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Mutualfirst Financial Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Mutualfirst Financial 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 Mutualfirst Financial Inc. and its competitors. This provides our Clients with a clear understanding of Mutualfirst Financial Inc. position in the Industry.

The report contains detailed information about Mutualfirst Financial 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 Mutualfirst Financial 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 Mutualfirst Financial 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 Mutualfirst Financial 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 Mutualfirst Financial Inc. business.

About Mutualfirst Financial Inc.

MutualFirst Financial, Inc. operates as a holding company for MutualBank that provides banking services to individuals and businesses.

MutualBank has 33 retail financial centers, spanning nine Indiana counties and is the 10th largest depository institution headquartered in Indiana. MutualBank also has trust offices in Carmel and Crawfordsville, Indiana and a loan origination office in New Buffalo, Michigan.

MutualWealth is the wealth management division of the bank that provides various complimentary, fee based financial services including trust, investment, insurance, broker advisory, retirement plan, and private banking services in the bank's market area.

Market Area

The company is a community-oriented financial institution offering various financial services to meet the needs of the communities the company serve. The company is headquartered in Muncie, Indiana and offers its financial services through 33 full service retail financial centers offices in Delaware, Elkhart, Grant, Kosciusko, Randolph, St.

Joseph, and Wabash counties. MutualBank also has trust offices in Carmel and Crawfordsville, Indiana and a loan origination office in New Buffalo, Michigan. The company also originates mortgage loans in the counties contiguous to these counties, and originates indirect consumer loans throughout Indiana.

Lending Activities

One- to Four-Family Residential Real Estate Lending: The company focuses its real estate lending efforts primarily on the origination of loans secured by first mortgages on owner-occupied, one- to four-family residences in its market areas. The company originates one- to four-family mortgage loans on either a fixed- or adjustable-rate basis, as consumer demand dictates.

The company's one- to four-family residential ARM loans are fully amortizing loans with contractual maturities of up to 30 years, with payments due monthly. The company's ARM loans provide for specified minimum and maximum interest rates, with a lifetime cap and floor, and a periodic adjustment on the interest rate over the rate in effect on the date of origination.

Multi-family and Commercial Real Estate Lending: The company offers various multi-family and commercial real estate loans for acquisition, renovation, or construction. These loans are secured by the real estate and improvements financed. The collateral securing these loans ranges from industrial commercial buildings to churches, office buildings, and multi-family housing complexes. The company's loans secured by multi-family and commercial real estate are originated with either a fixed or adjustable interest rate.

Construction and Development Lending: The company originates construction loans primarily secured by existing residential building lots. The company makes construction loans to builders and to individuals for the construction of their residences.

Consumer and Other Lending: Consumer loans have shorter terms to maturity, which reduces its exposure to changes in interest rates, and carry higher rates of interest than one- to four-family residential mortgage loans. The company offers various secured consumer loans, including home equity and lines of credit, home improvement, auto, boat and recreational vehicle loans, and loans secured by savings deposits. The company also offers a limited amount of credit card and unsecured loans. It originates its consumer loans both in its market area and throughout Indiana with some customers residing in contiguous states through its indirect lending program. The company directly

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and indirectly originates auto, boat, and recreational vehicle loans.

Commercial Business Lending: Most of the company's commercial business loans have been extended to finance businesses in its footprint. Credit accommodations extended include lines of credit for working capital needs, term loans to purchase capital goods and real estate, development lending to foster residential, business and community growth, and agricultural lending for inventory and equipment financing.

Investment Activities

The company's investment securities consist of the U.S. agency securities, mortgage-backed securities, collateralized mortgage obligations, municipal securities, marketable equity securities (which consist of shares in mutual funds that invest in government obligations, corporate obligations, mortgage-backed securities and asset-backed securities), and corporate obligations. Its mortgage-backed securities portfolio consists of securities issued under government-sponsored agency programs.

Deposits

The company offers deposit accounts to consumers and businesses having a range of interest rates and terms. Its deposits consist of savings deposit accounts, NOW and demand accounts, and certificates of deposit.

History

MutualFirst Financial, Inc. was founded in 1889.

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 3×3 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.

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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

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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

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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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