

# **NB&T Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

NB&T 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 NB&T Financial Group Inc. and its competitors. This provides our Clients with a clear understanding of NB&T Financial Group Inc. position in the Industry.

The report contains detailed information about NB&T 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 NB&T 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 NB&T 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 NB&T 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 NB&T Financial Group Inc. business.

### **About NB&T Financial Group Inc.**

NB&T Financial Group, Inc. operates as the holding company for The National Bank and Trust Company, which engages in the commercial banking business in southwestern Ohio by providing various consumer and commercial financial services.

The company owns or leases 25 full-service branch offices and 1 remote drive-through ATM facility, all of which are located in Brown, Butler, Clermont, Clinton, Highland, Montgomery, and Warren Counties in Ohio.

The company's primary business consists of accepting deposits, through various consumer and commercial deposit products, and using such deposits to fund loans secured by residential and non-residential real estate, commercial, and agricultural loans and consumer loans, including automobile loans.

### **Lending Activities**

**Commercial and Industrial Lending:** The company originates loans to businesses in its market area, including floor plan loans to automobile and agricultural equipment dealers and loans guaranteed by the small business administration. The typical commercial borrower is a small to mid-sized company. These loans are secured by equipment,

inventory, accounts receivable, and other non-real estate assets.

**Commercial Real Estate:** The company makes loans secured by commercial real estate located in its market area. The types of properties securing loans in its portfolio include warehouses, retail outlets, and general industrial use properties.

**Real Estate Construction:** The company originates loans for the purpose of constructing commercial and residential buildings. It offers both construction-phase-only and permanent financing.

**Agricultural Loans:** The company makes agricultural loans, which include loans to finance farm operations, equipment purchases, and land acquisition.

**Residential Real Estate:** The company makes loans secured by one- to four-family residential real estate and multi-family real estate located in its market area. It originates fixed-rate mortgage loans and adjustable-rate mortgage loans.

**Installment Loans:** The company makes various consumer installment loans, including home equity loans, automobile loans, recreational vehicle loans, and overdraft protection.

**Credit Card Service:** The company offers credit card services through a correspondent bank.

## Trust Services

In addition to administering trusts, the services offered by the trust department include investment purchase and management, estate planning and administration, tax and financial planning, and employee benefit plan administration.

## Investment Activities

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

## Deposits

The company attracts deposits principally from within its market area through the offering various deposit instruments, including checking accounts, savings accounts, money market deposit accounts, and term certificate accounts.

### Acquisitions

In December 2009, the company acquired Community National Corporation and its wholly-owned subsidiary, Community National Bank, located in Franklin, Ohio. Community National Bank operates five branches located in Warren, Montgomery, and Butler counties in Ohio.

### Dispositions

In January 2010, the company sold its wholly-owned subsidiary, NB&T Insurance Agency, Inc., which offered a line of insurance products, including property and casualty, life, health, and annuities.

### History

NB&T Financial Group, Inc. was founded in 1859.

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.  
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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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