial business loans. Commercial business loans consist of credit lines to support fluctuations in accounts receivable and inventory, conventional term loans, including both "owner-occupied" and "investment" real estate loans, working capital loans,

business acquisition loans and small business loans. The Company's policy is to generally make fixed-rate and variable rate commercial loans with terms of from 1 to 5 years.

**Consumer Lending:** The Company has developed a consumer loan program to offer loans on a short term basis, generally up to five years, thereby reducing its interest rate risk exposure. In addition, the Company has a significant amount of adjustable-rate home equity loans which adjust daily. The Company's portfolio of consumer loans includes a combination of automobile, marine, home improvement, recreation, home equity loans, credit cards loans and overdraft protection loans.

**Loan Servicing:** The Company also services mortgage loans for others. Loan servicing includes collecting and remitting loan payments, accounting for principal and interest, making inspections as required of mortgaged premises, contacting delinquent mortgagors, supervising foreclosures and property dispositions in the event of unremedied defaults, making certain insurance and tax payments on behalf of the borrowers and generally administering the loans.

#### Investment Activities

The Company invests in Federal Home Loan Bank term deposits and Mortgage-backed Securities.

#### Sources of Funds

The Bank's primary sources of funds are deposits, principal and interest payments and principal prepayments on loans, proceeds from sales of one-to-four-family mortgage loans, and proceeds from Federal Home Loan Bank (FHLB) advances.

**Deposits:** The Company offers a variety of deposit accounts with a range of interest rates and terms. The Company's current deposit products include savings, demand deposits, NOW accounts, money market and certificate of deposit accounts ranging in terms from thirty days to eight years. Included in the Company's certificate of deposit accounts are certificates of deposit with balances in excess of \$100,000, and Individual Retirement Accounts (IRAs).

#### Subsidiary Activities

The Bank operates a wholly owned subsidiary, Park Avenue Service Corporation

(PASC). PASC operates the GTPS Insurance Agency (Agency) which offers a variety of insurance products, including life, health, automobile, and property and casualty insurance. Prior to October 1, 2003, PASC also offered full service brokerage activities through UMB Scout Brokerage Services, Inc., (UMB) a subsidiary of United Missouri Bank. All brokerage activities are now being conducted through the Bank.

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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## 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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